

## Terms and Conditions - UOB SME Exchange Promotion

1. Under the UOB SME Exchange Promotion (“**Promotion**”), each of the SME Exchange Offers (each an “**Offer**” and collectively the “**Offers**”) listed below:-
  - (i) is provided by the applicable merchant(s)/provider(s) listed in the table below (collectively “**Providers**” and each a “**Provider**”);
  - (ii) are subject to the terms and conditions of the Promotion and the applicable Provider’s terms and conditions of the applicable Offer and which any such terms and conditions may be amended by United Overseas Bank Limited (“**UOB**”) or the Provider at any time and from time to time at their absolute discretion and without any reason or prior notice and without being liable to any person;
  - (iii) is valid until 31 December 2017, 2359 hours (or such other date as set out in the prevailing terms and conditions of the applicable Offer) and is provided on a “*first come, first served*” basis and a “*while stocks last*” basis;
  - (iv) is exclusive to and can only be received/used/redeemed/claimed/enjoyed on a “*once only basis*” by a Customer (as defined in Paragraph 2 below) who has downloaded the UOB Business App (available at Apple App Store and Google Play Store) and has accessed the “*Promotions*” tab on the UOB Business App and that Customer:-
    - (a) has completed the applicable Provider’s registration form or “*contact me*” form (in such form(s) to be prescribed by the applicable Provider at its sole discretion) in connection with that applicable Offer (“**Registration Form**”);
    - (b) has prior to the submission of the applicable Registration Form, has entered the applicable “*Promotion Code*” in connection with that Offer, if applicable, into the Registration Form – the applicable “*Promotion Code*” is indicated in the relevant marketing copy of the Promotion;
    - (c) is contacted by the applicable Provider to receive/use/redeem/claim/enjoy that Offer; and
    - (d) has also fulfilled the applicable Provider’s eligibility criteria (if any) to receive/use/redeem/claim/enjoy such Offer;
  - (v) are listed in Singapore Dollars, unless stated otherwise and may be subject to prevailing government taxes and service charges, where applicable and UOB will not be responsible or liable to any party or person for any payments for the Offers and the goods and services and/or the prevailing government taxes and service charges.

2. For the purposes of the Promotion and:-
  - (a) for the Offer called *“UOB Business App for Go Global Program”*, the term *“Customers”* shall have the same meaning as the term *“Customer(s)”* used in the *“UOB Business App for Go Global Program”* terms and conditions and such Customers must have downloaded the UOB Business App and also fulfilled the applicable Provider’s eligibility criteria (if any) to receive/use/redeem/claim/enjoy such Offer;
  - (b) for all other Offers, the term *“Customers”* shall refer to any party who has downloaded the UOB Business App and has fulfilled the applicable Provider’s eligibility criteria (if any) to receive/use/redeem/claim/enjoy such applicable Offer.
- (ii) Without limiting the generality of Paragraph 2(i) above, the following Customers are not eligible to take part in the Promotion:-
  - (a) Customers who are or have become mentally incapacitated, deceased, insolvent, bankrupt, wound up or have (or any threat of) legal proceedings of any nature instituted against them or faces legal incapacity or is incapable of handling their affairs; and
  - (b) Customers who UOB or any of the applicable Provider may decide, at any time, to exclude at their discretion without prior notice and without furnishing any reason.
- (iii) Notwithstanding anything herein to the contrary, UOB and the Provider has the discretion at any time and without having to give any prior notice or any reason or being liable to any person and from time to time to determine the eligibility and/or ineligibility of any Customer for the Promotion and the Offers and such determination shall be final, binding and conclusive. UOB and the Provider shall not be obliged to give any reasons or prior notice thereof and shall not be obliged to make any payment or compensation whatsoever to any Customer rendered ineligible for participation in the Promotion or to receive/use/redeem/claim/enjoy the Offers.
3. All Customers are advised to check with the relevant Provider concerned before applying/redeeming for the Offers. All information is correct at time of publishing or posting.
4. (i) All Offers and the goods and services provided are not transferrable or exchangeable for cash, credit, products or privileges or other kind in full or in part and is not refundable or replaceable. UOB and the Providers (and any one of them) reserves the right to replace any of the Offers with another item of similar value or

withdraw/cancel/discontinue the Offers and/or the Promotion at any time and from time to time without giving any reason or prior notice or assuming any liability to any person.

- (ii) Notwithstanding anything herein to the contrary, each of the Providers has the sole discretion to decide whether or not to contact the Customers in connection with the Offers and/or to provide the applicable Offer to the Customers. UOB and the Providers shall not be held liable or responsible for any loss, injury, damage or harm or costs, charges or expenses suffered as a result of or in connection with the Provider not contacting the Customer or the Provider not providing Customer with the Offer or if the Customer is not eligible for/to the Offer, howsoever arising.
- (iii) Participation in the Promotion and the Offers is subject to the terms and conditions stated herein. Notwithstanding anything to the contrary, UOB may, at its discretion and at any time and from time to time, withdraw or discontinue the Promotion and/or change or add to any of these terms and conditions of the Promotion including, but not limited to, the type Offers given under the Promotion, at any time without giving any reason, prior notice or being liable to any person. Notwithstanding anything to the contrary, any Provider may, at its discretion and at any time and from time to time, withdraw or discontinue their Offers and/or change or add to any of the terms and conditions of the Offers that that Provider is providing including, but not limited to, changing any offer period, the type of Offer provided (including, without limitation, the value of the Offer), at any time without giving any reason, prior notice or being liable to any person. UOB's and the Providers' determination of all matters in connection with the Promotion and the Offers are at their discretion and shall be final, binding and conclusive on all parties. UOB and the Providers are not obliged to give any reason or prior notice on any matter concerning the Promotion or any of the Offers. No communication, appeal, correspondence or claims will be entertained. UOB and the Providers have the right and discretion to determine whether a Customer has met the requirements of the Promotion or the applicable Offer and/or to receive/use/redeem/claim/enjoy the Offers.
- (iv) UOB shall not be held liable or responsible for any loss, injury, damage or harm suffered as a result of or in connection with the receipt/usage/redemption/claiming/enjoyment of the Offer or the goods and services offered or arising from or in connection with the Promotion or the Offers.
- (v) UOB assumes no liability or responsibility and will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred in connection with or arising out of the receipt/usage/redemption/claiming/enjoyment of the Offer and/or in connection with the Offers set out herein or usage of the goods and services offered or arising from or in connection with the Promotion or the Offers, howsoever arising. UOB is not an agent or supplier of the product, Offers or goods and services offered under the Promotion/Offers set out herein and is not liable for any claims from any parties in relation thereof, and is not liable or responsible for any defects, the quality, service standard, merchantability or the fitness for any purpose or any other aspect of the

product, Offer and/or goods and services offered under the Promotion/Offer and/or any goods or services provided by any manufacturer, merchant, agent, supplier or service provider (including, the Providers) or the acts or defaults of the manufacturer, merchant, agent, supplier or service provider (including, the Providers) of the Offer or the defects or deficiency in the product, Offers and/or goods and services offered under the Promotion and the Offers set out herein, howsoever arising. Any dispute about the quality or service standard must be resolved directly with the merchant, supplier or manufacturer or service provider (including, the Provider). The merchant, supplier or manufacturer or service provider (including, the Providers) may impose conditions for receipt/usage/redemption/claiming/enjoyment of the product, Offer and/or goods and services offered under the Promotion/Offer.

- (vi) While all information provided herein is believed to be correct and reliable at the time of posting or publishing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for the completeness or accuracy of the information. In the event of any conflict or inconsistency between the terms and conditions relating to the Promotion as set out herein and any terms set out in any marketing material prepared for the Promotion, the terms and conditions of the Promotion set out herein shall prevail.
- (vii) UOB may provide links to websites, software applications or mobile applications ("**Third Party Links**") owned, controlled or offered by third parties (including, without limitation, the Providers). Access to and the use of such Third Party Links is at the Customer's own risk and subject to the terms and conditions applicable to such access and/or use. For the avoidance of doubt, by creating a link to a Third Party Links, the UOB Group shall not be construed as endorsing or recommending any product or service offered or as verifying any information contained in any such Third Party Links. Accordingly, the UOB Group will not be responsible for and makes no representation or warranty for any and all information, materials, products or services (or any failure thereof) contained in or offered at any such Third Party Links linked to/from any UOB website and/or Services and/or the UOB Business. The term "**UOB Group**" refers collectively to UOB, its subsidiaries and associated companies represented on any UOB website and/or Services and/or the UOB Business.
- (viii) All the prevailing terms and conditions governing the respective Offers together with the prevailing terms and conditions governing UOB Business together with the prevailing UOB Legal Notices (available at <http://www.uob.com.sg/important/index.html#links>) shall apply (collectively the "**Terms**") and are to be read together with these terms and conditions relating to the Promotion set out herein. In the event of any conflict or inconsistency between the terms and conditions relating to the Promotion and any of the Terms, the terms and conditions of the Promotion shall prevail only to the extent of matters relating to the above Promotion. In the event of any conflict or inconsistency between the English version of any marketing material prepared for the Promotion and the Chinese version of any marketing material prepared, the English version shall prevail.

- (ix) UOB assumes no liability or responsibility for or arising from or in connection with any breakdown or malfunction in any computer system or equipment or any access and/or use or failure or inability to access and/or use any websites or app or any inability to download any website, app or document/form or for any loss or damage or expenses arising in connection with the Promotion and/or the Offers or reliance on any Third Party Link or any website, app or document/form, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected which may affect a Customer's eligibility to participate in the Promotion and/or to receive/use/redeem/claim/enjoy the Offers. No payment or compensation shall be paid. UOB shall not be held liable of responsible for any loss, injury, damage or harm suffered as a result of or in connection with or arising from or in connection with the Promotion. UOB makes no representation to the quality or performance of the Offer or the goods and services provided by the manufacturer, merchant, merchant, agent, supplier or service provider (including, without limitation, any Provider) in connection with the Offers.
5. (i) A person who is not a party to these terms and conditions and/or any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore) to enforce or enjoy the benefit of any of these terms and conditions and/or term of such agreement.
- (ii) These terms and conditions are governed by Singapore laws and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore Courts.
- (iii) Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

## SME Exchange Offers

Merchant	Offer Mechanics	Terms & Conditions
<b>Singapore Post Limited</b>	<p><b>1. Speedpost International Delivery</b></p> <ul style="list-style-type: none"> <li>• Speedpost Express Service Up to 50% off delivery rates to Australia, Canada, New Zealand and the United States</li> <li>• Speedpost Priority Service Up to 40% off delivery rates to selected destinations in Europe and Asia</li> </ul> <p><b>2. Local Deliveries through POPStations</b></p> <ul style="list-style-type: none"> <li>• Delivery from selected POPStation to any other POPStation from S\$5.50 (Usual Price: From S\$8.00)</li> </ul>	<ul style="list-style-type: none"> <li>• Rates are exclusive of duties and other relevant taxes.</li> <li>• Promotion is applicable to new corporate customers who sign up before <b>31 December 2017</b>.</li> <li>• Promotional rates are valid for 12 months upon the contract start date as stated in the Service Application Form.</li> <li>• Customers must ship a minimum of ten (10) shipments in the 1st three (3) months upon account activation or else SingPost reserves the right to charge published rate.</li> <li>• POPStation deliveries are available from and to POPStations only.</li> <li>• Please refer to destination zone chart for individual country zoning, maximum weight and dimensions.</li> <li>• Shipper is responsible to declare the actual value of the article. SingPost liability is limited to, and shall not exceed S\$150 per article or the declared value of the article, whichever is lower.</li> <li>• Enhanced liability coverage is available at an additional of S\$5 or 1.5% of the declared value whichever is higher.</li> <li>• For full terms and conditions please visit <a href="http://www.speedpost.com.sg/home/terms-and-conditions-for-services.html">http://www.speedpost.com.sg/home/terms-and-conditions-for-services.html</a></li> </ul>

Merchant	Offer Mechanics	Terms & Conditions
<b>Dragonlaw Singapore Private Limited</b>	<p>Get one month FREE (worth up to S\$300) when you sign up for a Dragon Law annual plan</p> <ul style="list-style-type: none"> <li>• Get an additional month's subscription for free when you sign up for any Dragon Law annual plan (worth up to S\$300)</li> <li>• Get a complimentary 30-min Legal Health Check</li> <li>• Attend Dragon Law's Legal Academy sessions for free</li> </ul>	<p>Get an additional month's subscription for free when you sign up for any Dragon Law annual plan.</p> <ul style="list-style-type: none"> <li>• For new Dragon Law customers in Singapore only.</li> <li>• Not to be used in conjunction with other promotions.</li> <li>• Offer is valid till <b>31 August 2017</b>.</li> </ul> <p>Steps to redeem:</p> <ul style="list-style-type: none"> <li>• Fill up the contact form with UOB13DLAW as the promo code.</li> <li>• A member of our Sales team will be in touch</li> </ul> <p>Dragon Law clients who are UOB SME Exchange customers get:</p> <ul style="list-style-type: none"> <li>• Complimentary 30-min Legal Health Check session with a qualified lawyer: A qualified lawyer from Dragon Law's Client Services Team analyses your business and provide you with a quick, insightful assessment, with recommendations on the steps to take to make your business legally-healthy and compliant with the latest regulations.</li> <li>• Free entry into Dragon Law's Legal Academy sessions. Communicated via Dragon Law's weekly newsletters. Topics: <ul style="list-style-type: none"> <li>- Ideation</li> <li>- Setting up your business</li> <li>- Running your business</li> <li>- Employment</li> <li>- Going online</li> <li>- Fundraising</li> </ul> </li> <li>• For full terms and conditions please visit <a href="https://dragonlaw.io/wp-content/themes/dragonlaw/pdf_files/sgp/terms-of-service.pdf">https://dragonlaw.io/wp-content/themes/dragonlaw/pdf_files/sgp/terms-of-service.pdf</a>.</li> </ul>
<b>The Great Room</b>	<p><b>Enjoy 1 month complimentary 'Hot 30' membership when you sign up for 6 months</b></p>	<ul style="list-style-type: none"> <li>• Offer is valid until <b>31 Dec 2017</b> unless otherwise notified by The Great Room.</li> <li>• 6 months Hot30 membership must be paid upfront, to receive complimentary 1 month membership.</li> <li>• A security deposit of 1 month membership will be collected upon signing up.</li> <li>• For more enquiries, please email <a href="mailto:hello@thegreatroomoffices.com">hello@thegreatroomoffices.com</a> or call 6816 8000.</li> </ul>
<b>Webnatics</b>	<p>3 Months FREE* Search Engine Marketing Service!</p> <p>Enjoy 3 months of free Search Engine Marketing service from</p>	<ul style="list-style-type: none"> <li>• Only a Customer (as definite under the prevailing terms and conditions governing the UOB SME Exchange Promotion) who has complied with all the terms and conditions of the UOB SME Exchange Promotion and the</li> </ul>

Merchant	Offer Mechanics	Terms & Conditions
	<p>Webnatics!</p> <p>Our services include:</p> <ul style="list-style-type: none"> <li>• Structuring of campaign structure in-line with your marketing objective</li> <li>• Digital Professional to review campaign performance on an exclusive one on one session</li> <li>• On-going campaign optimization with additional ad hoc advisory role</li> <li>• *Terms &amp; Conditions apply.</li> </ul>	<p>terms and conditions of this Offer is eligible to apply for this offer</p> <ul style="list-style-type: none"> <li>• Applications are subject to Webnatics' approval. Webnatics reserves all rights to decline any applications</li> <li>• Application is only applicable to new clients of Webnatics</li> <li>• This exclusive promotion is not allowed to be used in conjunction with other Webnatics' promotions.</li> <li>• A 15 months contract which comprises 3 months of free Search Engine Marketing (SEM) service and zero cancellation fee within the first 3 months trial period.</li> <li>• Webnatics termination fee applies if contract terminates after 3 months of trial period.</li> <li>• Promotion Period is strictly from 1 November 2016 – 31 Dec 2017 (both dates inclusive)</li> <li>• Promotion Code: UOBxWebnatics</li> <li>• This is an exclusive promotion to UOB. To enjoy this promotion, please contact Webnatics at +65 6595 4000 or email us at <a href="mailto:info@webnatics.biz">info@webnatics.biz</a>, by quoting the Promotion Code above.</li> </ul>