

Terms and Conditions
UOB Wealth Premium Account Promotion (1 April 2014 to 31 May 2014)

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 holder(s) of a UOB Wealth Premium Account or a SGD FD Account.
- 1.3 **“Account Balance”** means the day-end balance of an Account before participating in this Promotion. “Day-end balance” for the Account shall be determined by the Bank in its absolute discretion based on the last outstanding balance of the Account on the relevant day.
- 1.4 **“AUM” or “Asset under Management”** means deposits and investments including savings, current, time/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.
- 1.5 **“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.
- 1.6 **“Calendar Month”** means a period from a specified day in one month to the day numerically corresponding to that day in the following month, less one day.
- 1.7 **“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transferred from any existing UOB/FEB current/savings or time/fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or time/fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotion Period.
- 1.8 **“Gift”** means a limited edition Liuligongfang artistic tea set worth S\$138 or any item of equivalent or similar value, as determined by the Bank at any time.
- 1.9 **“Promotion”** means the UOB Wealth Premium Account Promotion (1 April 2014 to 31 May 2014).
- 1.10 **“Promotion Period”** means the period from 1 April 2014 to 31 May 2014, both dates inclusive.
- 1.11 **“Promotion Tier”** has the meaning ascribed to it in the table at Clause 2.2.
- 1.12 **“Terms and Conditions”** means the terms and conditions for the Promotion, as may be amended from time to time.
- 1.13 **“Top-up Amount”** means the incremental deposit balance in the Account maintained during the Promotion Period.
- 1.14 **“Reward”** means Reward Option A or Reward Option B or any other item as the Bank may add to or remove from the list, at any time.
- 1.15 **“Reward Option A”** means CapitaVouchers issued by CapitaLand Retail Management Pte Ltd.
- 1.16 **“Reward Option B”** means interest at the **Special Fixed Deposit Rate** on a SGD FD Account, capped at the earmarked Fresh Funds deposited in accordance with Clause 2.1.
- 1.17 **“SGD FD Account”** means the UOB Singapore Dollar fixed deposit account opened by an individual.
- 1.18 **“Special Fixed Deposit Rate”** means the promotional interest rate of 1.25% per annum on a SGD FD Account for a 13 months tenor.

2 Promotion

- 2.1 An Accountholder who fulfills all of the following conditions during the Promotion Period shall be eligible to receive either Reward Option A (in accordance with the table in Clause 2.2) or Reward Option B (subject to Clause 3 below):
- (a) opens a new Account with a minimum deposit of S\$50,000 in Fresh Funds or deposits a minimum Top-Up Amount of \$50,000 in Fresh Funds in an existing Account;
 - (b) submits a participation form indicating your choice of Reward:
 - for Reward Option A only, indicate the Promotion Tier which the Accountholder wishes to participate in,
 - for Reward Option B only, indicate the amount of Fresh Funds deposited into the Account and the SGD FD Account respectively and accept that the Fresh Funds deposited into the Account will be earmarked;
 - (c) agrees to have the relevant Fresh Funds deposits set out in 2.1(b) above earmarked for a period of two months from the date of deposit or earmark, whichever is earlier. For the avoidance of doubt, eligibility for the Reward is subject to the Fresh Funds being successfully earmarked for the specified duration (the “**Earmarked Amount**”).
- 2.2 The Reward Option A shall be awarded in accordance with the Promotion Tier indicated in the table below, subject to availability and while stocks last:

Promotion Tier	Incremental Fresh Funds Deposit / Top-Up Amount	Reward Option A
1	Minimum of \$50,000 to less than S\$100,000	CapitaVouchers valued at S\$70
2	Minimum of \$100,000 to less than S\$180,000	CapitaVouchers valued at S\$150
3	Minimum of S\$180,000 to less than S\$250,000	CapitaVouchers valued at S\$300
4	S\$250,000 and above	CapitaVouchers valued at S\$400

- 2.3 An Accountholder who additionally:
- (a) indicates in the participation form that the Accountholder will be applying for a recurring Inward Fund Transfer into an Account for the deposit of a recurring amount of at least \$5,000 per month in Fresh Funds for at least twelve (12) consecutive Calendar Months from the date of the first successful occurrence of the Inward Fund Transfer;
 - (b) completes and submits the applicable Inward Fund Transfer application form to the Bank **together** with the participation form during Promotion Period and such application is successfully accepted by the Bank; and
 - (c) fulfills the Inward Fund Transfer set out in Clause 2.3 (a),
- shall also be eligible to receive the Gift, subject to availability and while stocks last.
- 2.4 Customers may open a new Account at any branch office of the Bank (“**Bank Branches**”) or at any UOB Wealth Banking Centre.

Incremental Fresh Funds deposit can be made using any one of the following channels:-

- (a) UOB Cash Deposit Machine;
- (b) UOB Quick Cheque Deposit Boxes;
- (c) Bank 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.

- 2.5 The redemption letter for the Gift will be sent out to eligible Accountholders after the first successful occurrence of the Inward Fund Transfer.
- 2.6 **Each qualifying Account is only entitled to receive a maximum of one (1) Reward and one (1) Gift** and shall not be entitled to any additional Gift or Reward notwithstanding that the Accountholder subsequently deposits additional Fresh Funds into the Account during the Promotion Period.
- 2.7 The entitlement to the Reward Option A and Gift is not transferable or exchangeable for cash, credits or otherwise, unless otherwise permitted by the Bank at its absolute discretion.
- 2.8 The Reward Option A and Gift must be claimed in Singapore on or before the date indicated on the redemption letter. All unclaimed Rewards and Gifts will be forfeited. Any Accountholder whose Reward and Gift have been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification. The Reward and Gift is not replaceable if lost, damaged or stolen.
- 2.9 The Bank reserves the right to substitute the Reward and Gift with any item of equivalent or similar value at any time, without notice and without furnishing any reasons.
- 2.10 The Reward Option A and Gift are provided solely by the merchant and 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 Special Fixed Deposit Rate

- 3.1 To qualify for the Special Fixed Deposit Rate, a minimum Fresh Funds deposit of S\$20,000 and maximum of S\$999,999,999 must be placed as a time/fixed deposit for 13-Months in a SGD FD Account on the **same day the participation form is submitted** during the Promotional Period.
- 3.2 The Special Fixed Deposit Rate is applicable only on a sum in the SGD FD Account amounting to the earmarked Fresh Funds deposited in the Account under this Promotion.
- 3.3 The Special Fixed Deposit Rate is applicable **only if** the time/fixed deposit is held to maturity. The Special Fixed Deposit Rate will not be payable on the time/fixed deposit if it is prematurely or partially withdrawn.
- 3.4 Once any time/fixed deposit is placed under the Special Fixed Deposit Rate, the interest rate applied to the time/fixed deposit shall remain fixed until maturity unless the rate is changed or withdrawn at any time at the Bank's absolute discretion.
- 3.5 Upon maturity of the time/fixed deposit, the principal and interest amounts will be renewed at the Bank's prevailing SGD fixed deposit board rate for the same tenor unless other maturity instructions have been provided by the Accountholder.
- 3.6 Without prejudice to Clause 3.3, the Special Fixed Deposit Rate shall be calculated on a daily basis. The Bank may amend, correct or adjust the calculation of the Special Fixed Deposit Rate at its absolute discretion.

4 Withdrawals / Closure of Account

- 4.1 An early account closure fee of S\$30 is payable if an Account is closed within six (6) months from the account opening date of the Account.
- 4.2 If the Accountholder closes the Account and/or withdraws part of or all of the Earmarked Amount within two (2) months from the date of deposit or earmark, whichever is earlier, or if the Bank subsequently discovers that the Accountholder is in fact not eligible to participate in or does not qualify for the Promotion, the Accountholder agrees that:

- (a) the Bank may at its absolute discretion forfeit or reclaim the Reward Option A or charge to and debit an amount equivalent to the value of the Reward Option A, if already awarded, from the Accountholder's Account; and
- (b) the Special Fixed Deposit Rate shall not apply to the SGD FD Account and the Bank may require the return of all interest credited.

- 4.3 The Accountholder agrees and acknowledges that the Bank may at its absolute discretion forfeit or reclaim the Gift or charge to and debit an amount equivalent to the value of Gift, if already awarded, from the Accountholder's Account, if:
- (a) there is a breakage in the Inward Fund Transfer or the recurring amount transferred is less than S\$5,000 in Fresh Funds, during the relevant twelve (12) Calendar Months' period; or
 - (b) the Inward Fund Transfer is terminated before the fulfillment of the relevant twelve (12) Calendar Months' period.
- 4.4 If the monies standing to the credit of the Account are not sufficient to reimburse the Bank for the value of the Reward and/or the Gift, the Accountholder shall immediately reimburse the Bank for the value of the Reward and/or Gift.

5 Interest Rates

- 5.1 Please be informed that the Prevailing Interest Rates on the Account as at 30 April 2014 are as follows:

Prevailing Interest Rate on all AUMS	
Account Balance in the Account	Interest Rate
First S\$100,000	0.050%
Next S\$250,000	0.100%
Above S\$350,000	0.150%

6 General

- 6.1 This promotion is only available to Accountholders who are natural persons and not body corporates. This Promotion is not applicable to any deposits (i) derived from funds from the Supplementary Retirement Scheme; or (ii) pledged, encumbered or in any way secured by or given as security to any party (including the Bank).
- 6.2 The Accountholder will need to maintain sufficient funds in the Account to meet the financial commitments of the Accountholder. The Accountholder continues to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in the Account or otherwise.
- 6.3 The Accountholder authorises the Bank to disclose, reveal and divulge the Accountholder's particulars to any person as the Bank deems fit for the purposes of the Promotion and/or the redemption of the Reward and Gift.
- 6.4 The Bank has the right and absolute discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether the Accountholder has met all the requirements of the Promotion. The Bank's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by the Bank to any person (including the Accountholder). The Bank shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to the Promotion or its decision.
- 6.5 The Terms and Conditions shall be read in conjunction with the Bank's Terms and Conditions Governing Accounts and Services. In the event of any inconsistency between the Term and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail.

- 6.6 Participation in the Promotion is subject to the Terms and Conditions. The Bank may, at any time and at its absolute discretion, vary, amend, delete or add on to any of the Terms and Conditions, including but not limited to varying the Promotion Period or terminating the Promotion at any 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 for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters or for exercising its rights under the applicable terms and conditions.
- 6.7 The Promotion is not valid with any other privileges (including but not limited to Bank staff privileges) or promotions unless otherwise stated.
- 6.8 While all the information provided herein is believed to be reliable at the time and date of printing, the Bank makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 6.9 A person who is not a party to any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any term of such agreement.
- 6.10 The Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Accountholder 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.