



Terms and Conditions

UOB Wealth Premium Account Promotion (2 January 2013 –31 January 2013)

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 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. For Accountholders who open a new Account during the Promotion Period, the Account Balance shall be 31 December 2012.
- 1.4 “Additional Interest Rates” refers to the additional interest rates awarded to the Account in addition to the Prevailing Interest Rates during the Promotion Period for Top-Up Amount deposited into the Account, subject to a minimum of S\$100,000 in Fresh Funds as stipulated in Clause 2.2 herein.
- 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not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotion Period.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 “Prevailing Interest Rates” means the interest rates stipulated in Clause 2.1 herein.
- 1.8 “Promotion” means the UOB Wealth Premium Account Promotion (2 January 2013 to 31 January 2013).
- 1.9 “Promotion Period” means the period from 2 January 2013 to 31 March 2013, both dates inclusive.
- 1.10 “Terms and Conditions” means the terms and conditions for the Promotion, as may be amended from time to time.
- 1.11 “Top-up Amount” means the incremental deposit balance in the Account maintained during the Promotion Period against the Account Balance.

2. Promotion

2.1 The Prevailing Interest Rates on the Account as at 31 December 2012 is as follows:

Account Balance in the Wealth Premium Account	UOB Wealth Premium Account Interest Rate (% p.a.)		
	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 Customers who:-

- (a) Open a new Account with a minimum deposit of S\$100,000 in Fresh Funds or deposits a minimum Top-Up Amount of S\$100,000 in Fresh Funds in an existing Account during the Promotion Period; and
- (b) Maintains such Fresh Funds deposited in the new Account or the existing Account from the date of deposit till the expiry of the Promotion Period,

shall qualify for the following Additional Interest Rates on his/her/their Top-up Amount (subject to a minimum deposit of S\$100,000 in Fresh Funds) during the period in which such Top-up Amount is maintained in the Account during the Promotion Period:

Incremental Fresh Fund Deposit / Top-Up Amount	Additional Interest Rates on Fresh Fund Deposit / Top-Up Amount (% p.a.)
SGD100,000 & above	0.85

2.3 Customers who open a new Account with a minimum deposit of S\$50,000 in Fresh Funds (applicable to new Wealth Premium Accounts) or deposit a minimum Top-Up Amount of S\$50,000 in Fresh Funds into an existing Account during the Promotion Period shall qualify for the gifts (collectively known as "Gifts") set out in the table below, while stocks last:-

Incremental Fresh Fund Deposit / Top-Up Amount	Gifts
S\$50,000 to less than S\$80,000	\$50 CapitaVoucher + Limited Edition 999 Fine Silver-plated Medallion (worth S\$208)
S\$80,000 to less than S\$100,000	\$80 CapitaVouchers + Limited Edition 999.9 Fine Gold-plated Medallion (worth S\$308)

The Limited Edition 999 Fine Silver-plated Medallion and Limited Edition 999.9 Fine Gold-plated Medallion (collectively known as "Medallions") are limited in quantity and are available on a first-come-first-serve basis in addition to the CapitaVouchers. There will not be replacement Gifts when the CapitaVouchers and/or Medallions are fully taken up.

A summary of the offers under this Promotion is as follows:-

Incremental Fresh Fund Deposit / Top-Up Amount	Gifts	Additional Interest Rates on Top-Up Amount (% p.a.)
S\$50,000 to less than S\$80,000	\$50 CapitaVoucher + Limited Edition 999 Fine Silver-plated Medallion (worth S\$208)	NA
S\$80,000 to less than S\$100,000	\$80 CapitaVouchers + Limited Edition 999.9 Fine Gold-plated Medallion (worth S\$308)	NA
S\$100,000 & above	NA	0.85

2.4 For the avoidance of doubt, an Accountholder participating in this Promotion with a deposit of less than S\$100,000 in Fresh Funds is only entitled to the Prevailing Interest Rates set out in Clause 2.1 on the Account Balance and the Top-up Amount in his/her Account during the Promotion Period.

- 2.5 Only Accountholder participating in this Promotion with a minimum deposit of S\$100,000 in Fresh Funds is entitled to the Additional Interest Rates set out in Clause 2.2 on the Top-up Amount in his/her Account during the Promotion Period.
- 2.6 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
- 2.7 To be eligible for the Gifts, subject to fulfilling the requirements stated in clause 2.3, the Accountholder must submit a participation form for the Gifts under this Promotion and agree to have their qualifying Top-up Amount earmarked for a period of **two (2) months** from the date of deposit or earmarked, whichever is earlier. Eligibility to receive the Gifts is subject to the qualifying Top-up Amount being successfully earmarked for the specified duration.
- 2.8 The Gifts 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) S\$50 CapitaVoucher and one (1) Limited Edition 999.9 Fine Silver-plated Medallion, while stocks last. 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.
- 2.9 The Gift is neither transferable nor exchangeable for credits, unless otherwise permitted by the Bank at its discretion and is not replaceable if lost, damaged or stolen.
- 2.10 An Accountholder shall not be entitled to both the Gifts and Additional Interest Rates under this Promotion at any one time. The Gifts and Additional Interest Rates offer is mutually exclusive.
- 2.11 The Bank reserves the right to vary or change the Gifts under the Promotion at any time without giving any reasons or prior notice or assuming any liability to any customers.
- 2.12 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 An Accountholder shall not be entitled to the Additional Interest Rates, for any period of time within the Promotion Period, during which the qualifying Top-up Amount in his/her Account falls below the minimum amount of S\$100,000, whether as a result of withdrawals or deductions or otherwise.
- 3.3 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.

3.4 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 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 has the right and 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 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 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 unless it is due to the Bank's fraud, negligence or willful misconduct.

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

4.6 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.

4.7 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.

4.8 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.