



Terms and Conditions
UOB Singapore Dollar Fixed Deposit Promotion

1. Definitions

- (a) "Accountholder" means the individual holder of the Account.
- (b) "Bank" means United Overseas Bank Limited ("UOB") and/or Far Eastern Bank Limited ("FEB") and includes any successors or assigns thereof.
- (c) "Fresh Funds" refers to (i) funds in the form of non-UOB/FEB cheques; (ii) other funds that are not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotional Period.
- (d) "Promotion" means this UOB Singapore Dollar Fixed Deposit Promotion.
- (e) "Promotional Period" means the period commencing on 1 October 2012 and ending on 31 October 2012, both dates inclusive.
- (f) "5-Month SGFD Promotional Interest Rate" refers to the special interest rate of 0.80%p.a..
- (g) "SGD FD Account" means the UOB Singapore Dollar Fixed Deposit account.
- (h) "Singapore Dollar" or "S\$" means the lawful currency of Singapore.
- (i) "Singapore Dollar Fixed Deposit" means the Singapore Dollar fixed deposit offered by the Bank in Singapore.
- (j) "Promotion Terms" means the terms and conditions of this Promotion.

2. 5-Month SGFD Promotional Interest Rate

- 2.1 To qualify for the 5-Month SGFD Promotional Interest Rate, a minimum deposit sum of S\$20,000-00 and up to a maximum sum of S\$999,999,999-99 in Fresh Funds must be placed in a 5-Month SGD FD Account during the Promotional Period.
- 2.2 The 5-Month SGFD Promotional Interest Rate applies only if the deposit placed in the 5-Month SGD FD Account is held to maturity.
- 2.3 If the deposit placed in the 5-Month SGD FD Account is withdrawn before its maturity, no interest (whether at the 5-Month SGFD Promotional Interest Rate or any other rate) will be payable, unless the Bank decides otherwise (in which case, the amount of interest payable shall be determined by the Bank in its absolute discretion) and, if the 5-Month SGD FD Account is closed within six (6) months from the date it was opened, an early account closure fee of S\$30 will apply.

3. General

- 3.1 Upon maturity of the deposit in any SGD FD Account, the principal and interest amounts will be renewed at the Bank's prevailing Singapore Dollar Fixed Deposit board rate for the same tenor, unless other maturity instructions have been provided by the Accountholder.
- 3.2 The benefit of this Promotion will not be applicable to any deposit that is:-
 - (a) made with Supplementary Retirement Scheme (SRS) funds; or

(b) pledged, encumbered or in anyway secured by or given as security to any party (including the Bank).

- 3.3 The Promotion Terms are supplemental to the Bank's (i) Terms and Conditions Governing Accounts and Services (Individual Customers), and (ii) Additional Terms and Conditions Governing Accounts and Services (Individual Customers) ((i) and (ii) collectively, "Account Terms"). In the event of any inconsistency between the Promotion Terms and (a) the Account Terms, in respect of this Promotion, or (b) any brochure or marketing materials relating to the Promotion, the Promotion Terms shall prevail.
- 3.4 This Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 3.5 The Bank may, at its discretion, vary any of the Promotion Terms, including but not limited to varying the Promotional Period or terminating this Promotion at any time without giving any notice or assuming any liability to any person.
- 3.6 The Bank's determination of all matters relating to this Promotion shall be final and conclusive.
- 3.7 The Promotion Terms are governed by the laws of Singapore and the parties submit to the exclusive jurisdiction of the courts of Singapore.

Monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme and Singapore dollar deposits, as listed in the UOB/FEB Insured Deposits Register, if held by or for an "insured depositor" and subject to the applicable provisions of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 of Singapore ("Act"), are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per "insured depositor" per Scheme member by law. The term "insured depositor" is defined under the Act.