

Terms and Conditions – UOB Junior Savers Promotion UOB Junior Savers Account

1. Definitions

- 1.1 “Bank” means United Overseas Bank Limited (“UOB”) or Far Eastern Bank Limited (“FEB”) as the case may be and includes any successor or assign of the Bank.
- 1.2 “Gift” refers to the gifts featured under the UOB Junior Savers Promotion stated in Clause 2.2 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 below.
- 1.5 “Promotion” refers to the respective promotion as detailed in Clause 2.2 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 2.2 below for fresh funds deposited in a new or existing UOB Junior Savers Account.

2. Promotion Offer

- 2.1 This Promotion shall commence on 1 October 2009 till while stocks last.
- 2.2 Customers who, during the Promotion Period stipulated in Clause 2.1 above, open a new UOB Junior Savers Account or top up their existing UOB Junior Savers Account(s) with a minimum sum stipulated in the table below UOB Group Branch, excluding the UOB Lite Branch, will be eligible to receive a Gift:

UOB Junior Savers Promotion

New Deposit Amount in Fresh Funds	Gift	Retail Price
New deposit of at least S\$8,000	UOB Junior Savers Race Board Game*	S\$65
New deposit of at least S\$5,000 and a 12-month regular savings of S\$500 per month**	Humphrey Collectible Coinbank	S\$80

Every New Deposit Amount must be made in fresh funds, that is, funds not transferred from existing UOB accounts or made with a UOB cheque or UOB Cashier's Order.

* The minimum lump sum for New Deposit Amount required under this Promotion is S\$8,000.

** Customer is required to arrange for a monthly fund transfer credit arrangement of at least S\$500 fresh funds for a period of 12 months. .

- 2.3 Customers shall make a minimum deposit in fresh funds stated in Clause 2.2 above and the deposit shall remain in the UOB Junior Savers Account for at least 3 months from the date of account opening or date of deposit. Customers shall arrange for a monthly fund transfer credit arrangement of at least S\$500 fresh funds for a period of 12 months from the date of account opening or date of deposit.
- 2.4 For customers who are depositing into their existing UOB Junior Savers Account, cash or non-UOB Cashier's Order / cheque for the amount stated in Clause 2.2 shall be made exclusively over the counter at any UOB Group Branch. The deposit amount shall then be earmarked for a period of 3 months from the date of deposit.

- 2.5 For new to bank customers who open a new UOB Junior Savers Account, cash or non-UOB Cashier's Order / cheque for the amount stated in Clause 2.2 shall be presented upon account opening. The deposit amount shall be earmarked for a period of 3 months from the date of account opening.
- 2.6 Each qualifying account is strictly limited to one (1) Gift during the Promotional Period.
- 2.7 **The Gift is awarded at account level.** For example, if a customer makes the required deposits for the specified promotion into **two separate** UOB Junior Savers Accounts, the customer is entitled to two (2) Gifts in total.
- 2.8 The Gift is not exchangeable for cash or any other gifts-in-kind and is subject to availability of the stocks. 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 / early withdrawal of funds within the 1st 3 months / 2 unsuccessful deduction from the UOB Junior Savers Account, the customer hereby authorizes and consents to UOB debiting from his/her UOB Junior Savers Account or any other UOB savings/current account, the retail amount of S\$65 or S\$80, whether in his/her sole name or in joint names with any other persons(s) or reimburse to UOB in cash, the full value of the Gift as stated in Clause 2.2 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 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 assumes no liability or responsibility for the acts or defaults of the merchant or quality in the goods and services offered in this Promotion. UOB is not an agent of the merchant. Any dispute about the quality or service must be resolved directly with the merchant. The merchant may impose conditions for the redemption of the goods and services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.