

**The “UOB CashPlus 6 months Interest Free” Promotion Terms and Conditions (“Terms and Conditions”)**

1. The “UOB CashPlus 6 months Interest Free” Promotion (“Promotion”) is open to any first time applicant (“Eligible Customer”) who successfully applies for and opens with United Overseas Bank Limited (“UOB” or “Bank”) a new UOB CashPlus account (“Account”) between 1<sup>st</sup> April 2014 and 30<sup>th</sup> September 2014 (“Promotion Period”).
2. The term “Qualifying Period” shall mean the period of one (1) year commencing from the date the Account was opened during the Promotion Period.
3. An Eligible Customer who has closed and reapplied for a UOB CashPlus account in the last twelve (12) months prior to the Promotion Period will not be eligible for the Promotion.
4. **UOB CashPlus Eligible Customer:**
  - (i) An Eligible Customer who, during the Promotion Period, successfully opens an Account and makes a drawing on the Account will receive an interest rebate comprising of the total of the lowest three (3) months interest payable on the Account per qualifying statement cycle of six (6) months each. There are two (2) qualifying statement cycles. Each qualifying statement cycle comprises of six (6) consecutive months wherein the Bank will award the lowest three (3) months interest payable on the Account. For the avoidance of doubt, the lower interest charged include the month(s) where the Eligible Customer does not incur any interest charges.
  - (ii) The following example illustrates the total interest rebates that an Eligible Customer will earn/be given if he/she successfully applies and opens an Account in April 2014.

	Round 1: First Qualifying statement cycle						Round 2: Second Qualifying statement cycle					
	May 2014	June 2014	July 2014	Aug 2014	Sept 2014	Oct 2014	Nov 2014	Dec 2014	Jan 2015	Feb 2015	Mar 2015	April 2015
Interest Charged in the respective statement	S\$10	S\$90	S\$80	S\$80	S\$70	S\$50	S\$80	S\$80	S\$70	S\$60	S\$50	S\$0
Counted towards interest rebate	Yes	No	No	No	Yes	Yes	No	No	No	Yes	Yes	Yes
Interest Rebates Amount	S\$130						S\$110					

5. The total interest rebates earned by/given to an Eligible Customer under the Promotion shall be rounded down to the nearest cent and will be credited into the Eligible Customer’s Account, in accordance with the table below;

Account opened in	Round 1: First Qualifying statement cycle	Round 1: Interest Rebate Credited by	Round 2: Second Qualifying statement cycle	Round 2: Interest Rebate Credited by
April 2014	May 2014 to Oct 2014	Dec 2014	Nov 2014 to April 2015	June 2015
May 2014	June 2014 to Nov 2014	Jan 2015	Dec 2014 to May 2015	July 2015
June 2014	July 2014 to Dec 2014	Feb 2015	Jan 2015 to June 2015	Aug 2015
July 2014	Aug 2014 to Jan 2015	Mar 2015	Feb 2015 to July 2015	Sept 2015
Aug 2014	Sept 2014 to Feb 2015	Apr 2015	Mar 2015 to Aug 2015	Oct 2015
Sep 2014	Oct 2014 to Mar 2015	May 2015	Apr 2015 to Sep 2015	Nov 2015

6. The interest rebate is not exchangeable for immediate cash or gifts or in kind.
7. (i) The following individuals are not permitted to participate in the Promotion:-
  - (a) any individual who is an existing UOB CashPlus account holder prior to the Promotion Period;
  - (b) any individual who cancels and/or closes his/her UOB CashPlus account and re-applies for a new Account during the Promotion Period;
  - (c) any individual whose Account:-
    - i. has been, voluntarily or involuntarily, suspended, terminated, cancelled or closed at any time during the Promotion Period; or
    - ii. is not active, valid, subsisting or in good standing at any time during the Promotion Period; or
    - iii. is deemed to be delinquent or unsatisfactorily conducted by UOB at its absolute discretion at any time during the Promotion Period,
  - (d) any individual who is mentally unsound, facing legal incapacity or is incapable of handling his/her affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against him/her at any time during the Promotion Period or the Qualifying Period; or
  - (e) any individual who UOB may decide to exclude, at its discretion, without prior notice at any time during the Promotion Period or the Qualifying Period.

- (ii) The following Eligible Customers are not permitted to continue to participate in the Promotion and, where applicable, any interest rebate that is earned by/to be given to an Eligible Customer will be forfeited:-
- (a) any Eligible Customer who is granted a UOB CashPlus Funds Transfer/Personal Loan during the Qualifying Period. This Eligible Customer will immediately not be eligible for any interest rebate and any interest rebate earned or to be paid shall also be forfeited for the statement month in which the Eligible Customer is granted the UOB CashPlus Funds Transfer/Personal Loan.
  - (b) any Eligible Customer who is enjoying promotional prevailing interest rates during the Qualifying Period; or
  - (c) any Eligible Customer whose Account:-
    - i. has been voluntarily or involuntarily, suspended, terminated, cancelled or closed at any time during the Qualifying Period or prior to or on the date the interest rebates are credited into such Account;
    - ii. is not active, valid, subsisting or in good standing at any time during the Qualifying Period; or
    - iii. is deemed to be delinquent or unsatisfactorily conducted by UOB at its absolute discretion at any time during the Qualifying Period; or
8. Notwithstanding any provision herein to the contrary, UOB may, at its absolute discretion and without reason or prior notice, apply or use the interest rebates or any part thereof earned or given to the Eligible Customer by debiting the Account to reduce the outstanding monies owing thereunder and/or under any other accounts maintained with or other facilities granted by the Bank to the Eligible Customer.

#### **General**

9. Eligible Customers will continue to be bound by the Terms and Conditions governing UOB CashPlus, the Terms and Conditions governing UOB CashPlus Funds Transfer and the Terms and Conditions governing UOB CashPlus Personal Loan (collectively the "Main Terms"). The terms and conditions herein are supplemental to the Main Terms and in the event of inconsistency between the terms and conditions herein and the Main Terms, the terms and conditions herein shall prevail only to the extent of such inconsistency in relation to the Promotion. Participation in the Promotion is subject to the terms and conditions herein. While all the information provided herein is believed to be correct and reliable as the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy. In the event of any inconsistency or discrepancies.
10. The Bank's decisions on all matters relating to the Promotion shall be final, conclusive and binding on all parties. The Bank shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter concerning the Promotion and no appeal, correspondence or claims will be entertained.
11. The Bank shall not be responsible for any loss to, charges or expenses of any Eligible Customer or any other persons in connection with the Promotion, howsoever arising. However, UOB will be liable for any Eligible Customer or any persons direct loss to the extent such loss is caused directly by UOB's fraud, negligence or willful misconduct.
12. In the event of any inconsistency between the terms and conditions herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the terms and conditions herein shall prevail.
13. Notwithstanding anything in the terms and conditions herein, the Bank reserves the right at any time and from time to time in its absolute discretion to vary, add, modify, delete any of these terms and conditions without prior notification or giving any reason, including but not limited to the discontinuation of the Promotion and the timing of any act to be done, and all customers shall be bound by these amendments. Notwithstanding any terms herein, the consent of a third party is not required for any variation of the terms of the Promotion (including any release or compromise of any liability) or termination of the Promotion.
14. While the information provided herein is believed to be correct and reliable as at the date of printing or publishing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
15. 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 or enjoy the benefit of any term of such agreement.
16. These terms and conditions shall be governed by the laws of the Republic of Singapore and all persons who participate in the Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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