

**Terms and Conditions Governing the  
UOB 2016 Supplementary Retirement Scheme Promotion (“Terms and Conditions”)**

**1. Promotion Period**

- 1.1 This UOB 2016 Supplementary Retirement Scheme Promotion (“**Promotion**”) commences on 17 October 2016 and ends on 31 December 2016, both dates inclusive (“**Promotion Period**”) or such date(s) as may be determined by UOB in its discretion from time to time without prior notice.
- 1.2 This Promotion is open to the categories of accountholders as referred to in clauses 2.1, 2.2 and 2.3 below.

**2. Eligibility**

**2.1 New Accountholder**

- (a) A new accountholder who fulfills all the following conditions shall receive S\$30 worth of CapitaVouchers (while stocks last):
- (i) successfully opens a new Supplementary Retirement Scheme (“**SRS**”) account with UOB (“**UOB SRS Account**”) with a deposit of at least S\$10,000 during the Promotion Period;
  - OR
  - (ii) transfers an existing SRS account held with another SRS operator to a UOB SRS Account with a deposit of at least S\$10,000 during the Promotion Period.
- (b) A new accountholder who fulfills all the following conditions shall receive additional S\$50 worth of CapitaVouchers (while stocks last):
- (i) fulfilled the conditions in clause 2.1(a)(i)\* or 2.1 (a)(ii)\*;  
AND
  - (ii) invests at least S\$10,000\* from the said UOB SRS Account into: (A) any of the SRS-approved unit trusts distributed by UOB (“**UT**”) ; or (B) PRUgolden income premier (“**PGIP**”) distributed by UOB and underwritten by Prudential Assurance Company Singapore (Pte) Limited (“**PACS**”) during the Promotion Period;
  - AND

- (iii) the UT or PGIP must not be cancelled during their respective seven (7) days and fourteen (14) days free-look period.

**\*For the avoidance of doubt, the deposits referred to in clause 2.1 (a)(i) (or 2.1(a)(ii), as the case may be) may be used for the investment referred to in clause 2.1 (b)(ii).**

- (c) A new accountholder who fulfills all the following conditions shall receive an additional S\$100 worth of CapitaVouchers (while stocks last):

- (i) fulfilled the conditions in clause 2.1(b)(i), 2.1(b)(ii) and 2.1(b)(iii);

AND

- (i) invested an additional S\$20,000 in any UT or PGIP using **Cash** (non-CPF/SRS funds) during the Promotion Period;

AND

- (ii) the UT or PGIP must not be cancelled during their respective seven (7) days and fourteen (14) days free-look period.

## 2.2 Existing Accountholders

- (a) An existing accountholder who fulfills all the following conditions shall receive S\$50 worth of CapitaVouchers (while stocks last):

- (i) have an existing UOB SRS Account which is valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion;

AND

- (ii) invests a minimum of S\$10,000 in any of the UT or PGIP during the Promotion Period ;

AND

- (ii) the UT or PGIP must not be cancelled during their respective seven (7) days and fourteen (14) days free-look period.

- (b) An existing accountholder who fulfills all the following conditions shall receive an additional S\$100 worth of CapitaVouchers (while stocks last)

- (i) fulfilled the conditions in clause 2.2(a)(i), 2.2(a)(ii) and 2.2(a)(iii);

AND

- (ii) invested an additional S\$20,000 and above into any UT or PGIP using **Cash** (non-CPF/SRS funds) during the Promotion Period;

AND

- (iii) the UT and PGIP must not be cancelled during their respective seven (7) days and fourteen (14) days free-look period.

## 2.3 Non-UOB SRS Accountholders

- (a) An individual with an existing SRS account held with another SRS operator ("**Non-UOB SRS Account**") who fulfills all the following conditions shall receive S\$50 worth of CapitaVouchers (while stocks last):
  - (i) invests a minimum of S\$10,000 from the Non-UOB SRS Account in any of the UT or PGIP during the Promotion Period ;  
AND
  - (ii) the UT or PGIP must not be cancelled during their respective seven (7) days and fourteen (14) days free-look period.
- (b) An individual with an existing Non-UOB SRS Account who fulfills all the following conditions shall receive S\$100 worth of CapitaVouchers (while stocks last):
  - (i) fulfilled the conditions in clause 2.3(a)(i) and 2.3(a)(ii);  
AND
  - (ii) invested an additional S\$20,000 and above into any UT or PGIP using **Cash** (non-CPF/SRS funds) during the Promotion Period;  
AND
  - (iii) the UT and PGIP must not be cancelled during their respective seven (7) days and fourteen (14) days free-look period.

The CapitaVouchers referred to in clauses 2.1, 2.2 and 2.3 above shall hereinafter be each referred to separately as the "**Voucher**" and collectively as the "**Vouchers**".

The respective Accountholders who fulfill the requisite conditions in clauses 2.1, 2.2 and 2.3 above respectively shall hereinafter be each referred to separately as the "**Eligible Accountholder**" and collectively as the "**Eligible Accountholders**".

- ## 2.4
- A redemption letter ("Redemption Letter") will be sent by UOB to the Eligible Accountholders who are entitled to receive the Vouchers within (i) **4 - 6 weeks** from the end of the Promotion Period; or (ii) the date of expiry of the seven (7) or fourteen (14) days free-look period for UT and SP-ILP respectively, whichever is later. The Redemption Letter will be sent to the address of the Eligible Accountholders last known to UOB or PACS. Details of the redemption will be set out in the Redemption Letter. Neither PACS nor UOB assume any liability or responsibility and they each shall not be jointly or severally liable or responsible for any failure or delay in the Eligible Accountholders' receipt of the Redemption Letter or any Redemption Letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired. The original Redemption Letter and proper identification documents (original NRIC/Passport) of the Eligible Accountholders must be presented at the point of collection/redemption.

- 2.5 Redemption of the Vouchers at the relevant redemption centres must be made within one (1) month from the date of the Redemption Letter failing which the Redemption Letter shall be null and void and the Redemption Letter and the Vouchers shall be forfeited. Any Eligible Accountholder whose Redemption Letter or Vouchers has been forfeited or whose Redemption Letter has become null and void shall not be entitled to a replacement redemption letter or Vouchers or any payment or compensation notwithstanding non-receipt of the Redemption Letter. Any Redemption Letter or Vouchers that is expired, lost, misplaced, defaced, stolen, misdirected or damaged is strictly non-replaceable. No payment or compensation whether in cash, credit or in kind shall be made for any uncollected Vouchers or any Redemption Letter which has expired, was lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged.
- 2.6 By taking part in the Promotion, each Eligible Accountholder hereby irrevocably and unconditionally:-
- (a) agrees and acknowledges that UOB has the right to either:-
    - (i) recover the value of the Vouchers as stated herein, and may deduct the value of the Vouchers as stated herein from any cancellation or surrender monies, where applicable, due to the Eligible Accountholder ; or
    - (ii) demand for a reimbursement of the value of the Vouchers as stated in herein from the Eligible Accountholder ,

in the event the UT is cancelled within the seven (7) days free-look period or PGIP during the fourteen (14) days free-look period;
  - (b) agrees and consents to reimburse UOB for:
    - (i) the value of the Vouchers as stated herein ; or
    - (ii) the difference between the value of the Vouchers as stated hererin and the cancellation or surrender monies due to the UT holder or policyholder,

in the event where the cancellation or surrender monies, in relation to the respective UT, or PGIP, where applicable, which is due and payable to the relevant UT holder or policyholder is not sufficient to reimburse UOB for the value of the Vouchers as stated in these terms and conditions.
  - (c) Where the Voucher was awarded to / redeemed by an Eligible Accountholder who was subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB shall be entitled to claim from the Eligible Accountholder a reimbursement for the value of the Voucher.
- 2.7 Neither the Redemption Letter nor the Vouchers are refundable, transferrable or exchangeable for cash, credit or other gifts, in full or in part. UOB assumes no liability or responsibility for and will not be liable or responsible for the quality, merchantability, the fitness or any other aspect of the Vouchers or the goods or services offered in the Promotion or the acts or defaults of the manufacturer, merchant and/or suppliers of the Vouchers or defects or deficiency in the goods or services offered in the Promotion. UOB is not an agent of the manufacturer, merchant and/or suppliers. Any dispute about the quality or service standard must be resolved directly with the

manufacturer, merchant and/or suppliers. The manufacturer, merchant and/or suppliers of the goods or services or the Vouchers offered in the Promotion may impose conditions for redemption and use of the goods or services or the Vouchers offered in the Promotion. UOB assumes no liability or responsibility for and will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of the redemption or usage of the goods and services or the Vouchers offered in the Promotion including, but not limited to, the loss of life, injury to person and/or loss or damage to property arising from or in connection with the Promotion and/or the Vouchers and/or use of the goods or services offered in the Promotion or arising from or in connection with the Promotion howsoever arising.

### 3. General

- 3.1 This Promotion is not valid with any other offers or promotions unless otherwise stated.
- 3.2 The Additional Terms and Conditions Governing SRS Account and Terms and Conditions Governing Accounts and Services (Individual Customers) ("**Standard Terms**") continue to apply and be binding on the Accountholders with UOB SRS Account(s). Please visit [http://www.uob.com.sg/personal/investments/financial/uob\\_srs\\_account.html](http://www.uob.com.sg/personal/investments/financial/uob_srs_account.html) for the Standard Terms. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency in respect of the matters relating to this Promotion. Participation in the Promotion is subject to these Terms and Conditions. While all the information provided herein is believed to be correct and reliable as 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 event of any inconsistency between the terms and conditions and the important notices and disclaimers herein and any advertising, promotional, publicity, brochure or marketing materials relating to or in connection with the Promotion, the terms and conditions and the important notices and disclaimers herein shall prevail.
- 3.3 UOB's decision on all matters relating to or in connection with the Promotion and/or the Vouchers are at its absolute discretion and shall be final, conclusive and binding on all parties. UOB shall not be obliged to give any reason on any matter concerning the Promotion or Vouchers and no correspondence or claims will be entertained. UOB has the absolute right and discretion to determine whether the Eligible Accountholders have met all the requirements of the Promotion and/or to receive the Vouchers.
- 3.4 Purchase of the UT, or PGIP is subject to UOB's assessment of the Eligible Accountholders' suitability for these products.
- 3.5 Participation in the Promotion is subject to the terms and conditions stated herein. Notwithstanding any of the terms and conditions contained herein, 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 terminating the Promotion or changing the type and amount of the Vouchers at any time and from time to time without giving any reason or prior notice or assuming any liability to any party.
- 3.6 UOB reserves the right to replace and/or substitute and/or change the Vouchers with another item of an equivalent or close to the prevailing recommended retail price of any of the Vouchers at any time and without

giving any prior notice or reason or assuming any liability to any party. UOB's determination of the replaced and/or substituted items shall be final, conclusive and binding.

- 3.7 While all the information provided herein is believed to be reliable at the time and date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 3.8 Without prejudice to the other terms and conditions to the Promotion, by participating in this Promotion, the Eligible Accountholder s expressly and irrevocably permit and authorise UOB to disclose, reveal and divulge information regarding the Eligible Accountholder s' information and particulars to any person (including, without limitation, the parties involved in organising, promoting and conducting the Promotion and the redemption and provision of the Vouchers) for the purpose of conducting the Promotion.
- 3.9 A person who is not a party to any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any terms of such agreement.
- 3.10 These terms and conditions shall be governed by the laws of the Republic of Singapore and all Eligible Accountholders shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.