Terms and Conditions

UOB CashPlus 30% Interest Rebate ("Promotion") Terms and Conditions:

- 1. The Promotion is open to all United Overseas Bank Limited ("UOB") CashPlus customers in Singapore who open a UOB CashPlus account between 14 April 2011 and 25 December 2011 ("Eligible Customers"), both dates inclusive ("Promotion Period"). For the avoidance of doubt, all existing UOB CashPlus account holders do not qualify for this Promotion.
- 2. The following persons are not eligible to participate in the Promotion:
 - persons who are or become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them at any time during the Promotion Period;
 - customers whose UOB CashPlus account has been suspended, terminated, cancelled or whose
 account is deemed to be delinquent or unsatisfactorily conducted by UOB at its absolute discretion
 at any time during the Promotion Period;
 - Customers who are on promotional prevailing interest rates.
- 3. Eligible Customers will continue to be bound by the Terms and Conditions governing UOB CashPlus. In the event of inconsistency between these terms and conditions and the Terms and Conditions governing UOB CashPlus, these terms and conditions herein shall prevail only to the extent of such inconsistency in relation to this Promotion only.
- 4. Eligible customers will enjoy 30% cash rebate ("Rebate") each month on the interest amount on Overdraft ("OD") in the UOB CashPlus statement(s) during the Promotion Period and this Rebate will be credited into the UOB CashPlus account every quarterly by the dates stated in (10)
- 5. Fees and charges are not considered as interest on the OD.
- 6. For the avoidance of doubt, the Rebate to be credited shall be rounded down to the nearest cent.
- 7. The Rebate is not exchangeable for immediate cash or in kind.
- 8. The Rebates will cease with immediate effect in the event that the customer takes up UOB CashPlus Instalment Loan and/or UOB CashPlus Funds Transfer during the Promotion Period. The Rebates shall also be forfeited for the statement month in which the customer takes CashPlus Instalment Loan and/or UOB CashPlus Funds Transfer.
- 9. In the event that the UOB CashPlus account is or has been terminated or suspended during the Promotion Period or on a crediting date for any reasons whatsoever, the Rebate shall be forfeited.
- 10. The Rebate will be credited into the eligible customer's UOB CashPlus account by the following dates:

Qualified Statement Month	Credited By
April 2011	
May 2011	31 July 2011
June 2011	
July 2011	
August 2011	31 October 2011
September 2011	
October 2011	
November 2011	31 January 2012
December 2011	,

- 11. The decisions of UOB on all matters relating to the Promotion are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Promotion. Notwithstanding anything in these terms and conditions, UOB reserves the right at any time at its sole discretion to vary these terms and conditions of, suspend or terminate this Promotion at any time without prior notice and liability to the customer.
- 12. While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy. In the case of a dispute, UOB's decision will be final.