



**FAMILY AND FRIENDS DEPOSITS PROMOTION
TERMS & CONDITIONS**

1. Definition

- 1.1 “Jetstar Travel Voucher” refers to the travel voucher worth S\$60 for traveling on Jetstar Asia Airways
- 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 customer 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 the fulfillment of Travel Voucher and Movie Ticket and withheld New Deposit Amount under Clause 2.6 below.
- 1.4 “Promotion” refers to the “Family and Friends Deposit Promotion”.
- 1.5 “Promotion Period” means the period from 7 May 2007 to 30 June 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 / i-Account, or top-up their existing UOB FlexiDeposit / i-Account with fresh funds will receive a travel voucher for every S\$10,000 deposited, subject to a maximum of 10 travel vouchers per account.
 - 2.1.1 In addition, customers who respond to the promotion by submitting a completed Participation Form before 2 June 2007 will receive a pair of movie tickets.
- 2.2 To be eligible for the Promotion:
 - 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 within 3 business days upon the receipt of the Participation Form. 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 / i-Account, customers must complete and submit a “Family and Friends Deposit Promotion Participation Form” to participate in the Promotion; and

2.2.3 Customers designate, either in the “Family and Friends Deposit 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 “Family and Friends Deposit Promotion” will be accorded at account level, subject to a maximum of 10 Travel Vouchers per account.

For example, if a customer makes two deposits of S\$10,000 each into two UOB FlexiDeposit, that customer will be entitled to receive 2 Travel Vouchers for each of the two UOB FlexiDeposit Accounts.

2.4 When all qualifying criteria are satisfied, the Travel Voucher will be sent to customer’s mailing address within 1 month from the day the Participation Form is received subject to Clause 3 below.

2.5 The Travel Voucher(s) and Movie Tickets (if applicable) are not exchangeable for cash or any gifts in kind.

2.6 Where the Participating Amount exceeds or may be a mathematical aggregate of one or more of the New Deposit Amount set out in the table at Clause 2.1 above, UOB will, in its sole and absolute discretion, determine the number of Travel Vouchers 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 Travel Voucher and the Withheld New Deposit Amount shall be binding and conclusive against the customer.

2.7 For the avoidance of doubt, all New Deposit Amounts making up the Participating Amount and all Travel Vouchers making up the total Travel Vouchers entitlement, subject to maximum of 10 Travel Vouchers, as determined by UOB in accordance with Clause 2.6 above, are subject to all applicable terms and conditions herein in relation to New Deposit Amounts and the Travel Vouchers.

3. Travel Voucher

- (a) Redemption of Travel Voucher must be done 2 months from the date of issuance of the Travel Voucher and travel period is 5 months from date of issuance.
- (b) No extension for redemption / travel period will be granted.
- (c) Voucher is not applicable for redemption of airport taxes and surcharges. It is non-refundable or exchangeable for cash.
- (d) Voucher redemption will be self-automated from www.jetstar.com
- (e) It is recommended that booking is made at least 2 weeks before intended date of travel and confirmation will be subject to seat availability.
- (f) Travel vouchers not redeemed by the stipulated redemption date will be forfeited.
- (g) Travel Voucher is redeemable for travel to any Jetstar and Valuair destinations departing from Singapore, except Cairns and Darwin. However, destination may subject to change without prior notice.
- (h) All applicable taxes, administrative fees, insurance and fuel charges are payable and has to be borne by passenger.
- (i) Seats are subject to availability.
- (j) Travel Vouchers cannot be accumulated and not exchangeable for cash or otherwise
- (k) Limited to one passenger per Travel Voucher only
- (l) In the event that the fare payable is higher than the value of the Travel Voucher, passengers have an option to top up the price difference by using credit card (Visa or Mastercard). There will be no refund for any balance amount should the total amount payable is lower than the Travel Voucher.
- (m) Changes to confirmed bookings made through the web can be made on www.Jetstar.com and any additional charges will be borne by the customer.
- (n) Jetstar Asia Airways Pte Ltd will not be responsible for any loss or deface of vouchers and no replacement of voucher will be entertained.
- (o) Other Conditions of Carriage apply. Please visit www.Jetstar.com for details.
- (p) Customer will need to abide to the regular terms and conditions

4. Pre-term Withdrawal

4.1 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:

4.1.1 Give one (1) Business Day advance notice of the intended withdrawal of participation, for the release of the earmark on the relevant New Deposit Amount(s), in the relevant UOB FlexiDeposit / i-Account, by completing and submitting to UOB the required "Family and Friends Deposit Promotion – Withdrawal of Participation Form"; and

4.1.2 Authorize UOB to debit the relevant UOB FlexiDeposit / i-Account for a sum equivalent to the full value of the Travel Voucher(s) given as determined by UOB in their sole and absolute

discretion to be relevant for the New Deposit Amount(s) in respect of which the earmark is released (the "Withdrawal New Deposit Amount").

4.2 For the avoidance of doubt, the signing condition to be used in relation to jointly-held UOB FlexiDeposit/ i-account for the purpose of withdrawing from participating in the Promotion will be identical to the signing condition established for the operation of the relevant jointly-held UOB FlexiDeposit / i-account.

4.3 If, for any reason whatsoever (for example, any part of the New Deposit Amount has been withdrawn), UOB is unable to earmark any New Deposit Amount, the customer shall be deemed to have withdrawn from the Promotion and shall not be entitled to receive any Travel Vouchers, in respect of that New Deposit Amount.

5. General

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

5.2 Participation in the Promotion is subject to these Terms and Conditions. UOB may, at its discretion, vary, delete or add 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.

5.3 All account opening requirements for the opening of UOB FlexiDeposit / i-Accounts in order to participate in the Promotion and all terms and conditions applicable to the relevant UOB FlexiDeposit / i-Account will continue to apply and will prevail in the event of any inconsistency or conflict with these Terms and Conditions.

5.4 Customers will need to maintain sufficient funds in the UOB FlexiDeposit / i-Account 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 / i-Account in excess of the Withheld New Deposit Amount, as the case may be.

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

<p style="text-align: center;">UOB SALARY CREDITING PROMOTION TERMS & CONDITIONS</p>

1. Definition

- 1.1 "Business Day" means a day on which UOB is open for business generally, excluding Saturdays, Sundays and public holidays.
- 1.2 "Promotion" refers to the UOB Salary Crediting Promotion.
- 1.3 "UOB" means United Overseas Bank Limited.
- 1.4 "Gift" refers to the prevailing promotional gift on Salary Crediting Promotion webpage on www.uobgroup.com.

2. Promotion Offer

- 2.1 Customers who make a new salary crediting arrangement with UOB will be entitled to receive a Gift as detailed in Clause 1.4.
- 2.2 To be entitled to the Promotion offer stated in Clause 2.1 above, the monthly salary amount to be credited into the stated UOB deposit account must be at least S\$3,000 after CPF contribution.
- 2.3 This new salary crediting arrangement as stated in Clause 2.2 must remain valid for continuous 11 months from the first successful crediting of salary.
- 2.4 Each customer is entitled to the Promotion offer stated in Clause 2.1 only once.
- 2.5 When all qualifying criteria are satisfied, a redemption letter with details on venue and procedure of collection will be sent to all eligible customers within one month after the first successful crediting of salary.
- 2.6 The Gift is not exchanged for cash or for any other gifts in kind.
- 2.7 The availability of Gifts is while stocks last and/or on a first-come, first-served basis and any exchange of Gift for other premiums after redemption is strictly prohibited.
- 2.8 The Promotion is applicable to individual customers only and is not valid with other promotions.
- 2.9 UOB reserves the right to replace/amend or vary featured Gift/Promotion without prior notice to customers.
- 2.10 UOB cannot be in any way responsible for any aspect of the Gift provided under this Promotion by any participating merchants or third party operators, service providers or suppliers engaged by UOB to provide the Gift.

3. Withdrawal from Promotion

- 3.1 In the event that customers terminate their salary crediting arrangement before the mandatory 12 months period, UOB reserves the right to debit the cost of the Gift from the stated UOB deposit 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 to any of these Terms and Conditions, including but not limited to varying the Promotion Period, or terminating this Promotion at any time without giving any reasons or prior notice or assuming any liability to any customers.
- 4.3 UOB shall not be liable for any delay, interception, non-receipt, error or omission howsoever caused in the postal services. All communication made by customers to UOB shall be at customers' sole risk.
- 4.4 These Terms and Conditions set out herein supplement and are additional to the Terms and Conditions Governing Accounts and Services and Additional Terms and Conditions Governing Accounts and Services.

<p style="text-align: center;">UOB JUNIOR SAVERS ACCOUNT PROMOTION TERMS & CONDITIONS</p>
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1. Definition

- 1.1 "UOB" means United Overseas Bank Limited.
- 1.2 "Promotion" refers to the UOB Junior Savers Account Promotion.
- 1.3 "Promotion Period" means the period from 23 April 2007 to 31 May 2007, both dates inclusive and is subject to change without prior notice and without payment or any compensation whatsoever to the customers.

2. Promotion Offer

- 2.1 Customers who, during the Promotion Period, open a new UOB Junior Savers Account with a minimum deposit amount of S\$2,000 or make a top-up to their existing UOB Junior Savers Account with S\$1,000 shall receive a Humphrey's Corner Coin Bank.
- 2.2 To be entitled to the Promotion Offer stated in Clause 2.1 above, the deposit amount must be made with fresh funds (i.e. funds not transferred from any existing UOB account or made with UOB cheques) and must be maintained in the UOB Junior Savers Account for a minimum period of 6 months from date of deposit, failing which UOB reserves the right to debit without prior notice to the customer, S\$20 (being the value of the Humphrey's Corner Coin Bank given to the customer) from the UOB Junior Savers Account.
- 2.3 Only one (1) Humphrey's Corner Coin Bank will be given per UOB Junior Savers Account, on first come first serve basis and/or while stocks last.
- 2.4 The Humphrey's Corner Coin Bank must be collected by the customer at any UOB Group branch's counter at the point of making the deposit (as required under Clause 2.1 above). Collection of the Humphrey's Corner Coin Bank at a date after the deposit date shall not be entertained.
- 2.5 The Humphrey's Corner Coin Bank is not exchangeable for cash or any other gifts in kind.
- 2.6 UOB reserves the right to make changes to the Promotion Offer at any time without giving prior notice to the customers.

3. Account Closure

- 3.1 Customers will be subjected to an early account closure fee of S\$30 if the UOB Junior Savers Account opened during the Promotional Period is closed within 6 months from the date of account opening.
- 3.2 UOB reserves the right to vary or revise the amount of closure fee chargeable by UOB from time to time at UOB's absolute discretion without prior notice to the customers.

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 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 These Terms and Conditions set out herein supplement and are additional to the Terms and Conditions For Junior Savers Account.

Singapore Dollar deposit(s), as listed in the UOB Register of Insured Deposits (a copy of which is available [here](#)), if held by or for an "insured depositor" and subject to the applicable provisions of the Deposit Insurance Act 2005 of Singapore (the "Act"), is insured under the Deposit Insurance Scheme up to the limits for the time being specified in the Act. ("Insured depositor" has the meaning prescribed in the Act.)