

UOB Triple Treasure Promotion Terms & Conditions

Definition:

- “UOB” means United Overseas Bank Limited.
- “Promotion” refers to the UOB Triple Treasure Promotion.
- “Promotion Period” means the period from 9 February 2007 to 15 March 2007, both dates inclusive and is subject to change without prior notice and without payment or any compensation whatsoever to the customers.

UOB Junior Savers Account – Humphrey’s Corner Medallion Promotion:

- 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 Medallion.
- To be entitled to the Promotion Offer stated 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 3 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 each Humphrey’s Corner Medallion given to the customer) from the UOB Junior Savers Account.
- The Humphrey’s Corner Medallion will be given on first come first serve basis and/or while stocks last.
- The Humphrey’s Corner Medallion will be mailed to all eligible customers by registered mail from 15 March 2007.
- The Humphrey’s Corner Medallion is not exchangeable for cash or any other gifts in kind.

UOB Deposits Transfer Promotion

- The offer under this Promotion is valid for UOB FlexiDeposit Account, UOB i-Account, UOB UniPlus Account, UOB Personal Current Account, UOB Campus Account, UOB TX Account, UOB Junior Savers Account, UOB Lady’s Account and UOB Passbook Savings Account.
- In the case of Deposits Transfer application for a new UOB account, or for an existing UOB account, customers must complete and submit the UOB Deposits Transfer Arrangement Form to participate in the Promotion.
- If the preferred “Deduction Date” is not indicated on the UOB Deposits Transfer Arrangement Form, the Bank will default the deduction date to the 1st of every month.
- Customers who, during the Promotion Period, make a one-time deposit of S\$5,000 and sign up for minimum S\$800 monthly Deposits Transfer to a new UOB account, or to their existing UOB account as mentioned in Clause 2.1, will qualify to receive a Panasonic Cordless Phone KXTC2100, a Iona Convection/ Rotisserie Oven GL2800 or a Gazz DVD Player GDVD200 (“Gift”).
- The one-time deposit of S\$5,000 and minimum S\$800 monthly Deposits Transfer arrangement must be made in fresh funds ie. funds not transferred from any existing UOB account or made with UOB cheque, and must be maintained in the account for 6 months.
- In the event that the one-time deposit is withdrawn and/or if the Deposits Transfer arrangement is terminated before the required 6-month period, the customers agree to

authorize UOB to debit the relevant UOB account for a sum equivalent to the full value of the Gift (S\$52).

- Limited to one Gift per eligible UOB deposit account that satisfied all the qualifying criteria stated in Clause 2, on first come first serve basis and/or while stocks last.
- A redemption letter will be sent to all eligible customers from 15 March 2007 or by the time the first successful Deposits Transfer is received in the eligible UOB deposit account stated in Clause 2.1, whichever is later, to notify them on the procedures of Gift redemption.
- Customers may select their preferred Gift when redeeming the Gift at the designated redemption outlet with the Gift redemption letter.
- Exchange of Gift, for another Gift, after redemption is strictly prohibited.
- The Gift is not exchangeable for cash or for any other gifts in kind.
- Customers who make a one-time deposit of S\$5,000 and sign up for the minimum S\$800 monthly Deposits Transfer arrangement to a new or existing UOB account as mentioned in Clause 2.1 prior to 9 February 2007 or after 15 March 2007 will not be eligible for the Gift offered under this Promotion.

UOB Fixed Deposit and FlexiDeposit Accounts – Iona Electric Steamboat cum Steamer:

- Promotion is applicable to individuals for a limited period only and is subject to changes without notice, and not valid with other promotions.
- Minimum deposit of S\$10,000 for a 6-month tenor.
- Deposit for Fixed Deposit and FlexiDeposit account must be made with new funds only (i.e., not debited from existing UOB deposit accounts by any fund transfer, cheque or other payment mode.)
- Premature withdrawals are not entitled to the promotional rates and any interest payments will be calculated at the bank's discretion.
- To be entitled to the gift, the minimum amount of S\$2,000 must be deposited into a UOB FlexiDeposit Account on the same day as the 6- month Fixed Deposit placement. Please note that a fall-below charge of S\$2 is applicable should the balance fall below the minimum monthly balance amount of S\$3,000 in the FlexiDeposit account. In the event that the Fixed Deposit is withdrawn before the required six-month period, UOB reserves the right to debit the value of the gift from your account.
- While stocks last. Exchange of gift is strictly prohibited, non-exchangeable for cash and non-transferable.

Other Conditions

- Customers will be subjected to an early account closure fee of S\$30 if the account is closed within 6 months from the date of account opening. 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.
- UOB reserves the right to replace/amend or vary featured Gift/Promotion Offer without prior notice to customers.
- UOB's decision on all matters relating to or in connection with the Promotion shall be final and binding on all parties concerned.
- UOB may at its sole discretion and without prior notice, suspend the Promotion at any time.
- 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.

- These Terms and Conditions set out herein supplement and are additional to the Terms and Conditions For UOB Junior Savers Account.
- UOB reserves the right to terminate the Promotion before the end of the Promotion Period without any prior notice and without payment or any compensation whatsoever to the customers.
- Respective account opening requirement and fees chargeable apply for the various UOB accounts mentioned.
- The Promotion is applicable to individual customers only and is not valid with other promotions.

Singapore Dollar deposit(s), as listed in the UOB Register of Insured Deposits (a copy of which is available at www.uobgroup.com), 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.)