

**TERMS & CONDITIONS GOVERNING PRIVILEGE BANKING & PRIVILEGE RESERVE FRESH FUNDS PROMOTION (1 AUGUST 2022 TO 30 SEPTEMBER 2022)**

**1. Definition**

- 1.1. **“Account”** means either the UOB Privilege Account (**“PVA”**) or the UOB USD Global Currency Premium Account (**“USD GCPA”**) which is valid, subsisting and in good standing at all times as determined by the Bank at its absolute discretion.
- 1.2. **“Accountholder”** means the primary holder of the Account.
- 1.3. **“Account Balance”** means the end of day balance of an Account.
- 1.4. **“Bank”** means United Overseas Bank Limited (**“UOB”**).
- 1.5. **“End of Day Account Balance”** means the last outstanding balance in the Participating Account on the relevant day.
- 1.6. **“Deposits and Investments”** includes savings, current and fixed deposit accounts, structured deposits, unit trusts, securities, bonds and notes (or such other deposits and investments as the Bank may decide from time to time) which are linked to the Participating Account, excluding shares trading accounts.
- 1.7. **“Fresh Funds”** refers to (i) funds in the form of non-UOB cheques; (ii) other funds that are not transferred from any existing UOB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Participating Account within the Promotional Period.
- 1.8. **“Cash Reward”** refers to the relevant cash reward as set out in the table in Clause 3.1 below.
- 1.9. **“Incremental Fresh Funds Balance”** or **“IFFB”** refers to the incremental Fresh Funds balance calculated in accordance with Clause 4.2 below.
- 1.10. **“Participation Date”** refers to the date on which the minimum Fresh Fund deposit is deposited into the Participating Account in accordance with Clause 2.4(c) below and the Participation Form is submitted to the Bank.
- 1.11. **“Participating Account”** refers to the Account successfully opened pursuant to Clause 2.4(c) below.
- 1.12. **“Participation Form”** refers to the form to be completed by the Accountholder in order to participate in this Promotion.
- 1.13. **“Prevailing Interest Rates”** means the interest rates stipulated in Clause 2.6 below.

- 1.14. **“Promotion”** refers to this **Privilege Banking & Privilege Reserve Fresh Funds Promotion (1 August 2022 to 30 September 2022)**.
- 1.15. **“Promotional Period”** means the period from **1 August 2022 to 30 September 2022**, both dates inclusive.
- 1.16. **“Promotional Rates”** means the promotional interest rates stipulated in Clause 4.1 below which are applicable to the IFFB in the Participating Account calculated in accordance with Clauses 4.2 to 4.7 below during the Promotional Rates Term.
- 1.17. **“Promotional Rates Term”** means in respect of a Participating Account, the period of three (3) months from the Participation Date, both dates inclusive.
- 1.18. **“Terms”** means the terms and conditions of this Promotion, as may be amended from time to time at the Bank’s discretion.
- 1.19. **“Total Interest Rates”** refers to the sum of all the Prevailing Interest Rates and Promotional Rates.

**2. Promotion**

- 2.1. This Promotion is only valid during the Promotional Period.
- 2.2. By participating in this Promotion, you agree to be bound by Terms of this Promotion.
- 2.3. This Promotion is only open to individuals who are not existing clients of **UOB Privilege Banking** or **UOB Privilege Reserve**.
- 2.4. To participate in this Promotion, you must become a client of either **UOB Privilege Banking** or **UOB Privilege Reserve** by satisfying the respective conditions below:

Conditions	
<b>Become a client of UOB Privilege Banking (“PB Onboarding”)</b>	<p>You must satisfy all of the following conditions:</p> <ul style="list-style-type: none"> <li>(a) you must not be (or have been) a UOB Privilege Banking or UOB Privilege Reserve client (i) at the time of participating in this Promotion or (ii) at any time within the last twelve (12) months prior to the commencement of the Promotional Period;</li> <li>(b) you must have successfully opened a new Account as an Accountholder and successfully established a Privilege Banking relationship with UOB during the Promotional Period by maintaining a minimum balance of S\$350,000 in deposits and/or investments with UOB;</li> <li>(c) you must make a deposit into your Participating Account of at least either amount below in Fresh Funds by the end of the next calendar month from the date on which you have successfully established a Privilege Banking relationship; and</li> </ul>

	<ul style="list-style-type: none"> <li>(i) S\$350,000; or</li> <li>(ii) S\$500,000</li> </ul> <p><i>(For example: If you establish a Privilege Banking relationship with UOB any time in August 2022, the above applicable Fresh Funds must be deposited into your Participating Account by 30 September 2022.)</i></p> <p>(d) you must duly complete and successfully submit all documents listed below to UOB through your Client Adviser by the end of the next calendar month from the date on which you have successfully established a Privilege Banking relationship.</p> <ul style="list-style-type: none"> <li>(i) original signed Participation Form for this Promotion; and</li> <li>(ii) original wealth planner known as “My Wealth Planner”</li> </ul> <p><i>(For example: If you establish a Privilege Banking relationship with UOB any time in August 2022, you must duly complete and successfully submit the above documents by 30 September 2022.)</i></p>
<p><b>Become a client of UOB Privilege Reserve (“PVR Onboarding”)</b></p>	<p>You must satisfy all of the following conditions:</p> <ul style="list-style-type: none"> <li>(a) you must not be (or have been) a UOB Privilege Reserve client (i) at the time of participating in this Promotion or (ii) at any time within the last twelve (12) months prior to the commencement of the Promotional Period;</li> <li>(b) you must have successfully opened a new Account as an Accountholder and successfully established a Privilege Reserve relationship with UOB during the Promotional Period by maintaining a minimum balance of S\$2,000,000 in deposits and/or investments with UOB;</li> <li>(c) you must make a deposit into your Participating Account of at least either amount below in Fresh Funds by the end of the next calendar month from the date on which you have successfully established a Privilege Reserve relationship; and <ul style="list-style-type: none"> <li>(i) S\$1,000,000; or</li> <li>(ii) S\$2,000,000</li> </ul> <p><i>(For example: If you establish a Privilege Reserve relationship with UOB any time in August 2022, the above applicable Fresh Funds must be deposited into your Participating Account by 30 September 2022.)</i></p> </li> <li>(d) you must duly complete and successfully submit all documents listed below to UOB through your Client Adviser by the end of the next calendar month from the date on which you have successfully established a Privilege Reserve relationship.</li> </ul>

	<p>(i) original signed Participation Form for this Promotion; and</p> <p>(ii) original wealth planner known as “My Wealth Planner”</p> <p><i>(For example: If you establish a Privilege Reserve relationship with UOB any time in August 2022, you must duly complete and successfully submit the above documents by 30 September 2022.)</i></p>
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2.5. The Prevailing Interest Rates for PVA or Prevailing Interest Rates for USD GCPA (as the case may be) will apply in respect of the Fresh Funds deposited into the Participating Account under this Promotion.

2.6. The Prevailing Interest Rates for PVA as at 31 July 2022 are set out in the table below, and the applicable Prevailing Interest Rates will be determined based on the total value of Deposits and Investments on a daily basis:

- **Prevailing Interest Rates for PVA**

Total value of Deposits and Investments	Prevailing Interest Rates for PVA
Below S\$350,000	0.05% p.a.
S\$350,000 and above	0.05% p.a.

The Prevailing Interest Rates for USD GCPA as at 31 July 2022 are set out in the table below, and the Prevailing Interest Rates will be calculated against the Account’s day-end balance on a daily basis.

- **Prevailing Interest Rates for USD GCPA**

Account’s day-end balance	Prevailing Interest Rates for USD GCPA
Below \$50,000	0.05% p.a.
Between \$50,000 and \$349,999.99	0.05% p.a.
Between \$350,000 and \$999,999.99	0.05% p.a.
\$1,000,000 and above	0.05% p.a.

2.7. All applications to open an Account, PB Onboarding and/or PVR Onboarding are subject to approval which will be determined by UOB in its absolute discretion. UOB shall not be required to provide any reason or notice of any unsuccessful application to open an Account, PB Onboarding and/or PVR Onboarding.

2.8. If you satisfy all of the relevant conditions in Clause 2.4 above, you shall be eligible to the following benefits as a welcome reward (the “**Welcome Reward**”):

- (a) Receive one (1) Cash Reward; and
  - (b) Your Participating Account shall enjoy the Promotional Rate for three (3) months.
- 2.9. The Welcome Reward is strictly non-transferable, non-assignable and non-exchangeable. UOB may substitute the Welcome Reward with any item of equivalent or similar value, without prior notice of reason or being liable to any person.
- 2.10. For the avoidance of doubt:
- (a) This Promotion shall not be applicable to any deposit that is:
    - (i) made with Supplementary Retirement Scheme (the “**SRS**”) funds; or
    - (ii) pledged to the Bank to secure any credit or banking facility.
  - (b) You shall only be eligible to receive only one (1) Welcome Reward under this Promotion, regardless of the number of Accounts you held jointly or singly, number of deposits made or amount of Fresh Funds deposited.
  - (c) Your Participating Account can only receive one (1) Welcome Reward under this Promotion, regardless of the number of joint Accountholders in respect of your Participating Account.
  - (d) Your participation in this Promotion will not be valid if an incorrect Account number is indicated in the Participation Form. You are responsible for ensuring that the correct information and Participating Account are indicated on the Participation Form. All Participation Forms which are incorrectly completed shall be null and void.
  - (e) Your Participating Account must be in good standing at all times as determine by UOB in its absolute discretion. In the event that your Participating Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Welcome Reward, the Welcome Reward shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

**3. Cash Reward**

- 3.1. If you are eligible to receive the Cash Reward pursuant to Clause 2.8 above, the Cash Reward shall correspond to the Fresh Funds deposited pursuant to Clause 2.4(c) above as set out below:

	Deposited Fresh Funds	Cash Reward
<b>PB Onboarding</b>	At least S\$350,000 but below S\$500,000	S\$300

	At least S\$500,000	S\$500
<b>PVR Onboarding</b>	At least S\$1,000,000 but below S\$2,000,000	S\$1,200
	At least S\$2,000,000	S\$3,000

- 3.2. The Cash Reward will be credited directly into your Participating Account no later than two (2) months after the Promotional Period (or such other account and/or date as UOB may determine in its sole discretion and without prior notice to you).
- 3.3. Upon successful crediting of the Cash Reward into your Participating Account, you will be notified via SMS based on your mobile phone number in UOB's records (or such other mode of communication as UOB may determine in its sole discretion and without prior notice to you).
- 3.4. For the avoidance of doubt, you are only eligible to receive one (1) Cash Reward under this Promotion pursuant to Clauses 2.8 and 2.10(a) and (c) above.

#### 4. Promotional Rates

- 4.1. If your Participating Account is eligible to enjoy the Promotional Rates of PVA or USD GCPA (as the case may be) for three (3) months pursuant to Clause 2.8 above, the respective Promotional Rates are set out in the table below. **The respective Promotional Rates are only applicable to the IFFB in the Participating Account during the Promotional Rates Term only and are calculated on a daily basis:**

- **PVA Promotional Rates**

	<b>IFFB</b>	<b>PVA Promotional Rates</b>
<b>PB Onboarding</b>	S\$350,000 to S\$3,000,000	0.95% p.a
<b>PVR Onboarding</b>	S\$1,000,000 to S\$3,000,000	0.95% p.a

- **USD GCPA Promotional Rates**

	<b>IFFB</b>	<b>USD GCPA Promotional Rates</b>
<b>PB Onboarding</b>	\$350,000 to \$3,000,000	1.15% p.a.
<b>PVR Onboarding</b>	\$1,000,000 to \$3,000,000	1.15% p.a.

- 4.2. The IFFB is calculated on a daily basis as follows:

IFFB  
 = (each End of Day Account Balance)  
 – (Monthly Average Balance of the preceding month in 2022 prior to Participation Date)

4.3. The Monthly Average Balance of the preceding month in 2022 prior to Participation Date (using 1 August 2022 as Participation Date as illustration) is calculated as follows:

Monthly Average Balance of July 2022  
 = (the summation of each End of Day Account Balance for in July 2022)  
 ÷ (the number of calendar days in July 2022)

The following illustrates the calculation of the Monthly Average Balance of July 2022. It is for illustrative purposes only, and is not a representation, warranty or assurance of applicable Monthly Average Balance of July 2022 under this Promotion:

Date	Each Day End Account Balance
1 to 15 (15 Days)	\$100,000
16 to 31 (16 Days)	\$200,000
Sum of End of Day Account Balances in July 2022	(\$100,000 x 15 days) + (\$200,000 x 16 days) = \$4,700,000
No. of calendar days in July 2022	31
Monthly Average Balance of July 2022	\$4,700,000 ÷ 31 = \$151,612.90

4.4. For this Promotion, the Monthly Average Balance of the preceding month in 2022 prior to Participation Date shall be zero for all Accounts opened during the Promotional Period.

4.5. The IFFB may vary according to the amount of Fresh Funds deposited and monies withdrawn from the Participating Account. You may make multiple Fresh Funds deposits into the Participating Account, or withdraw monies from the Participating Account during the Promotional Rates Term; provided always that for the relevant Promotional Rates to apply to the IFFB:

- (a) **PB Onboarding:** there must be a minimum initial deposit of S\$350,000 in Fresh Funds into the Account, and IFFB of S\$350,000 or more must be maintained in the Account; and
- (b) **PVR Onboarding:** there must be a minimum deposit of S\$1,000,000 in Fresh Funds into the Account, and IFFB of S\$1,000,000 or more must be maintained in the Account.

4.6. Notwithstanding anything to the contrary, the relevant Promotional Rates are only applicable if the IFFB in the Account **does not exceed S\$3,000,000**.

4.7. The relevant Prevailing Interest Rates and the relevant Promotional Rates shall be calculated in accordance with the Clauses 4.2 to 4.6 above, provided always that the Total Interest Rates applicable to a Participating Account under this Promotion shall not exceed 1.00% p.a. for PVA or 1.20% p.a. for USD GCPA (as the case may be).

The examples below illustrate the calculations of the Prevailing Interest Rates and Promotional Rates for PVA in different circumstances under this Promotion. Please note that these examples are for illustrative purposes only and are not a representation, warranty or assurance of the interest rates or payments that will be awarded under this Promotion:

**Example 1 – New Account with nil balance**

Date	Description of Transaction	Participating Account Balance	Monthly Average Balance (July 2022)	IFFB	Deposits in Participating Account at following interest rates	
					Participating Account Balance at Prevailing Interest Rates	IFFB at PVA Promotional Rates, during the Promotional Rates Term
1 Aug 2022	Opening Balance	No account yet	S\$0		No account yet	
2 Aug 2022*	Open Participating Account S\$350,000 and submit Participation Form to be PV customer	S\$350,000	As above	S\$350,000	S\$350,000 at Prevailing Interest Rate	+ S\$350,000 at PVA Promotional Rate of 0.95% p.a.
10 Aug 2022	Fresh Funds Deposit S\$150,000	S\$500,000	As above	S\$500,000	S\$500,000 at Prevailing Interest Rate	+ S\$500,000 at PVA Promotional Rate of 0.95% p.a.
15 Aug 2022	Withdraw S\$150,000	S\$350,000	As above	S\$350,000	S\$350,000 at Prevailing Interest Rate	+ S\$350,000 at PVA Promotional Rate of 0.95% p.a.

\* Promotional Rates Term is from 2 Aug 2022 to 2 Nov 2022

**Example 2 – Existing Account with credit balance (Monthly Average Balance higher than previous month account balance)**

Date	Description of Transaction	Participating Account Balance	Monthly Average Balance (July 2022)	IFFB	Deposits in Participating Account at following interest rates	
					Participating Account Balance at Prevailing Interest Rates	IFFB at PVA Promotional Rates, during the PVA Promotional Rates Term
1 Aug 2022	Opening Balance	S\$30,000	S\$25,000	-	-	+ -
2 Aug 2022*	Fresh Funds Deposit S\$350,000 and submit Participation Form to be upgraded to PV customer	S\$380,000	As above	<b>S\$355,000</b> (S\$380,000 – Monthly Average Balance of Jul 2022)	S\$380,000 at Prevailing Interest Rate	+ S\$355,000 at PVA Promotional Rate of 0.95% p.a.
10 Aug 2022	Withdrawal S\$20,000	S\$360,000	As above	<b>S\$335,000</b> (S\$360,000 – Monthly Average Balance of Jul 2022)	S\$360,000 at Prevailing Interest Rate	+ Does not qualify (Incremental balance less than IFFB S\$350,000)



15 Aug 2022	Fresh Funds Deposit S\$500,000	S\$860,000	As above	<b>S\$835,000</b> (S\$860,000 – Monthly Average Balance of Jul 2022)	S\$860,000 at Prevailing Interest Rate	+	S\$835,000 at PVA Promotional Rate of 0.95% p.a.
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\* Promotional Rates Term is from 2 Aug 2022 to 2 Nov 2022

**Example 3 – Existing Account with credit balance (Monthly Average Balance lower than Account Balance)**

Date	Description of Transaction	Account Balance	Monthly Average Balance (July 2022)	IFFB	Deposits in Account at following interest rates		
					Account Balance at Prevailing Interest Rates	+	IFFB at PVA Promotional Rates, during the Promotional Rates Term
1 Aug 2022	Opening Balance	S\$300,000	S\$350,000	-	-	+	-
2 Aug 2022*	Fresh Funds Deposit S\$350,000 and submit Participation Form to be upgraded to PV customer	S\$650,000	As above	<b>S\$300,000</b> (S\$650,000 – Monthly Average Balance of Jul 2022)	S\$650,000 at Prevailing Interest Rate	+	Does not qualify (Incremental balance less than IFFB S\$350,000)
10 Aug 2022	Fresh Funds Deposit S\$300,000	S\$950,000	As above	<b>S\$600,000</b> (S\$950,000 – Monthly Average Balance of Jul 2022)	S\$950,000 at Prevailing Interest Rate	+	S\$600,000 at PVA Promotional Rate of 0.95% p.a.
15 Aug 2022	Withdrawal S\$750,000	S\$200,000	As above	<b>-S\$150,000</b> (S\$200,000 – Monthly Average Balance of Jul 2022)	S\$200,000 at Prevailing Interest Rate	+	Does not qualify (Incremental balance less than IFFB S\$350,000)

\* Promotional Rates Term is from 2 Aug 2022 to 2 Nov 2022

4.8. The table below illustrates the calculation of the Interest Amount you will be awarded under this Promotion for PVA and USD GCPA (as the case may be). The illustration is equivalent to earning 1.00%p.a. interest with an IFFB of up to S\$3,000,000 maintained in the Participating Account for the full Promotional Rate Term. For the avoidant of doubt, the Interest Amount varies according to the IFFB maintained in the Participating Account.

• **Interest Amount for PVA**

IFFB	Total Interest Rates on PVA	Interest Amount
S\$350,000	1.00% p.a.	S\$875
S\$1,000,000	1.00% p.a.	S\$2,500
S\$2,000,000	1.00% p.a.	S\$5,000
S\$3,000,000	1.00% p.a.	S\$7,500

- **Interest Amount for USD GCPA**

IFFB	Total Interest Rates on USD GCPA	Interest Amount
\$350,000	1.20% p.a.	S\$1,050
\$1,000,000	1.20% p.a.	S\$3,000
\$2,000,000	1.20% p.a.	S\$6,000
\$3,000,000	1.20% p.a.	S\$9,000

4.9. Upon expiry of the Promotional Rates Term, the interest rates shall revert to the relevant Prevailing Interest Rates.

**5. Withdrawals/Closure**

5.1. If the Participating Account is closed within six (6) months from the date it was opened, an early account closure fee of S\$30 will apply.

**6. General**

6.1. You shall be solely responsible for ensuring that you maintain sufficient funds in your accounts to meet all your financial commitments. You shall continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your accounts or otherwise.

6.2. The following persons shall not be eligible to participate in the Promotion:

- (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
- (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
- (c) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
- (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

6.3. UOB 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 as a result of or in connection with the Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in

posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.

- 6.4. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent to and/or received. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 6.5. UOB 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 you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 6.6. If UOB determines that you are ineligible to participate in this Promotion or to receive the Welcome Reward, UOB may in its sole discretion forfeit the Welcome Reward, reclaim the Welcome Reward or charge to and debit an amount equal to the value of the Welcome Reward from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Welcome Reward through such means as UOB may determine in its sole discretion.
- 6.7. The Terms shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 6.8. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 6.9. While all the information provided herein is believed to be reliable at the time and date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 6.10. Unless otherwise stated, this Promotion is not valid with other offers, privileges, promotions or client referral program incentive.
- 6.11. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 6.12. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.

- 6.13. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- 6.14. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

### **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\$75,000 in aggregate per depositor per Scheme member by law.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

### **Disclaimer**

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Dated 31 Jul 2022