



The “UOB CashPlus S\$50 Cashback” Promotion Terms and Conditions (“Terms and Conditions”)

1. Subject to the terms and conditions herein, this “UOB S\$50 Cashback -” Promotion (“Promotion”) is open to the first 3000 first time applicants (“Customers”) who successfully applies for and opens with United Overseas Bank Limited (“UOB” or “Bank”) a new UOB CashPlus account (“Account”) between 1st January 2015 and 31 March 2015 (“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. Any 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 this Promotion.

4. Each Customer who successfully applies and opens an Account during the Promotion Period, **AND:**

(i) within the first month from the date the said Account is opened, draws an accumulated amount of at least S\$3,000 from the Account;

OR

(ii) during the point of application for the said Account, simultaneously applies for a CashPlus personal loan from the Bank (and is granted such loan within thirty (30) days from the date of such loan application) with a loan amount of at least S\$3,000

shall be deemed an “Eligible Customer” who shall qualify for a S\$50.00 cashback (“Cashback”).

5. The Cashback will be credited into the Eligible Customer’s Account within 3 months from the date the Eligible Customer’s Account was opened.

6. The Cashback is non-transferable, non-assignable and not exchangeable for other goods and services.

7. The Cashback is a one-time payment only. The Cashback is limited to one Cashback per Account.

8. Notwithstanding anything to the contrary, to receive the Cashback, the qualifying Account must be in good standing and conducted in a proper and satisfactory manner at all times of the promotion period as determined by the Bank at its absolute discretion.



9. The Bank has the sole discretion to review and determine the Cashback (including the amount of the Cashback, the date the Cashback is to be credited and the manner in which the Cashback is to be credited).

10. (i) The following are not qualified 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 existing UOB CashPlus account and re-applies for a new UOB CashPlus account during the Promotion Period;

(b) any Customer who is granted a UOB CashPlus personal loan after thirty (30) days from the date the Account is opened.

(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** qualified to continue to participate in the Promotion:-

(a) any Eligible Customer who is granted a UOB CashPlus Funds Transfer during the Qualifying Period.

(b) any Eligible Customer who is enjoying promotional 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 Cashback is 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

If UOB deems that the Eligible Customer is not qualified to participate (or continue to participate) in the Promotion, UOB may at its discretion forfeit the Cashback (or if already awarded, reclaim the Cashback at the expense of the Eligible Customer or make deductions



from the Eligible Customer's UOB accounts or otherwise) as UOB deems fit at its absolute discretion without payment, compensation, or reason.

11. Notwithstanding any provision herein to the contrary, UOB may, at its absolute discretion and without reason or prior notice, apply or use the Cashback or any part thereof earned or given to the Eligible Customer to reduce / set off against the outstanding monies owing to UOB under the Account , under any other accounts maintained with UOB, and/or under other facilities granted by UOB to the Eligible Customer.

General

12. All 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"). In the event of inconsistency between:

(i) the terms and conditions herein and the Main Terms; or
(ii) 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 only to the extent of such inconsistency in relation to this Promotion.

13. 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.

14. UOB's decisions on all matters relating to the Promotion shall be final, conclusive and binding on all parties. UOB 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.

15. UOB 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.

16. Notwithstanding anything in the terms and conditions herein, UOB 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 , the eligibility criteria, the amount of the Cashback, and the timing of any act to be done, and all customers shall be bound by these amendments.



17. 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.

18. 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.