



## UOB Branch Exclusive Savings Promotion (1 October 2023 to 31 December 2023) Terms and Conditions

### 1 Definitions

Unless otherwise defined in these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:

- 1.1 **“Eligible Account”** means a UOB Passbook Savings Account, UOB Uniplus Account, UOB Stash Account, UOB One Account, UOB Lady’s Savings Account, KrisFlyer UOB Account or UOB Junior Savers Account which is valid, subsisting and in good standing at all times as determined by the Bank at its absolute discretion.
- 1.2 **“Bank” or “UOB”** means United Overseas Bank Limited.
- 1.3 **“Fresh Funds”** means funds:
  - (i) not in the form of UOB cheques or UOB cashier’s orders;
  - (ii) that are not transferred from any existing UOB current/savings or fixed deposit account; and
  - (iii) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account at any time during the Promotion Period.
- 1.4 **“Promotion”** means this UOB Branch Exclusive Savings Promotion (1 October 2023 to 31 December 2023).
- 1.5 **“Promotion Period”** means the period from 1 October 2023 to 31 December 2023, both dates inclusive.
- 1.6 **“Promotional Gift”** means a S\$10 DFI Retail Group Voucher or S\$10 FairPrice Group Gift Voucher, depending on the participating branch visited and stock availability.
- 1.7 **“Terms and Conditions”** means the terms and conditions of this Promotion.

### 2 Promotion

- 2.1 By participating in this Promotion, you agree to be bound by these Terms and Conditions.
- 2.2 To be eligible for the Promotional Gift, you must hold an Eligible Account as the primary accountholder, and you must satisfy all the following conditions during the Promotion Period:
  - (i) Visit a participating UOB branch listed below (**“Participating Branch”**) during the Promotion Period:
    - UOB JEM
    - UOB Jurong Point
    - UOB Main
    - UOB New Bridge
    - UOB Novena
    - UOB Parkway Parade
    - UOB Orchard
    - UOB Rochor

- UOB Serangoon Central
- UOB Tampines
- UOB Toa Payoh
- UOB Vivocity

- (ii) and deposit a minimum amount of S\$5,000 of Fresh Funds into your Eligible Account via any one of the following permitted channels during the Promotion Period (“**Fresh Funds Deposit**”):
- a. “FAST” from any financial institution in Singapore that offers “FAST” services;
  - b. UOB Cash Deposit Machine;
  - c. UOB Quick Cheque Deposit Boxes;
  - d. over-the-counter at any one of the branches of the Bank; and/or
  - e. any other channels permitted by the Bank; and

2.3 If you are eligible to receive the Promotional Gift, the Promotional Gift will be issued to you by a bank officer at the Participating Branch at which you satisfy the conditions in Clause 2.2.

2.4 You are entitled to 1 Promotional Gift under this Promotion.

2.5 UOB may substitute the Promotional Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

2.6 Promotional Gifts are whilst stocks last and are subject to availability. UOB shall not be required to notify and/or update any customers on the stock availability of the Promotional Gift.

2.7 If you have obtained more than 1 Promotional Gift from Participating Branches, UOB reserves the right to deduct the equivalent value of the excess Promotional Gifts from your Eligible Account. For example, if you have obtained 2 Promotional Gifts, S\$10 will be deducted from your Eligible Account.

2.8 The Promotional Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Promotional Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Promotional Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Promotional Gift. Any dispute regarding the Promotional Gift is to be resolved directly with the merchant and/or supplier of the Promotional Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Promotional Gift. For the purposes of this clause, the “Promotional Gift” includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Promotional Gift.

### **3 Closure of Account**

3.1 An early account closure fee of S\$30 is payable if the Eligible Account is closed within 6 months from the opening date of the Account.

### **4 General**

4.1 Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Promotion:

- (i) individuals whose UOB Eligible Account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;

- (ii) individuals whose UOB Eligible Account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole discretion;
  - (iii) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
  - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 4.2 UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with your participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
- 4.3 The Promotional Gift is not exchangeable for cash (whether in full or partial), credit, other gifts or benefit of any kind, and is not replaceable if lost or stolen. No reservation, refund or exchange of the Promotional Gift is allowed.
- 4.4 This Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 4.5 UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Promotional Gift and assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Promotional Gift.
- 4.6 UOB 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 you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 4.7 Without prejudice to any of the other provisions in these Terms and Conditions, if UOB determines that you are ineligible to participate in this Promotion or to receive the Promotional Gift under this Promotion, UOB may in its sole discretion forfeit the Promotional Gift, reclaim the Promotional Gift or charge to and debit an amount equal to the value of the reward from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Promotional Gift through such means as UOB may determine in its sole discretion.
- 4.8 These Terms and Conditions shall be read in conjunction with the Bank's Terms and Conditions Governing Accounts and Services and any other terms and conditions that may be relevant in connection with this Promotion ("**Standard Terms**"). In the event of any conflict or inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions herein shall prevail only to the extent of matters relating to this Promotion. In the event of any inconsistency between the Terms 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.

- 4.9 The Bank may, at any time and at its sole and absolute discretion, terminate the Promotion and/or vary any of the Terms and Conditions at any time without giving any reason or prior notice or assuming any liability to any person, and you shall be bound by these amendments.
- 4.10 The Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 4.11 By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 4.12 A person who is not a party to the Terms and Conditions and/or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of the Terms and Conditions.
- 4.13 The Terms and Conditions are governed by the laws of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts 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 the Singapore Deposit Insurance Corporation, for up to S\$75,000 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\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.