



TERMS AND CONDITIONS GOVERNING UOB SECURED OVERDRAFT 25% CASHBACK ON INTEREST

1. UOB Secured Overdraft 25% Cashback on Interest

1.1. UOB Secured Overdraft 25% Cashback on Interest (the "Promotion") is offered by United Overseas Bank Limited (the "Bank") from 1 December 2010 to 28 February 2011 (the "Promotion Period") subject to these terms and conditions.

2. Eligibility

2.1 Subject to Clause 3.3, all UOB secured overdraft accounts (Singapore Dollar Accounts Only) with the Bank which, in the Bank's opinion, are in good standing (each the "Eligible OD Account and collectively the "Eligible OD Accounts") are eligible for the Promotion.

3. Cashback

3.1. Average Daily Outstanding

Average Daily Outstanding refers to the average daily balance outstanding in the Eligible OD Account, calculated by aggregating the daily outstanding balance for the Promotion Period and dividing the total balance by the number of days in the Promotion Period.

3.2. Qualifying Months

The qualifying months for the Promotion are December 2010, January 2011 and February 2011 (each a "Qualifying Month" and collectively the "Qualifying Months").

3.3. Qualifying Criteria

To qualify for the Promotion, a holder of the Eligible OD Account need to increase his/her UOB Secured Overdraft account by at least \$5,000 ("Qualifying Amount") **and maintain the Qualifying Amount as an Average Daily Outstanding from 1 December 2010 to 28 February 2011 over and above his 30 November 2010 outstanding balance.**

The following is an illustration of the Promotion :

	OD limit	Outstanding balance as at 30 November 2010	Drawdown & maintain outstanding till 28 February 2011 S\$10,000 on	ADO from 1 December 2010 to 28 February 2011	Qualified
Scenario 1	S\$50,000	S\$0	1 December 2010	S\$10,000 ¹	Yes
Scenario 2	S\$50,000	S\$0	1 January 2011	S\$6,555.55 ²	Yes
Scenario 3	S\$50,000	S\$0	1 February 2011	S\$3,111.11 ³	No

¹ ADO from 1 December 2010 to 28 February 2011: (S\$10,000 X 31days in December + S\$10,000 X 31 days in January + S\$10,000 X 28 days in February) over 90 days = S\$10,000

² ADO from 1 December 2010 to 28 February 2011: (S\$0 X 31days in December + S\$10,000 X 31 days in January + S\$10,000 X 28 days in February) over 90 days = S\$6,555.55

³ ADO from 1 December 2010 to 28 February 2011: (S\$0 X 31days in December + S\$0 X 31 days in January + S\$10,000 X 28 days in February) over 90 days = S\$3,111.11

3.4. The Promotion does not apply to the existing balance outstanding (if any). The existing balance outstanding means the outstanding balance as of 30 November 2010.

3.5. The Qualifying Amount can consist of one or multiple drawdowns during the Promotion Period.

3.6. Cashback Amount

The total cashback amount will consist of 25% cashback on the Incremental Interest during the relevant Qualifying Months ("Cashback Amount"). Incremental Interest refers to the interest payable on any additional drawdown ("Incremental Interest") that you make during the promotion period.

3.7. The Cashback Amount will be credited to the Eligible OD Account 6 weeks after the Promotion Period or any day as determined by the Bank without prior notice (the "Crediting Date").

3.8. Where the Eligible OD Account is terminated, suspended or ceased to be an Eligible OD Account for any reason during the Promotion Period or on the Crediting Date, the Cashback Amount shall be forfeited.

3.9. Notwithstanding Clause 3.7. above, once the Cashback Amount is credited to the Eligible OD Account, the Bank may at its sole discretion apply or use the Cashback Amount towards the reduction of outstanding monies owing to the Bank under the Eligible OD Account and/or any other accounts maintained with the Bank.

4. General

4.1 The Bank's decision on all matters (including the Cashback Amount and its computation) relating to the Promotion will be final and binding. No objection or appeal will be entertained.

4.2 In the event of any inconsistency or discrepancy between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.

4.3 The Bank shall not be responsible for any loss to or expenses of any person including the holder of the Eligible OD Account in connection with the Promotion, whatsoever and howsoever arising.

4.4 The Bank reserves the right at its absolute discretion to vary, delete or add to any of these terms and conditions in such manner as the Bank deems fit and without notice to any participant, including but not limited to the discontinuation of the Promotion.

4.5 These terms and conditions shall be governed by and construed in accordance with the laws of Singapore.

4.6 The Bank shall not be liable in any manner whatsoever for any loss, expense, delay, mistake, neglect or omission in the transmission of any payment herein.