

**UOB Junior Savers Sunday Promotion (19 February to 19 March 2017) (“Promotion”)  
Terms and Conditions**

**1 Definitions**

- 1.1 **“Account”** means a UOB Junior Savers Account which is valid, subsisting and in good standing at all times during this Promotion as determined by the Bank at its discretion.
- 1.2 **“Accountholder”** means the holder of the Account.
- 1.3 **“Account Balance”** means the day-end balance in an Account.
- 1.4 **“Bank”** means United Overseas Bank Limited (**“UOB”**) or Far Eastern Bank Limited (**“FEB”**) as the case may be, and includes any successors or assign of the Bank.
- 1.5 **“Branch”** means any branch of the Bank that offers Sunday banking services
- 1.6 **“Fresh Funds”** refers to (i) 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not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotion Period.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.
- 1.8 **“Promotion”** means this UOB Junior Savers Sunday Promotion (19 February to 19 March 2017)
- 1.9 **“Promotion Period”** means every Sunday within the period from 19 February to 19 March 2017, both dates inclusive.
- 1.10 **“Terms and Conditions”** means the terms and conditions for this Promotion, as may be amended from time to time.

## 2 Promotion

2.1 The Prevailing Interest Rates as at 15 February 2017 are as follows:

Account Balance	Prevailing Interest Rates (% p.a.)
First S\$15,000	0.050%
Next S\$85,000	0.050%
Next S\$250,000	0.050%
Above S\$350,000	0.100%

2.2 During the Promotion Period:

- a) customers who open a new Account with a minimum deposit of S\$1,000 in Fresh Funds or existing Accountholders who top-up an existing Account with a minimum deposit of S\$1,000 in Fresh Funds; **AND**
- b) agrees to have the initial Fresh Funds deposit set out above earmarked ("**Earmarked Amount**") for a period of **one (1) month** from the date of deposit or earmark, whichever is later ("**Earmarking Period**"); **AND**
- c) submit to any Branch of the Bank, a completed participation form consenting to the said earmarking of the Earmark Amount for the Earmarking Period,

shall be eligible to receive a S\$8 cash credit for every S\$1,000 deposited into their Account ("**Cash Credit**") subject to a maximum cap of S\$40 per Accountholder. For the avoidance of doubt, eligibility for the Cash Credit is subject to the Earmark Amount being successfully earmarked for the entire Earmarking Period.

2.3 For the avoidance of doubt the Prevailing Interest Rate shall apply to all deposits (including the amount of Fresh Funds deposited) in the Account.

2.4 The Cash Credit will be credited into the Accountholder's Account on the day of earmark if all conditions under clause 2.2 are met.

2.5 The Cash Credit is awarded on a personal basis. Each qualifying Accountholder is limited to one time Cash Credit, regardless of how many Accounts he/she holds. For the avoidance of doubt, each qualifying Accountholder shall not be entitled to any additional Cash Credit, notwithstanding that the Accountholder subsequently deposits additional Fresh Funds into the Account during the Promotion Period.

2.6 The Bank reserves the right to vary or substitute the Cash Credit with other items of similar or equal value at any time without having to give any notice or provide any explanation. The Cash Credit is available on a first come first served basis, and awarded at the Bank's discretion.

## 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 Accountholder agrees and acknowledges that the Bank may at its discretion forfeit or reclaim the Cash Credit, or charge to and debit an amount equivalent to the value of the Cash Credit, if already awarded/redeemed, from the Accountholder's Account, if the Accountholder closes the Account and/or withdraws part of or all of the Earmarked Amount within the Earmarking Period.

3.3. If the Bank subsequently discovers that the 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 Cash Credit or charge to and debit an amount equivalent to the value of the Cash Credit, if already awarded, from the Accountholder's Account.

- 3.4. In the event where the monies standing to the credit of the Account is not sufficient to reimburse the Bank for the value of the Cash Credit (if awarded), the Accountholder agrees and consents to immediately reimburse UOB for the value of the Cash Credit.
- 4. General**
- 4.1. Participation in the Promotion is subject to the Terms and Conditions. The Terms and Conditions shall be read in conjunction with the Bank's Terms and Conditions Governing Accounts and Services ("**Account Terms**"). Account Terms continue to apply and be binding on the Accountholders. In the event of any conflict or inconsistency between the Terms and Conditions herein and the Account Terms, in respect of the Promotion, 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.
- 4.2. 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, the eligibility criteria, or terminating the Promotion at any time without giving any reason or prior notice or assuming any liability to any customers, and all Accountholders shall be bound by these amendments. 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.
- 4.3. 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.
- 4.4. UOB shall not be responsible for any loss to or expenses of any Accountholder or any other person in connection with the Promotion, howsoever arising. However, UOB will be liable for the Accountholder's direct loss to the extent such loss is caused directly by UOB's fraud, negligence or willful misconduct.
- 4.5. UOB's decision on all matters relating to this Promotion shall be final, conclusive and binding on the Accountholder. UOB shall not be obliged to give any reason or enter into any correspondence with the Accountholder or any persons on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained.
- 4.6. 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.
- 4.7. The Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 4.8. While the information provided herein is believed to be reliable as at the date of printing, the Bank makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.
- 4.9. 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 (Cap. 53B) to enforce any term of such agreement or any of the Terms and Conditions.
- 4.10. The Terms and Conditions are governed by the laws of Singapore and all Accountholders 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\$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 Minimum Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member.