

UOB Business Banking Deposit Festive Fresh Funds \$100k Promotion Terms and Conditions

1. DEFINITIONS

- 1.1. “**Account**” means UOB BizTransact Account, Singapore Dollar Current Account, UOB eBusiness Account & USD Global Currency Account.
- 1.2. “**Customer**” means an account holder of an Account, who during the Fresh Funds Promotion Period(s) are selected and have been invited by UOB (at its sole discretion) to participate in this Fresh Funds Promotion.
- 1.3. “**Fresh Funds**” means:
- i) funds in the form of non UOB cheques;
 - ii) other funds that are not transferred from any existing UOB current/savings or fixed deposit account; or
 - iii) other funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotion Period.
- 1.4. “**Fresh Funds Promotion**” means the promotion as set out in paragraph 2 below.
- 1.5. “**Fresh Funds Promotion Period(s)**” means the period(s) set out in paragraph 2 below.
- 1.6. “**Gift**” means Fresh Funds Promotion Gift, Bonus Gift 1 or Bonus Gift 2 (where applicable) as set out in paragraph 2 below.
- 1.7. A “**Month-End**” means the last day of each calendar month within the Promotion Period (i.e. 30 November 2017, 31 December 2017, where applicable).
- 1.8. “**Month-End Balance**” means the balance in the Account(s) on Month-End. For a Customer with more than one Account, Month-End Balance means the sum of Month-End Balance of all Accounts.
- 1.9. “**UOB**” means United Overseas Bank Limited.

2. FRESH FUNDS PROMOTION

Under this fresh funds promotion (“**Fresh Funds Promotion**”), Customers will be entitled to the relevant Gift (as set out below) subject to the following terms and conditions:

(a) Fresh Funds Promotion Periods and Fresh Fund Tiers

Fresh Funds Promotion Period	Fresh Fund Tiers	Gift (Newstead/NuBox vouchers)
By 31 st December 2017	First \$100,000	\$50
	Next \$100,000	\$80
	Next \$200,000 & Thereafter	\$150

- (b) Newstead/NuBox vouchers (“**Fresh Funds Promotion Gift**”) will be awarded for **respective Fresh Fund Tiers achieved & Month-End Balance** maintained in the Account as illustrated below in (j) by 31 December 2017, where **the Month-End Balance of the said Account as of 31 Oct 2017 will be used as a baseline** to measure incremental fresh funds against Month-End Balance during Fresh Funds Promotion Period.

- (c) The Fresh Funds Promotion Gift will be capped at S\$1,000 Newstead/Nubox Voucher per Customer.

(d) Bonus Fresh Funds Tiers

Fresh Funds Promotion Period	Bonus Fresh Funds Tiers	Bonus Gift
By 31 st December 2017	More than \$5million	iPhone X 64GB
	More than \$1million (but less than \$5million)	Apple Watch Series 1

- (e) If more than \$5million Fresh Funds are deposited into the Account (and maintained) by Month-End December'17, one (1) Apple iPhone X 64GB ("**Bonus Gift 1**") will be awarded to the Customer.
- (f) Bonus Gift 1 will be limited to top 10 Customers who qualified for the Fresh Funds Promotion with the most incremental Fresh Funds of at least \$5million Fresh Funds by Month-End December'17.
- (g) If more than \$1million (but less than \$5million) Fresh Funds are deposited into the Account (and maintained) by Month-End December'17, one (1) Apple Watch Series 1 ("**Bonus Gift 2**") will be awarded to the Customer.
- (h) Bonus Gift 2 will be limited to the top 10 Customers who qualified for the Fresh Funds Promotion with most incremental Fresh Funds of at least \$1million (but less than \$5million) Fresh Funds by Month-End December'17.
- (i) For the avoidance of doubt, Qualified Customers are only entitled to **either** one (1) Bonus Gift 1 or one (1) Bonus Gift 2.
- (j) The following tables illustrate how the Gift is being awarded under the Fresh Funds Promotion and the examples given are merely for illustration purposes only.

Illustration 1	Month	Month-End Account Balance	Incremental Fresh Funds	Voucher
	31 Oct'17	\$10,000		-
	By 31 Dec' 17	\$110,000	\$100,000	\$50
Total				\$50
Illustration 2	Month	Month-End Account Balance	Incremental Fresh Funds	Voucher
	31 Oct'17	\$10,000		-
	By 31 Dec' 17	\$260,000	\$250,000	\$130
Total				\$130
Illustration 3	Month	Month-End Account Balance	Incremental Fresh Funds	Voucher
	31 Oct'17	\$10,000		-
	By 31 Dec' 17	\$510,000	\$500,000	\$280
Total				\$280
Illustration 4	Month	Month-End Account Balance	Incremental Fresh Funds	Voucher
	31 Oct'17	\$10,000		-
	By 31 Dec' 17	\$1,410,000	\$1,400,000	\$1,000
Total				\$1,000
Illustration 5	Month	Month-End Account Balance	Incremental Fresh Funds	Voucher
	31 Oct'17	\$10,000		-
	By 31 Dec' 17	\$1,410,000	\$1,400,000	\$1,000
Total				\$1,000
Bonus Gift 2				Apple Watch Series 1
Illustration 6	Month	Month-End Account Balance	Incremental Fresh Funds	Voucher
	31 Oct'17	\$10,000		-
	By 31 Dec' 17	\$5,010,000	\$5,000,000	\$1,000
Total				\$1,000
Bonus Gift 1				iPhone X 64GB
Illustration 7	Month	Month-End Account Balance	Incremental Fresh Funds	Voucher
	31 Oct'17	\$10,000		-
	By 31 Dec' 17	\$100,000	\$90,000	-
Total				\$0

3. General

3.1. A redemption letter ("**Redemption Letter**") for the Gift will be mailed to Customers to the last mailing address updated with UOB.

3.2. No payment or compensation whether in cash, credit or kind is payable for any unredeemed/ uncollected Gift or for any Redemption Letter/ Gift that is lost, damaged, misplaced, stolen , expired, misdirected or damaged.

3.3. UOB assumes no liability or responsibility for the acts or defaults of the merchant, supplier or manufacturer or defects in, quality or any other aspect of the Gift, or for any injury, loss, damage, cost or expenses in connection with or arising out of the redemption or usage of the Gift. The merchant, supplier or manufacturer may impose conditions for the redemption or use of the Gift. Any dispute about the quality or service standard of the Gift must be resolved directly with the merchant, supplier or manufacturer.

3.4. All prices and values of the Gift set out in any advertising, promotional, publicity and other materials are purely indicative and for information purposes only and such prices and values may vary in accordance with market fluctuations and other market conditions. UOB accepts no liability for any loss howsoever arising from the use of or reliance on such indicative prices and values.

3.5. Gifts offered under this Fresh Funds Promotion are not exchangeable for cash, credit, other products or privileges in full or in part and is not refundable or replaceable. UOB may, at any time without notice and without furnishing any reason and in its absolute discretion, withdraw or substitute the Gift with other items of similar value. UOB's determination of the substituted Gift shall be final, conclusive and binding.

3.6. Prevailing terms and conditions applicable to the UOB BizTransact Account, Singapore Dollar Current Account, UOB eBusiness and USD Global Currency Account shall continue to apply and be binding on the Customers. Refer to uob.com.sg/bb for the applicable terms and conditions.

3.7. Participation in this Fresh Funds Promotion is subject to the terms and conditions stated herein. Notwithstanding anything to the contrary, UOB may, at its discretion, change or add to any of the above terms and conditions including, but not limited to, changing the Promotion Period, or withdrawing this Fresh Funds Promotion, at any time without giving any reason or prior notice or assuming any liability to any person.

3.8. UOB's determination of all matters in connection with this Fresh Funds Promotion shall be final, conclusive and binding on all parties. UOB is not obliged to give any reason or prior notice on any matter relating to this Fresh Funds Promotion or to enter into any correspondence with any persons. No communication, correspondences, claims and/or appeals will be entertained. UOB has the right and discretion to determine whether the Customer have met all the requirements of this Fresh Funds Promotion and/or to receive the Gift.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law.