

Terms and Conditions
UOB Wealth Premium Account Promotion (7 April to 31 May 2017)

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 the 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 **“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.
- 1.5 **“Fresh Funds”** means (i) funds in the form of non-UOB/FEB cheques or cashier's order; (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not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotion Period.
- 1.6 **“Promotion”** means the UOB Wealth Premium Account Promotion (7 April to 31 May 2017).
- 1.7 **“Promotion Period”** means the period from 7 April to 31 May 2017, both dates inclusive.
- 1.8 **“Reward”** has meaning ascribed to it in the table at Clause 2.2 or any other item as the Bank may add to or remove from this list, at any time.
- 1.9 **“Terms and Conditions”** means the terms and conditions governing the Promotion, as may be amended from time to time.

2 Promotion

- 2.1 An Accountholder (**“Qualifying Accountholder”**) who fulfills all of the following conditions shall be eligible to receive the applicable Reward in accordance with the table in Paragraph 2.2 below:-
 - (a) opens a new Account during the Promotion Period and deposits either a sum of S\$100,000 or S\$200,000 in Fresh Funds into the Account on the date of opening of that new Account (**“Opening Date”**);
 - (b) the new Account referred to in Paragraph 2.1(a) above is the first Account that that Accountholder has opened with the Bank;
 - (c) completes and submits the applicable participation form selecting the Promotion Tier which that Accountholder wishes to participate in; for the avoidance of doubt, such completed participation form must be submitted by that Accountholder on the Opening Date to the Bank branch in Singapore at which that Accountholder had opened that new Account referred to in Paragraph 2.1(a) above; and
 - (d) agrees to the applicable Fresh Funds deposit amount referred to in Paragraph 2.1(a) above (**“Initial Deposit”**) for the selected Promotion Tier being earmarked for a period of **three (3) months** from the date of deposit or earmark, whichever is later and has signed all such documents (in such form prescribed by the Bank) as may be requested by the Bank in connection with such earmarking. For the avoidance of doubt, eligibility for the Reward is subject to the said Initial Deposit being successfully earmarked for the specified duration (the **“Earmarked Amount”**).

- 2.2 The Reward shall be awarded in accordance with the table below, subject to availability and while stocks last and on a “*first come, first served*” basis:

Promotion Tier	Initial Deposit	Reward
1	S\$100,000	S\$250 worth of Capita Vouchers
2	S\$200,000	S\$550 worth of Capita Vouchers

- 2.3 Subject to the Qualifying Accountholder having complied with all the terms and conditions of this Promotion, each Qualifying Accountholder is only entitled to receive either S\$250 worth of Capita Vouchers or where applicable S\$550 worth of Capita Vouchers. Each Qualifying Accountholder shall not be entitled to any additional Reward, notwithstanding that the Qualifying Accountholder subsequently opens a new Account during the Promotion Period or deposits additional Fresh Funds into the Account during the Promotion Period.
The Rewards under each Promotion Tier are not cumulative.
- 2.4 The Qualifying Accountholder participating in the Promotion will be entitled to the Bank's prevailing interest rates on the Account Balance.
- 2.5 Accountholders may open a new Account at any branch of the Bank in Singapore (“**Bank Branches**”) or at any UOB Wealth Banking Centre. 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.
- 2.6 A redemption letter will be sent (“**Redemption Letter**”) three (3) weeks from the date of the earmarking of the Earmarked Amount to the Qualifying Accountholder's last known address in the Bank's records. Details of the redemption will be stipulated in the Redemption Letter. The Bank does not assume any liability or responsibility and shall not be liable or responsible for any failure or delay in the Qualifying Accountholder's receipt of the Redemption Letter or for any Redemption Letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired or which the applicable Qualifying Accountholder does not receive in accordance with the time periods set out above. Original Redemption Letter and proper identification (original NRIC/Passport) must be presented at the point of redemption.
- 2.7 Redemptions of the Reward at the relevant redemption centres must be made within the time period set out in the Redemption Letter failing which the Redemption Letter shall be null and void and the Redemption Letter shall be forfeited. All unclaimed Reward will be forfeited. Any Qualifying Accountholder whose Redemption Letter or Reward has been forfeited shall not be entitled to replacement redemption letter or any payment or compensation notwithstanding non-receipt of notification. Any Reward that has expired or which is lost, misplaced, defaced, stolen, tampered with, misdirected or damaged is strictly non-replaceable. No payment or compensation shall be made for any Redemption Letter or Reward which has expired or for any Redemption Letter or Reward which lost, misplaced, defaced, damaged, been tampered with, misdirected or stolen.
- 2.8 The entitlement to the Reward is not transferable or exchangeable for cash, credits or otherwise, unless otherwise permitted by the Bank at its sole and absolute discretion.
- 2.9 The Bank reserves the right to substitute the Reward with any item of equivalent or similar value at any time, without prior notice and without furnishing any reasons.
- 2.10 The Reward is provided solely by the merchant and the Bank assumes no liability or responsibility for the acts or defaults of the merchant or defects, quality, merchantability, the fitness or any other aspects off/in the goods or services offered in the Promotion, or for any injury, loss, damage, charge, costs or expenses in connection with or arising out of the redemption or usage of or defects or deficiency in the goods and services offered in the Promotion or arising from or in connection with the Promotion, howsoever arising. The Bank is not an agent or principal 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 Reward or 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 Qualifying Accountholder agrees and acknowledges that the Bank may at its discretion forfeit or reclaim the Reward or charge to and debit an amount equivalent to the value of the Reward, if already awarded/redeemed, from the Qualifying Accountholder's Account, if the Qualifying Accountholder closes the Account and/or withdraws part of or all of the Earmarked Amount within three (3) months from the date of deposit or earmark, whichever is earlier.
- 3.3 If the monies standing to the credit of the Account are not sufficient to reimburse the Bank for the value of the Reward, the Qualifying Accountholder shall immediately reimburse the Bank for the value of the Reward.

4. General

- 4.1 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.
- 4.2 Each Qualifying Accountholder is only entitled to a maximum of one (1) Reward under the Promotion. For a Qualifying Accountholder who has two (2) or more Accounts in his/her sole name, only the first Account that was opened during the Promotion Period will be eligible for the Reward. For joint Accounts with the same accountholders, such accountholders will be collectively considered as one Qualifying Accountholder regardless of who is principal/main accountholder and only the first joint Account of such Qualifying Accountholder that was opened during the Promotion Period will be eligible for the Reward.
- 4.3 If the Bank subsequently discovers that the Qualifying Accountholder is in fact not eligible to participate in or does not qualify for the Promotion, the Bank may at its discretion, forfeit or reclaim the Reward, charge to and debit an amount equivalent to the value of the Reward, if already awarded, from the Qualifying Accountholder's Account.
- 4.4 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 Qualifying 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 and the Qualifying Accountholder). The Bank shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to the Promotion or its decision and no appeal or claims will be entertained.
- 4.5 Participation in the Promotion is subject to the Terms and Conditions. The Terms and Conditions shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing Accounts and Services that apply to individual customers ("**Account Terms**"). In the event of any inconsistency between:-
 - (a) the Terms and Conditions and the Account Terms (in respect of the Promotion), the Terms and Conditions shall prevail in connection with such inconsistency; and
 - (b) 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.
- 4.6 The Bank may, at any time and at its sole and absolute discretion, terminate the Promotion and/or vary, amend, delete or add on to any of the Terms and Conditions, including but not limited to varying the Promotion Period 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's determination of all matters relating to the Promotion shall be at its discretion and shall final, conclusive and binding on

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all parties concerned and no payment or compensation will be given or paid by the Bank to any person (including the Accountholder and the Qualifying Accountholder). The Bank shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to the Promotion or its decision and no appeal or claims will be entertained. 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 any payment or compensation as a result of the Bank exercising its rights under this paragraph.

- 4.7 The Promotion is not valid with any other privileges (including, but not limited to, Bank staff privileges) or promotions unless otherwise stated.
- 4.8 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.
- 4.9 A person who is not a party to the Terms and Conditions or 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 such term or any term of such agreement.
- 4.10 The Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Accountholder and the Qualifying Accountholder shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- 4.11 Except where the context otherwise requires, words denoting the singular include plural and vice versa.

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.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member.