

UOB Junior Savers Account (JSA) Promotion
Full Terms and Conditions

UOB Junior Savers Account (JSA) Promotion

1. Definition

- 1.1 "UOB" means United Overseas Bank Limited.
- 1.2 "Gift" refers to a Limited Edition Humphrey's Collectible Medallion (1 piece).
- 1.3 "Business Day" means any day on which UOB is open for business (other than a Saturday, Sunday or public holiday).
- 1.4 "Participating Amount" means the amount of deposit designated by the customers pursuant to Clause 2.2.2 below.
- 1.5 "Promotion" refers to the UOB **Junior Savers Account (JSA) Promotion**.
- 1.6 "Promotion Period" means the period from 4th April 2008 to 31st July 2008, both dates inclusive or while Stocks Last, whichever is earlier
- 1.7 "New Deposit Amount" means an amount of at least S\$2,500 of fresh funds or S\$500 of fresh funds together with a Monthly Fund Transfer Arrangement bearing credit transfer instruction of a minimum of S\$150 monthly deposit in a new or existing UOB Junior Savers Account.

2. Promotion Offer

- 2.1 Customers qualify to receive an exclusive Limited Edition Humphrey's Collectible Medallion by fulfilling any one of the two below conditions below during the Promotion Period,:
- 2.1.1 Open a new/Top up into their existing UOB Junior Savers Account(a minimum one time deposit of S\$500) AND set up a Monthly Fund Credit Transfer Arrangement (minimum S\$150 per month) payable into the UOB Junior Savers Account **OR**
- 2.1.2 Open a new/Top up into their existing UOB Junior Savers Account with S\$2,500

2.2 To be entitled to the Gift,

2.2.1 Customers must complete and submit a “UOB Junior Savers Account Promotion Participation Form” in order to participate in the Promotion; and

2.2.2 Customers must designate, in the UOB Junior Savers Account Promotion Participation Form, a Participating Amount, which shall not exceed the New Deposit Amount; and

2.2.3 Every New Deposit Amount must be deposited with fresh funds, that is, funds not transferred from existing UOB/FEB accounts or made with UOB/FEB cheque.

2.2.4 Customers can deposit via Cash, non-UOB/FEB Cashier's Order, non-UOB/FEB Cheque over the counter at any UOB Group branch.

2.3 Each account is strictly limited to three (3) Gifts during the Promotion Period.

2.4 Gift is awarded at account level. For example, if a customer makes three (3) deposits of S\$2,500 each, totaling S\$7,500 into his single UOB Junior Savers Account, the customer is entitled to three (3) Gifts in total. If a customer makes three (3) deposits of S\$500 each, totaling S\$1,500 and arranges for three (3) Monthly Fund Credit Transfer Arrangement of S\$150 or one (1) S\$450 equivalent Monthly Fund Credit Transfer Arrangement into his single UOB Junior Savers Account, the customer is also entitled to three (3) Gifts in total. However, if the customer makes three (3) deposits of S\$500 each, totaling S\$1,500 into **each of his two (2)** UOB Junior Savers Account, and arranges for a Monthly Fund Credit Transfer Arrangement of S\$450 into **each of his two (2)** UOB Junior Savers Account, the customer is entitled to six (6) Gifts in total. Therefore, each account is strictly limited to three (3) Gifts.

2.5 The Gift is not exchangeable for cash or any other gifts-in-kind and is subject to availability and while stocks last. UOB reserves the right to vary the Gift without prior notice.

3. Default / Early Withdrawal of New Deposit Amount

3.1 In the event of insufficient funds/dishonored cheque, the customer authorizes UOB to debit from the customer's savings/current account or reimburse UOB in cash, the full value (S\$20) of the Gift.

3.2 For the avoidance of doubt, the signing condition to be used in relation to jointly-held UOB Junior Savers Account for the purpose of withdrawing from participation in the Promotion will be identical to the signing condition established for the operation of the relevant jointly-held UOB Junior Savers Account

4. General

4.1 UOB's decision on all matters relating to or in connection with the Promotion shall be final and binding on all parties concerned.

4.2 Participation in the Promotion is subject to these Terms and Conditions. UOB may, at its discretion, vary, delete or add on to any of these Terms and Conditions, including but not limited to varying the Promotion Period, or terminate this Promotion at any time without giving any reasons or prior notice or assuming any liability to any customers.

4.3 All account opening requirements for the opening of UOB Junior Savers Account in order to participate in the Promotion and all Terms and Conditions applicable to the relevant UOB Junior Savers Account will continue to apply and will prevail in the event of any inconsistency or conflict with these Terms and Conditions.

4.4 Please proceed to any UOB Group branch or log on to www.uobgroup.com for details on the Promotion.

4.5 UOB **shall not be responsible** for the quality or performance of the Gift and shall not, at any time, be responsible or held liable for any loss or damage suffered by any person in connection with the Gift.