



UOB Save & Reward Promotion Terms and Conditions

1. Definition

1.1. "Save & Reward" refers to the Cash Reward given as detailed in Clause 2 below

1.2. "Business Day" means a day on which UOB is open for business generally, excluding Saturdays, Sundays and public holidays.

1.3. "Participating Amount" means the amount of deposit designated by the customers pursuant to Clause 2.2.3 below which represents the maximum amount that a customer is prepared to have withheld for the purpose of his participation in the Promotion and, where relevant, by reference to which UOB will make its determination of Cash Reward payable and Withheld New Deposit Amount under Clause 2.7 below.

1.4. "Promotion" refers to the UOB Save & Reward Promotion

1.5. "Promotion Period" means the period from 15 September 2007 to 15 December 2007, both dates inclusive.

1.6. UOB" means United Overseas Bank Limited.

2. Promotion Offer

2.1. Customers who, during the Promotion Period, open a new UOB FlexiDeposit Account, or top-up their existing UOB FlexiDeposit Accounts, in an amount not less than the respective New Deposit Amounts (each a "New Deposit Amount") indicated below, qualify to receive Cash Reward corresponding to the relevant New Deposit Amount:

New Deposit Amount	Cash Reward
S\$8,000	S\$50
S\$18,000	S\$150

2.2. To be entitled to the Cash Reward:

2.2.1 Every New Deposit Amount must be deposited with fresh funds, that is, funds not transferred from existing UOB accounts or made with UOB cheque. Such funds will be withheld, or earmarked by



UOB for a period of 6 months from the date the Cash Reward is credited into a UOB FlexiDeposit Account (the "Minimum Period"). None of the New Deposit Amount withheld or earmarked will be available for withdrawal before the expiry of the Minimum Period without the customer first withdrawing from participation in the Promotion in accordance with Clause 3 below; and

2.2.2 In the case of deposits made to top-up an existing UOB FlexiDeposit Account, customers must complete and submit a "UOB Save & Reward Participation Form" to participate in the Promotion; and

2.2.3. Customers must designate, either in the UOB Save & Reward Promotion - Participation Form or in the relevant account opening form, as the case may be, a Participating Amount, which shall not exceed the total amount of fresh funds deposited by a customer in accordance with Clause 2.2.1 above.

2.3. The Cash Reward will be accorded at account level. For example, if a customer makes two deposits of S\$8,000 each into two UOB FlexiDeposit Accounts, that customer will be entitled to receive Cash Reward of S\$50 for each of the two UOB FlexiDeposit Accounts.

2.4. Each Customer, regardless of the no. of accounts held with UOB, shall be entitled to a maximum of two UOB Save & Reward Participations. UOB reserves the right in its absolute discretion to debit customers' FlexiDeposit Accounts for any additional Cash Reward or Early Bird Reward paid in excess of the first two participations.

2.5. When all qualifying criteria are satisfied, the Cash Reward will be credited into a customer's UOB FlexiDeposit Account within fourteen (14) Business Days from the date the New Deposit Amount is credited into a UOB FlexiDeposit Account subject to Clause 3 below. An advice will be sent to notify customers that the Cash Reward have been credited into their UOB FlexiDeposit Account.

2.6. The Cash Reward is not exchangeable for any gifts in kind.

2.7. Where the Participating Amount exceeds or may be a mathematical aggregate of one or more of the New Deposit Amounts set out in the table at Clause 2.1 above, UOB will, in its sole and absolute discretion, determine the Cash Reward payable in respect thereof and the total New Deposit Amount to be withheld in accordance with Clause 2.2.1 above (the "Withheld New Deposit Amount"). Such determination of the Cash Reward and the Withheld New Deposit Amount shall be binding and conclusive against the customer.

2.8. For the avoidance of doubt, all New Deposit Amounts making up the Participating Amount and all Cash Reward making up a customer's total Cash Reward entitlement, as determined by UOB in



accordance with Clause 2.7 above, are subject to all applicable terms and conditions herein in relation to New Deposit Amounts and Cash Reward.

3. Pre-term Withdrawal

3.1. In the event that customers wish to withdraw their participation in the Promotion in respect of any New Deposit Amount, whether for the purpose of withdrawing all or any part of a New Deposit Amount before the end of the Minimum Period, or otherwise, the customers agree to:

3.1.1 Give one (1) Business Day advance notice of the intended withdrawal of participation, for the release of hold or earmark on the relevant New Deposit Amount(s) in the relevant UOB FlexiDeposit Account, by completing and submitting to UOB the required “UOB Save & Reward Promotion – Withdrawal of Participation Form”; and

3.1.2 Authorise UOB to debit the relevant UOB FlexiDeposit Account for a sum equivalent to the full value of such Cash Reward given as determined by UOB in their sole and absolute discretion relevant for the New Deposit Amount(s) in respect of which the hold or earmark is released (the “Withdrawn New Deposit Amount”). Customers will not be entitled to pro-rated Cash Reward and Early Bird Reward for the Withdrawn New Deposit Amount that is maintained for less than the Minimum Period.

3.2. For the avoidance of doubt, the signing condition to be used in relation to jointly-held UOB FlexiDeposit Accounts for the purpose of withdrawing from participation in the Promotion will be identical to the signing condition established for the operation of the relevant jointly held UOB FlexiDeposit Account.

4. General

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

4.2. Participation in the Promotion is subject to these Terms and Conditions. UOB may, at its 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.

4.3. All account opening requirements for the opening of UOB FlexiDeposit Accounts in order to participate in the Promotion and all Terms and Conditions applicable to the relevant UOB FlexiDeposit



Accounts will continue to apply and will prevail in the event of any inconsistency or conflict with these Terms and Conditions.

4.4. Customers will need to maintain sufficient funds in the UOB FlexiDeposit Accounts in excess of the Withheld New Deposit Amount, as the case may be, to meet their financial commitments. Customers will be liable for all associated charges if any cheques, GIRO deductions etc are returned or rejected as a result of there being insufficient funds in the relevant UOB FlexiDeposit Account in excess of the Withheld New Deposit Amount, as the case may be.

4.5. Customers will be subject to an early account closure fee of S\$30 if a newly opened UOB FlexiDeposit Account is closed within 6 months from account opening date. For the avoidance of doubt, this fee is imposed in addition to the deduction pursuant to Clause 3.1.2 above.