

## TERMS AND CONDITIONS GOVERNING THE YOUNG PROFESSIONALS SOLUTION SURVEY PROMOTION ("TERMS AND CONDITIONS")

1. This Young Professionals Solution Survey Promotion (the "**Promotion**") is only valid between 1 June 2017 and 30 June 2017, both dates inclusive ("**Promotion Period**").
2. This Promotion is only applicable to individuals who have successfully fulfilled all of the following conditions (each an "**Eligible Customer**" collectively "**Eligible Customers**"):
  - a. completed and submitted the online Young Professionals Solution Survey Form ("**Form**") to United Overseas Bank Limited ("**UOB**") within the Promotion Period. Incomplete Forms will not be accepted; and
  - b. have an existing UOB YP Sweep Account, which is active, valid, subsisting or in good standing or which are otherwise determined by UOB.
3. Each Eligible Customer shall be eligible to receive \$S100 worth of unit trusts from the United SGD Fund ("**Award**").
4. This Award will be granted to the Eligible Customer's investment account with UOB within 3 months from date of Purchase, or such other date as shall be decided by UOB at its discretion.
5. The Award is limited to S\$100 worth of unit trusts from the United SGD Fund per Eligible Customer
6. The selection of the unit trusts granted under the Award is at UOB's discretion. UOB reserves the right at any time, at its discretion and without prior notice to the Eligible Customers to vary or modify the selection of the unit trusts under such Award.
7. The granting of the Award is subject to any conditions which may be imposed by the relevant investment company, unit trust, mutual fund or collective investment scheme ("**Fund**") whose unit trusts are granted under the Award.
8. The Award is not transferable or exchangeable in part or in kind for cash, credit or other goods and services. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Award with any other gift of equal or similar value selected by UOB.
9. UOB will not be responsible or liable for any injury, loss, claim or damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the redemption or usage of the Award in connection with the Promotion howsoever arising. UOB and the participating Fund reserve the right to vary/amend the terms and conditions without prior notice or giving any reason or being liable to any person. No correspondence appeal or claims will be entertained.
10. If any Eligible Customer is subsequently discovered to be ineligible or not entitled to participate in the Promotion or to receive the Award, UOB reserves the right to forfeit the Award and grant or dispose of it in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited Award. Where the Award was granted to an Eligible Customer who was subsequently discovered to be ineligible or not entitled to participate in the Promotion or to receive the Award, UOB shall be entitled to claim from the Eligible Customer a reimbursement for the value of the Award.
11. Participation in the Promotion is subject to these Terms and Conditions and the Eligible Customers are deemed to have accepted these Terms and Conditions when they participate in the Promotion. Failure to comply with any of the foregoing will result in a disqualification from the Promotion. The Eligible Customers shall indemnify UOB for any claims, expenses, actions, losses or damages or costs (including legal costs on a full indemnity

basis) made against or incurred or sustained by UOB in connection with any breach of these Terms and Conditions.

12. The following prevailing terms and conditions will continue to apply and be binding on the Eligible Customers:
  - (a) Terms and Conditions relating to Investment Services ; and
  - (b) Terms and Conditions Governing Sweep Enrolment Services(collectively "**Standard Terms**"). Please visit [uob.com.sg](http://uob.com.sg) for the Standard Terms. In the event of any inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency.
13. In the event of any inconsistency or discrepancies between these Terms and Conditions and any brochure, marketing or promotional material relating to the Promotion, these Terms and Conditions will prevail.
14. UOB shall not be liable if it is unable to perform its obligations under these Terms and Conditions, due directly or indirectly, to the telecommunication authorities, to any machine, computer or communication system, to any merchant, or service provider or such other third party which maybe engaged for the Promotion, industrial dispute, war, Act of God, or anything outside the control of UOB.
15. UOB shall not be responsible for any loss to or expenses of any Eligible Customer or any other person in connection with the Promotion, howsoever arising. However, UOB will be liable for the Eligible Customer's direct loss to the extent such loss is caused directly by UOB's fraud, negligence or willful misconduct.
16. UOB's decision on all matters relating to this Promotion shall be final, conclusive and binding on the Eligible Customer. UOB shall not be obliged to give any reason or enter into any correspondence with the Eligible Customer or any persons on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained.
17. Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time and from time to time in its absolute discretion to terminate the Promotion or to determine and/or amend, by adding to, subtracting from or varying of, any of the Terms and Conditions herein, including but not limited to varying the Promotion Period, the eligibility terms and criteria, and the timing of any act to be done, without giving any reason or prior notice or assuming any liability to any Eligible Customer, and all Eligible Customer shall be bound by these amendments. UOB's determination shall be final, binding and conclusive. UOB shall not be obliged to give any reasons or prior notice thereof and shall not be obliged to make any payment or compensation whatsoever.
18. While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
19. 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 or enjoy the benefit of any term of such agreement.
20. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and all persons who participate in this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.