

TERMS & CONDITIONS**UOB PRIVILEGE BANKING CLIENT REFERRAL PROGRAMME**

1. (i) The UOB Privilege Banking Client Referral Programme (“**Programme**”) commencing 1 January 2025 to 31 December 2025, both dates inclusive (“**Programme Period**”) is extended to existing UOB Privilege Banking Clients (“**Eligible Clients**”).

(ii) For the purposes of this Programme, the following terms when used herein shall have the following meaning:-
 - (a) “**Fresh Funds**” refer to (i) funds in the form of non-UOB cheques; (ii) other funds that are not transferred from any existing UOB current / savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB current / savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the new account with UOB within the Programme Period.
 - (b) “**Products**” refers collectively to Privilege Account, Global Currency Premium Account, One Account, Stash Account, KrisFlyer UOB Account, Singapore Dollar fixed deposit, Foreign Currency fixed deposit, structured deposit, unit trusts, bonds, equity-linked products and / or Maxiyield.
 - (c) “**UOB**” means United Overseas Bank Limited.
2. An Eligible Client shall be eligible to the following applicable reward (“**Reward**”) for each successful referral that he/she makes:-

Type of Successful Referral	Reward
A successful referral as described in Paragraph 3 below.	S\$250 in cash credit

3. For the purpose of this Programme, a referral by an Eligible Client is considered successful when that Eligible Client refers an individual (“**Referred Client**”) during the Programme Period as a new UOB Privilege Banking Client to UOB and such new UOB Privilege Banking Client successfully:-
 - (i) opens a new account, subject always to UOB’s sole discretion in approving such new account, for any of the Products with UOB Privilege Banking as the primary account holder during the Programme Period;
 - (ii) deposits or invests, subject to UOB’s assessment of product suitability for such new UOB Privilege Banking Client, a minimum initial lump sum of S\$350,000.00 (or its equivalent in a foreign currency) in Fresh Funds into such new account within one (1) month from the opening date of that new account provided that such depositing or, where applicable, investment is performed during the Programme Period; and



- (iii) maintains the minimum initial lump sum Fresh Fund deposit referred to in Paragraph 3(ii) above in such new account with UOB Privilege Banking for a minimum period of three (3) consecutive months commencing from the month in which you have been upgraded to a UOB Privilege Banking customer ;
4. For the avoidance of doubt, the Referred Client must:-
- (i) not be an existing UOB Privilege Banking client with an account either in his / her sole name or jointly with another person (including the Eligible Client), either as a primary or secondary account holder; or
 - (ii) not be an existing UOB Wealth Banking client with an account either in his / her sole name or jointly with another person (including the Eligible Client), either as a primary or secondary account holder; and
 - (iii) in cases where the Referred Client is an existing customer of UOB, have all accounts with UOB in good standing as determined by UOB in its sole discretion.
5. There is no limit to the number of referrals per Eligible Client over the Programme Period.
6. Each Referred Client is eligible to participate in the Programme only after his/her new account has been successfully opened with UOB Privilege Banking in accordance with Paragraph 3 above and that Referred Client has maintained the minimum initial lump sum Fresh Fund deposit (as described in Paragraph 3 above) in that new account with UOB Privilege Banking for at least three (3) months from the date of initial deposit of such minimum initial lump sum deposit of Fresh Funds deposit or investment in that new account during the Programme Period.
7. Referrals made by an Eligible Client involving individuals who are existing UOB clients (except for UOB Wealth Banking) who are eligible for upgrade to the UOB Privilege Banking status will also be recognised as a successful referral by the Eligible Client for the purpose of this Programme provided that the referral of such individuals was successfully made in accordance with Paragraph 3 above.
8. Eligible Clients are not allowed to refer themselves for this Programme to be rewarded with the applicable Rewards. For the avoidance of doubt, an Eligible Client who opens a new account with UOB Privilege Banking with the aforesaid minimum deposit described in Paragraph 3 above will not be considered as a Referred Client under this Programme.
9. An Eligible Client who holds a UOB account jointly with the Referred Client shall not be eligible to participate in the Programme and shall not be entitled to receive the Reward.
10. Eligible Clients who close and re-open their UOB Privilege Banking single / joint accounts within twelve (12) months from the date of such closure will not qualify as a Referred Client for this Programme.



11. If more than one Eligible Client successfully refers the same Referred Client within the Programme Period, the Eligible Client whose UOB Privilege Banking Client Referral Form is received first by UOB (as decided by UOB at its discretion) will be entitled to the Reward.
12. An Eligible Client will not be informed if any of his or her referral is not successful.
13. The following persons shall not be eligible to participate in this Programme:
 - (a) individuals whose Accounts 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;
 - (b) 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;
 - (c) employees of UOB; or
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
14. If UOB subsequently discovers that an Eligible Client is in fact not eligible to participate in this Programme or any of the conditions herein is not fulfilled, UOB may at its discretion forfeit the Reward or reclaim it, if already awarded, by debiting the account of the Eligible Client. No person shall be entitled to any payment or compensation from UOB should UOB exercise its discretion to forfeit or reclaim any Reward.
15. By completing the UOB Privilege Banking Client Referral Form, the Eligible Client represents and warrants that he / she has obtained consent from the person(s) introduced by him / her to disclose his / her contact details to UOB and the person(s) introduced by him / her has no objections to UOB contacting him / her. UOB reserves the right to disclose the Eligible Client's name to the person(s) whom they have introduced.
16. UOB reserves the right not to contact the Referred Client for any reason whatsoever and UOB shall not be liable for any compensation to the Eligible Clients if UOB exercises its right not to contact the Referred Client, if the Referred Client fails to open a new account with UOB Privilege Banking under this Programme, or for any reason whatsoever thereby resulting in the Eligible Clients not being eligible for the Reward(s) offered under this Programme.
17. The applicable Reward will be credited into the Eligible Client's first opened single name Privilege Banking Account (PVA) within eight (8) weeks after the expiry of the three (3) months period of the applicable successful referral. Where there is no single name PVA, Reward will be credited into the Eligible Client's first opened joint name PVA. For the avoidance of doubt, the three (3) months period referred to in this clause refers to the three (3) months period in which the minimum deposit or, where applicable, investment is maintained with UOB as referred to in Paragraph 3(iii) above. UOB will not be responsible or liable in any way for any closed accounts.



18. UOB reserves the right but is not obliged to substitute any of the Rewards with another reward of equivalent or similar value without prior notice or giving any reason to the Eligible Clients and UOB shall not be liable to any person. The Rewards cannot be exchanged for other gifts, rewards or kind.
19. UOB reserves the right to make any changes where it deems necessary, in its absolute discretion, to the terms and conditions of this Programme (“**Terms and Conditions**”) at any point in time and without prior notification. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Programme.
20. UOB’s decision on all matters relating to this Programme, including but without limitation to, the time of receipt of the UOB Privilege Banking Client Referral Form by UOB, is at its discretion and is final, conclusive and binding.
21. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Programme, these Terms and Conditions shall prevail.
22. UOB may, at its discretion, terminate this Programme and/or vary, amend, delete and / or add on to any of these Terms and Conditions, including, but not limited to, varying the Programme Period, at any time without giving any reason or prior notice or assuming any liability to any Eligible Client or any Referred Client, and all Eligible Client and all Referred Clients shall be bound by such variations, amendments, deletions and / or additions.
23. While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. All information is correct at time of printing.
24. 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 2001 of Singapore to enforce any term of such agreement or the terms and conditions of this Programme.
25. These Terms and Conditions are governed by Singapore law and all the Eligible Clients and the Referred Persons agree to submit to the exclusive jurisdiction of the Singapore Courts.
26. Except where the context otherwise requires, words denoting the singular include the 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\$100,000 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\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

United Overseas Bank Limited Co. Reg. No. 193500026Z

Jan 2025

