



**Terms and Conditions**  
**UOB Wealth Premium Account Promotion (2 January 2014 – 31 March 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.
- 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 sole and 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, 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 “**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not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotion Period.
- 1.7 “**Gift**” means a Limited edition 999.9 Gold-plated Fortune Horse worth S\$238.
- 1.8 “**Promotion**” means the UOB Wealth Premium Account Promotion (2 January 2014 – 31 March 2014)
- 1.9 “**Promotion Period**” means the period from 2 January 2014 – 31 March 2014 both dates inclusive.
- 1.10 “**Promotion Tier**” has the meaning ascribed to it in the table at Clause 2.1.
- 1.11 “**Terms and Conditions**” means the terms and conditions for the Promotion, as may be amended from time to time.
- 1.12 “**Top-up Amount**” means the incremental deposit balance in the Account maintained during the Promotion Period.
- 1.13 “**Voucher**” means CapitaVouchers issued by CapitaLand Retail Management Pte Ltd.

## 2. Promotion

- 2.1 Subject to the Terms and Conditions, Accountholder who opens a new Account with a minimum deposit of S\$50,000 in Fresh Funds or deposit a minimum Top-Up Amount of S\$50,000 in Fresh Funds in an existing Account during the Promotion Period shall be eligible to receive the Voucher set out in the table below, subject to availability and while stocks last:-

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

- 2.2 Subject to the Terms and Conditions, Accountholder who opens a new Account with a minimum deposit of \$100,000 in Fresh Funds or deposits a minimum Top-Up Amount of \$100,000 in Fresh Funds in an existing Account during the period from 3 February 2014 to 28 February 2014 (both dates inclusive) shall, in addition to the Voucher, receive the Gift, subject to availability and while stocks last.

- 2.3 To participate in this Promotion and to be eligible for the Voucher and Gift, the Accountholder must:
- submit a participation form, a copy of which may be obtained from UOB Group branches
  - indicate the Promotion Tier which the Accountholder wishes to participate in; and
  - agree to have the relevant Fresh Funds deposit set out in Clauses 2.1 and/or 2.2 above earmarked for a period of **three months** from the date of deposit or earmark, whichever is earlier. For the avoidance of doubt, eligibility for the Voucher and Gift is subject to the Fresh Funds being successfully earmarked for the specified duration (the "**Earmarked Amount**").

- 2.4 There is a limited stock of the Voucher and Gift and they are available on a first-come-first-served basis. For the avoidance of doubt, **each qualifying Accountholder is only entitled to receive one (1) Voucher and one (1) Gift**, and shall not be entitled to any additional Gift or Voucher notwithstanding that the Accountholder subsequently deposits additional Fresh Funds of at least S\$50,000 into the Account during the Promotion Period.

For example: an Account with Fresh Funds deposit of S\$100,000 shall be eligible for one (1) Voucher valued at S\$150 and one (1) Gift; an Account with Fresh Funds deposit of S\$50,000 will only be eligible for one (1) Voucher valued at S\$70

- 2.5 Accountholders who have participated in the UOB Wealth Premium Account Promotion (2 January – 31 March 2014) and have received a Prosperity Horse Figurine are still eligible to receive the Gift, subject to another Fresh Fund deposit of S\$100,000 being earmarked for three (3) months from the date of deposit or earmarking

- 2.6 Customers may open a new Account at any UOB Group branch or at any UOB Wealth Banking Centre. Incremental Fresh Funds deposit can be made using any one of the following channels:-

- UOB Cash Deposit Machine;
- UOB Quick Cheque Deposit Boxes;
- UOB Group Branches over-the-counter;
- UOB Phone Banking;
- UOB Internet and Mobile Banking;
- GIRO; or
- Any other channels permitted by the Bank.

- 2.7 The entitlement to the Voucher and Gift is neither transferable nor exchangeable for cash, credits or otherwise, unless otherwise permitted by the Bank at its sole and absolute discretion.

- 2.8 The Voucher and Gift must be claimed in Singapore on or before the date indicated on the redemption letter. All unclaimed Vouchers and Gifts will be forfeited. Any Accountholder whose Voucher and Gift have been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification. The Voucher and Gift is not replaceable if lost, damaged or stolen.
- 2.9 The Bank reserves the right to substitute the Voucher and Gift with any item of equivalent or similar value at any time, without notice and without furnishing any reasons.
- 2.10 The Voucher 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. Withdrawals / Closure of Account

- 3.1 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.
- 3.2 The Bank reserves the right to charge to and debit an amount equivalent to the value of the Voucher and Gift (plus applicable taxes, if any) received by the Accountholder from the Accountholder's Account if the Accountholder withdraws part of or all of the Earmarked Amount within three (3) months from the date of deposit or earmark, whichever is earlier.

### 4. Interest Rates

- 4.1 Please be informed that the Prevailing Interest Rates on the Account as at 2 January 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\$200,000	0.100%
S\$300,000 & above	0.150%

### 5. General

- 5.1 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.
- 5.2 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 Voucher and Gift (if already awarded) and award or dispose of it/them in such a manner as the Bank deems fit without notice and without giving any reason to such Accountholder.
- 5.3 The Bank has the absolute right and unfettered 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.

- 5.4 These 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, these Terms and Conditions shall prevail.
- 5.5 Participation in the Promotion is subject to the Terms and Conditions. The Bank may, at any time and at its sole and 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 to or for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.
- 5.6 The Promotion is not valid with any other privileges (including but not limited to UOB Bank staff privileges) or promotions unless otherwise stated.
- 5.7 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.
- 5.8 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 term of such agreement.
- 5.9 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.