

## **eGuarantee@Gov Programme Promotion Terms and Conditions**

1. Subject to the terms and conditions herein, the corporate customers ("**Customers**" and each a "**Customer**") of United Overseas Limited ("**UOB**") who have successfully submitted a new Banker's Guarantee ("**BG**") application to UOB under the eGuarantee@Gov Programme during the Promotional Period will be eligible for the eGuarantee@Gov Programme Promotion ("**Promotion**").
2. Promotional Period is defined as the period from 2<sup>nd</sup> November 2022 to 31<sup>st</sup> December 2022 (both dates inclusive).
3. "eGuarantee@Gov Programme" is defined as the eGuarantee@Gov Programme by Ministry of Finance (MOF) and Monetary Authority of Singapore (MAS) in which UOB is a participating bank.
4. To qualify for the Promotion, the Customer must apply to UOB for a BG in favour of participating Singapore government agencies on the eGuarantee@Gov programme and UOB must have agreed to issue the BG on the Customer's application.
5. Under the Promotion, the Customer is eligible to receive either:
  - a) Up to \$50 off the BG issuing Commission if the eGuarantee application is received by UOB manually; or
  - b) Up to \$100 off the BG issuing Commission if the eGuarantee application is received through an electronic channel approved by UOB.
6. "**Commission**" refers to the commission payable by the Customer to UOB as determined by UOB in its sole discretion.
7. "**eGuarantee application**" submitted to UOB includes a completed eGuarantee@Gov application form and completed BG application form. The Customer must agree and accept the Terms and Conditions set out in both the Application for letter of guarantee ("BG application form") and the Application for Banker's Guarantee via eGuarantee@Gov Programme ("eGuarantee@Gov application form").
8. The Customer can participate in this Promotion by submitting an eGuarantee application to UOB.
9. A Customer who participates in this Promotion cannot participate in any other similar or related BG promotions, including but not limited to Express BG Fee waiver offered by UOB concurrently.
10. UOB has the sole and absolute discretion to determine the eligibility of Customers for the Promotion. Such determination shall be final and conclusive. The decision of UOB on all matters relating to the Promotion is final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.
11. UOB reserves the right at any time in its absolute discretion and without notice, to withdraw or terminate the Promotion, amend or vary any of the terms and conditions herein or any part of the Promotion, including but not limited to the eligibility, terms and criteria, the timing of any act to be done or the period of the Promotion, and all Customers shall be bound by such amendments.
12. UOB shall not be liable to any person for any loss or damage arising in connection with the Promotion.
13. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other marketing or similar materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
14. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and all Customers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.