



Terms and Conditions
Humphrey Back to School Promotion 2009
UOB Junior Savers Account

1. Definitions

- 1.1 "UOB" means United Overseas Bank Limited.
- 1.2 "Gift" refers to a Humphrey's Lunch Pack or Coin Medallion (depending on which promotion the customer participates in, as detailed in Clause 2.1 below).
- 1.3 "Business Day" means any day on which UOB is open for business (excluding Saturday, Sunday and public holidays).
- 1.4 "Participating Amount" means the amount of deposit designated by the customer pursuant to Clause 2.2.2 below.
- 1.5 "Promotion" refers to the respective promotion as detailed in Clause 2.1 below.
- 1.6 "Promotion Period" refers to the promotion periods stated in Clause 2.1 below.
- 1.7 "New Deposit Amount" means an amount that is stipulated in the respective promotions under Clause 2.1 below for fresh funds deposited in a new or existing UOB Junior Savers Account.

2. Promotion Offer

- 2.1 Customers who, during the Promotion Period, open a new UOB Junior Savers Account or top up their existing accounts with a lump sum amount or via monthly standing instruction, will be eligible to receive a Gift based on the following promotions:-

**A) Back to School Humphrey's Lunch Pack Promotion
(22 December 2008 – 31 March 2009)**

- Existing Customers are required to arrange for
 - (i) a lump sum top up of S\$3000, or
 - (ii) a standing instruction of S\$250 deposit per month for the 12 consecutive months in fresh funds.
- New Customers are required to open a UOB Junior Savers Account with:-
 - (i) a minimum sum of S\$500 and a standing instruction of S\$250 deposit per month for the 12 consecutive; or
 - (ii) a lump sum deposit of S\$3000 in fresh funds.
- Value of Gift: S\$15.

B) Coin Medallion Promotion (Now till 31 December 2008)

- Customers are required to open a UOB Junior Savers Account with a minimum sum of S\$500 and standing instruction per month of S\$150 deposit for the 12 consecutive months immediately following the date of deposit of the above-mentioned minimum sum. Alternatively, customers may choose to place a lump sum deposit of S\$2500 in fresh funds.
- Value of Gift: S\$25

2.2 To be entitled to the Gift,

2.2.1 Customers must complete and submit a “UOB Junior Savers Account Application Form” and/or a “Standing Order Arrangement/Instruction Form” (as required) together with the requisite supporting documents in order to participate in the Promotion; and

2.2.2 Customers must designate, in the UOB Junior Savers Account Application Form and/or a Standing Order Arrangement/Instruction Form (as required) a Participating Amount; and

2.2.3 Every deposit whether by way of a lump sum amount or monthly deposit must be made with fresh funds, that is, funds not transferred from existing UOB accounts or made with UOB cheque or UOB Cashier’s Order.

2.2.4 Customers can deposit via cash or non-UOB cashier’s order over the counter at any UOB Group branch or via non-UOB, which can be mailed to UOB at [UOB Junior Savers Account, Robinson Road P.O. Box 1282, Singapore 902532] or deposited into any UOB quick cheque deposit box together with the UOB Junior Savers Application Form(s) and the requisite supporting documents.

2.3 Each account is strictly limited to one (1) Gift during the applicable Promotion Period.

2.4 **Gift is awarded at account level.** For example, if a customer makes the deposits required for the specified promotion into two separate UOB Junior Savers Accounts, the customer is entitled to two (2) Gifts in total.

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, in its absolute discretion, to vary the Gift without prior notice and without giving any reason.

3. Default / Early Withdrawal of New Deposit Amount

3.1 In the event of insufficient funds/dishonoured cheque, the customer hereby authorizes and consent to UOB to debit from his/her savings/current account whether in his/her sole name or in joint names with any other person(s) or reimburse to UOB in cash, the full value of the Gift as stated in Clause 2.1 above.

3.2 For the avoidance of doubt, the signing conditions to be used in relation to UOB Junior Savers Account in joint names for the purpose of withdrawing from participation in the Promotion will be identical to the signing conditions established for the operation of the relevant UOB Junior Savers Account in joint names.

4. General

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

4.2 By participating in the Promotion, the Customer has agreed to be bound by these Terms and Conditions. UOB may, in its absolute 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 or any other persons.

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 of 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.