



### **Terms and Conditions for Takashimaya Shopping Voucher Promotion**

- Shopping Voucher ("Voucher") promotion is available exclusively at UOB Marina Bay Financial Centre Branch, Tower 2, #01-02.
- Promotion period for Takashimaya Shopping Voucher is from 1 July to 31 July 2011 (both dates inclusive).
- Voucher is available on a first come, first served basis and is not exchangeable in full or in part for cash or other gifts.
- Voucher must be collected within the stipulated time frame stated in the redemption letter, failing which the Voucher will be forfeited.
- Any customer whose Voucher has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of redemption letter.
- Lost, damaged or expired vouchers will not be replaced.
- United Overseas Bank Limited ("UOB") assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods and services offered in this promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services. UOB and the participating merchants reserve the right to vary/amend the privileges and/or terms and conditions without prior notice.

### **Terms and Conditions for TANGS Shopping Voucher Promotion**

- Voucher promotion is available exclusively at UOB Marina Bay Financial Centre Branch, Tower 2, #01-02.
- Promotion period for TANGS Shopping Voucher is from 1 July to 15 July 2011 (both dates inclusive).
- Voucher is available on a first come, first served basis and is not exchangeable in full or in part for cash or other gifts.
- Voucher must be collected within the stipulated time frame stated in the redemption letter, failing which the Voucher will be forfeited.
- Any customer whose Voucher has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of redemption letter.
- Lost, damaged or expired vouchers will not be replaced.
- UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods and services offered in this promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for the redemption of the goods or

services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services. UOB and the participating merchants reserve the right to vary/amend the privileges and/or terms and conditions without prior notice.

### **Terms and Conditions for UOB Deposits Promotion**

- Limited to the first 100 customers who open a new UOB Passbook Savings Account or UOB Uniplus Account at UOB Marina Bay Financial Centre Branch with a minimum initial deposit of S\$8,000.
- Terms and Conditions for Takashimaya Shopping Voucher Promotion apply.

### **Terms and Conditions for Unit Trust Promotion**

- Valid for cash investments only made at UOB Marina Bay Financial Centre Branch. This Promotion is not applicable to investments using CPF and SRS funds. A minimum of S\$50,000 applies.
- New investment placed must be under personal name/s.
- Not valid in conjunction with any other promotions or sales charge discounts.
- Upon completion of the promotion period, successful applicants will be notified on the collection of the vouchers by phone.
- Terms and Conditions for Takashimaya Shopping Voucher Promotion apply.
- UOB may at its absolute discretion, vary, delete or add to any of these terms and conditions, including but not limited to varying the promotion period, promotional rates and may also terminate this promotion at any time without giving any reasons or prior notice and shall not be liable to any customers in connection with this promotion.

### **Terms and Conditions for Insurance Promotion**

- Customer will be entitled to ONE gift per successful sign-up<sup>#</sup> of regular premium life insurance plan<sup>1</sup> at UOB Marina Bay Financial Centre Branch.
- The value of the gift commensurate with the annual premium and premium paying term of the plan purchased. Please refer to the table below for details.

Regular Premium Life Insurance Plans <sup>1,2</sup>	Category	Premium Paying Term	Tier One		Tier Two	
			Min Annual Premium	Takashimaya Vouchers	Min Annual Premium	Takashimaya Vouchers
	A	Less Than 15 years	S\$6,000	S\$50	S\$12,000	S\$100
	B	15 to 19 years	S\$3,000	S\$50	S\$6,000	S\$100
	C	20 years	S\$3,000	S\$80	S\$6,000	S\$180

		and above				
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- Upon completion of the promotion period, successful<sup>#</sup> applicants will be notified on the collection of the vouchers by phone.
- Limited to one redemption per eligible policy in force by 30 August 2011.
- Terms and Conditions for Takashimaya Shopping Voucher Promotion apply.

<sup>1</sup> "Life Insurance Plans" means Endowment Plans and Whole Life Plans, but excludes any plan purchased using CPF monies.

<sup>2</sup> Life Insurance Plans are underwritten by Prudential Assurance Company Singapore (Pte) Limited.

<sup>#</sup> To be entitled for the Takashimaya Shopping Voucher, life insurance plans must be in force by 30 August 2011.

### **Terms and Conditions for UOB Home Loan Promotion**

- Applicable to successful home loan applications<sup>1</sup> at UOB Marina Bay Financial Centre Branch, #01-02 Marina Bay Financial Centre Tower 2.
- Application of loans must be under personal name/s and for Singapore property financing only.
- Applicable to new and refinancing loans (completed properties) only.
- Acceptance of loans must be within 7 days from the date of Letter of Offer.
- Not applicable for third party referral fee (agents).
- Not applicable to staff loans.
- Not applicable to gear-up/top up loan against property currently mortgaged under UOB.
- Redemption letter will be sent to customer by post, approximately 2 weeks after acceptance of Letter of Offer.
- Original redemption letter and proper identification (original NRIC) must be presented upon collection.
- Terms and Conditions for TANGS Shopping Voucher Promotion apply.

<sup>1</sup> Private Home Loan (PHL), HDB, CPL and OD secured by property.