



Terms and Conditions

UOB Wealth Premium Account Gifting Promotion (1 December - 31 December 2012)

1. Definition

- 1.1 “Account” means the UOB Wealth Premium Account which is in good standing at all times during the Promotion as determined by the Bank at its absolute discretion.
- 1.2 “Accountholder” means a UOB Wealth Banking customer who is also a holder of a UOB Wealth Premium Account.
- 1.3 “Account Balance” means the day-end balance of an Account before participating in this Promotion.
- 1.4 “Bank” means United Overseas Bank Limited (“UOB”) or Far Eastern Bank Limited (“FEB”) as the case may be, and includes any successor or assign of the Bank.
- 1.4 “Fresh Funds” means (i) funds in the form of non-UOB/FEB cheques; (ii) other funds that are not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotion Period.
- 1.5 “Prevailing Interest Rates” means the interest rates stipulated in Clause 2.1 herein.
- 1.6 “Promotion” means the UOB Wealth Savings Premium Account Gifting Promotion (1 December to 31 December 2012).
- 1.7 “Promotion Period” means the period from 1 December to 31 December 2012, both dates inclusive.
- 1.8 “Terms and Conditions” means the terms and conditions for the Promotion, as may be amended from time to time.
- 1.9 “Top-up Amount” means the incremental deposit balance in the Account maintained during the Promotion Period.

2. Promotion

2.1 The Prevailing Interest Rates on the Account as at 30 November 2012 is as follows:

	Prevailing Interest Rate		
Account Balance in the Wealth Premium Account	AUM < \$100K	AUM \$100K - < \$350K (inclusive of Bonus Rate +0.05%)	AUM \$350K & above (inclusive of Bonus Rate of +0.10%)
First \$100,000	0.05%	0.10%	0.15%
Next \$200,000	0.10%	0.15%	0.20%
\$300,000 & above	0.15%	0.20%	0.25%

The term “AUM” shall mean deposits and investments including savings, current, fixed deposit accounts, structured deposits, unit trusts, securities, bonds and notes (or such other deposits and investments as the Bank may decide from time to time), but excludes shares trading accounts, or accounts linked to an existing High Yield Account or Wealth Premium Account.

2.2 Accountholders who open a new Account with a minimum deposit of S\$50,000 in Fresh Funds or deposits a minimum Top-Up Amount of S\$50,000 in Fresh Funds in an existing Account during the Promotion Period shall qualify for the Capitalmall Vouchers (“Gift”) set out in the table below, while stocks last:-

Incremental Fresh Fund Deposit / Top-Up Amount	Gift
Minimum of \$50,000	\$50 CapitaVoucher
Minimum of \$80,000	\$80 CapitaVouchers

- 2.3 Accountholder participating in this Promotion will only be entitled to the Prevailing Interest Rates set out in Clause 2.1 on the Account Balance and the Fresh Fund deposited in his/her Account during the Promotion Period.
- 2.4 Customers may open a new Account at any UOB Group branch or at any UOB Wealth Banking Centre. Incremental Fresh Fund deposit can be made using any one of the following channels:-
- a) UOB Cash Deposit Machine;
 - b) UOB Quick Cheque Deposit Boxes;
 - c) UOB Group Branches over-the-counter;
 - d) UOB Phone Banking;
 - e) UOB Internet and Mobile Banking;
 - f) GIRO; or
 - g) Any other channels permitted by the Bank
- 2.4 To be eligible for the Gift, subject to fulfilling the requirements stated in clause 2.2, the Accountholder must submit a participation form for the Gift under this Promotion and agree to have their qualifying incremental Fresh Fund deposit earmarked for a period of **two (2) months** from the date of deposit or earmarked, whichever is earlier. Eligibility to receive the Gift is subject to the deposits being successfully earmarked for the specified duration.
- 2.5 The Gift under this Promotion is limited and is available on a 'first-come-first-served' basis. **Each qualifying Account shall only be eligible under one (1) Gift tier based on the Fresh Fund deposited into the Account.** Eg. An Account with Fresh Fund deposit of S\$50,000 shall be eligible for one (1) Tier 1 Gift. For the avoidance of doubt, each qualifying Account is only entitled to one (1) Gift and shall not be entitled to any additional Gift notwithstanding that the Accountholder subsequently deposits additional Fresh Funds of at least S\$50,000 into his/her Account during the Promotion Period.
- 2.6 The Gift is neither transferable nor exchangeable for credits or otherwise, unless otherwise permitted by the Bank at its sole and absolute discretion and is not replaceable if lost, damaged or stolen.
- 2.7 An Accountholder who participates in this Promotion shall not be entitled to participate or enjoy Additional Interest Rates under the Wealth Premium Account Promotion (15 October to 31 December 2012) at the same time.
- 2.8 The Bank reserves the right to vary or change the Gift under the Promotion at any time without giving any reasons or prior notice or assuming any liability to any customers.
- 2.9 The Bank assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this Promotion, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in this Promotion. The Bank is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for redemption of the goods or services.
- 3. Withdrawals / Closure of Account**
- 3.1 In the event that the Account is closed within six (6) months from the account opening date of the Account, the Account will be subject to an early account closure fee of S\$30.
- 3.2 If the Bank subsequently discovers that the Accountholder is in fact not eligible to participate in the Promotion, the Bank may at its discretion forfeit or reclaim the Gift (if already awarded) and award or dispose of it in such a manner as the Bank deems fit. The Accountholder shall not be entitled to any payment or compensation from the Bank should the Gift be forfeited / reclaimed by the Bank.

3.3 The Bank reserves the right to charge a fee equivalent to the Gift to the Accountholder's Account if the Accountholder withdraws part of or all of the earmarked amount which qualifies the Accountholder for the Gift within two (2) months from the date of deposit or earmark, whichever is earlier.

4. General

4.1 Accountholders will need to maintain sufficient funds in their Accounts to meet their financial commitments. Accountholders will still continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions are returned or rejected as a result of there being insufficient funds in the relevant Account.

4.2 The Bank's decision on all matters relating to or in connection with the Promotion are at its absolute discretion and shall be final, conclusive and binding on all parties concerned and no correspondence or claims will be entertained and no payment or compensation will be given or paid by the Bank to any person (including the Accountholders). The Bank shall not be obliged to give any reason on any matter concerning the Promotion. The Bank has the absolute right and unfettered discretion to determine whether any Accountholder has met all the requirements of the Promotion.

4.3 In the event of any inconsistency between the Term and Conditions herein and any advertising, promotional, publicity, brochure, marketing or materials relating to or in connection with the Promotion, the Terms and Conditions and the important notices and disclaimers herein shall prevail.

4.4 Participation in the Promotion is subject to the Terms and Conditions herein. Notwithstanding any of the Terms and Conditions herein, the Bank may, at its sole and absolute discretion, vary, amend, delete or add on to any of the Terms and Conditions herein, including but not limited to varying the Promotion Period or terminating the Promotion at any time and from time to time without giving any reason or prior notice or assuming any liability to any customers, and all customers shall be bound by these amendments. The Bank shall not be liable to or for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.

4.6 The Promotion is not valid with any other privileges or promotions unless otherwise stated.

4.7 While all the information provided herein is believed to be reliable at the time and date of printing, the Bank makes any representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

4.8 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.

4.9 The Terms and Conditions shall be governed by the laws of the Republic of Singapore and all Accountholders shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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 Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law.