

**Terms & Conditions for KrisFlyer UOB Account Top Up Promotion  
(1 November 2019 to 31 December 2019)**

**1. Definition**

- 1.1 **“Account”** means a KrisFlyer UOB Account which is valid, subsisting and in good standing at all times as determined by the Bank at its sole discretion.
- 1.2 **“Account Holder”** means the primary holder of the Account.
- 1.3 **“Bank”** or **“UOB”** means United Overseas Bank Limited and includes its successors or assigns.
- 1.4 **“Fresh Funds”** means funds in the amount of S\$200,000:
- (i) in the form of non-UOB cheques or non-UOB cashier’s orders;
  - (ii) that are not transferred from any existing UOB current/savings or fixed deposit account;
  - (iii) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account indicated in the SMS Registration (as defined below) at any time during the Promotion Period; and
  - (iv) in relation to existing Accounts indicated in the SMS Registration, must result in at least a corresponding increment in the Account’s day-end balance throughout the Promotion Period as compared to the Account’s Monthly Average Balance as at 31 October 2019.
- 1.5 **“Monthly Average Balance”** or **“MAB”** refers to the sum of each day-end Account balance in a particular calendar month, divided by the number of calendar days in that month. In respect of Accounts which are newly opened during the Promotion Period, the MAB as at 31 October 2019 shall be zero.
- 1.6 **“Promotion”** means this KrisFlyer UOB Account Top Up Promotion (1 November 2019 to 31 December 2019).
- 1.7 **“Promotion Period”** means the period from 1 November 2019 to 31 December 2019, both dates inclusive.

**2 Promotion**

- 2.1 This Promotion is open to all primary account holders of existing and newly opened Accounts with UOB.
- 2.2 This Promotion is valid during the Promotion Period. By participating in this Promotion, Account Holders agree to be bound by the terms and conditions of this Promotion (the **“Terms and Conditions”**).

2.3 Account Holders who satisfy all of the following conditions (each, an “**Eligible Account Holder**”) will each be eligible to receive 40,000 KrisFlyer miles (the “**Gift**”):

- (a) the Account Holder has registered to participate in this Promotion by sending an SMS to 77862 (“**SMS**”) in the following prescribed format during the Promotion Period (the “**SMS Registration**”):

**KF<space> date of birth in DDMMYY<space>last 4 alphanumeric characters of NRIC/Passport**

For example, if your date of birth is 25 December 1980 and NRIC is S1234567A,  
SMS: **KF<space>251280<space>567A**

and

- (b) the Account Holder has deposited Fresh Funds into the Account during the Promotion Period via any one of the following methods –
- (i) “FAST” from any financial institution in Singapore that offers “FAST” services;
  - (ii) UOB Cash Deposit Machine;
  - (iii) UOB Quick Cheque Deposit Boxes;
  - (iv) over-the-counter at any one of the branches of the Bank; and/or
  - (v) any other channels permitted by the Bank.

2.4 All SMS Registrations for this Promotion which are:

- (a) not in the format prescribed in Clause 2.3(a);
- (b) sent to an incorrect number; or
- (c) sent from a mobile number which is not registered with the Bank

will be null and void.

2.5 For Account Holders who have submitted more than one SMS Registration during the Promotion Period under this Promotion, UOB will use the last SMS Registration as of date of fulfillment to determine the eligibility of the Account Holder and to earmark the Fresh Funds deposited.

2.6 Where an Account Holder is the primary account holder of more than one Account, UOB may select any one Account at its sole discretion for the purposes of this Promotion to determine the eligibility of the Account Holder and to earmark the Fresh Funds deposited.

2.7 For the avoidance of doubt, any Fresh Funds deposited into an Account in an amount less than S\$200,000 will not be eligible for this Promotion. In the event that the Fresh Funds deposited by an Eligible Account Holder under this Promotion exceeds S\$200,000, only S\$200,000 of Fresh Funds will be earmarked in accordance with Clause 2.8.

2.8 Fresh Funds deposited by an Eligible Account Holder under this Promotion will be earmarked for a period of six (6) months from the (i) date of deposit, or (ii) date on which the SMS Registration, whichever is the later (“**Earmark Period**”). “**Earmarked**” means that the amount deposited will not be reflected in the Account statements and cannot be withdrawn

from the Account during the Earmark Period. The Eligible Account Holder will only be allowed to withdraw the earmarked amount upon the expiry of the relevant Earmark Period specified in the table below (“**Earmark End Date**”).

Deposit date or SMS Registration date, whichever is the later	Earmark End Date
1 November 2019 to 15 November 2019	1 May 2020
16 November 2019 to 30 November 2019	16 May 2020
1 December 2019 to 15 December 2019	1 June 2020
16 December 2019 to 31 December 2019	16 June 2020

- 2.9 If an Eligible Account Holder withdraws the Fresh Funds deposited from the Account on or before the Earmark End Date, or is otherwise discovered to be ineligible for this Promotion, the Bank may at its discretion charge to and debit S\$2,200 for the value of the Gift (or such other amount equal to the value of the Gift as may be reasonably determined by the Bank) from the Account or any other account that the Eligible Account Holder has with the Bank. If the monies standing to the credit of the Account or such other accounts are insufficient to reimburse the Bank, the Account Holder shall immediately reimburse the Bank for the value of the Gift in such manner as the Bank may decide in its discretion.
- 2.10 An early account closure fee of S\$30 is payable if any new Account is closed within six (6) months from the account opening date of the new Account.
- 2.11 Without limiting the generality of the above, the following persons shall not be eligible to participate in this Promotion:
- (a) individuals whose Accounts are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during this Promotion Period;
  - (b) individuals whose Accounts are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole discretion;
  - (c) individuals who are mentally unsound, facing legal incapacity or is 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.

### 3 Gift

- 3.1 To be eligible for the Gift, the Account Holder must be an existing member of the KrisFlyer programme.
- 3.2 Each Eligible Account Holder shall only be entitled to receive one Gift which will be automatically credited to the KrisFlyer membership account linked to the Account Holder's KrisFlyer UOB Credit Card or KrisFlyer UOB Debit Card (as the case may be) within the timeframes set out below:

Deposit date or SMS Registration date, whichever is the later	Gift to be credited by
1 November 2019 to 30 November 2019	31 January 2020
1 December 2019 to 31 December 2019	28 February 2020

- 3.3 The Gift awarded under this Promotion cannot be:
- (a) converted to or exchanged for cash;
  - (b) transferred or paid to any person in any manner whatsoever; or
  - (c) used to settle or pay any other liability of any person whatsoever.
- 3.4 Once the Gift is credited into the KrisFlyer membership account, they are governed by the terms and conditions of the KrisFlyer programme. Redemption and use of the Gift through the KrisFlyer programme are governed by the terms and conditions of the KrisFlyer programme.
- 3.5 UOB is not responsible for any loss or damage if the Gift is not credited or available for use. The Account Holder is responsible for ensuring that his/her KrisFlyer membership account is able to be credited with the Gift.
- 3.6 Account Holders whose KrisFlyer UOB Credit Card account or KrisFlyer UOB Debit Card account (as the case may be) is at any time delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever shall not be entitled to receive the Gift under this Promotion.
- 3.7 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice of reason or being liable to any person.
- 3.8 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 redemption or usage of the Gift or participation in this Promotion.

### 4 General

- 4.1 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party and UOB shall not

be responsible or liable for any undelivered, lost or delayed SMS sent to, sent by, and/or received by the Account Holders. The Account Holders shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authorities or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or for any lost SMS.

- 4.2 Account Holders will need to maintain sufficient funds in the account to meet his financial commitments. The Account Holder continues 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 the Account or otherwise.
- 4.3 The Bank shall not be responsible or liable:-
- (a) for any late posting of any application for an Account to the Bank or for any failure in the Bank's receipt of the application for an Account;
  - (b) for any SMS, notification, notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post or which is not received in time or which an Account holder does not receive for any reason whatsoever;
  - (c) for any breakdown or malfunction in any computer system or equipment;
  - (d) if the Bank is unable to perform its obligations hereunder as a result of (whether direct or indirect) the delay or failure of any third party including, but not limited to, the SMS vendor, telecommunication authorities or service provider, the failure of any machine, computer system or communication system, industrial dispute, war, Act of God or for any act or omission outside the control of the Bank; or
  - (e) for any cost, damage, claim of, loss to or expenses of the Account Holder or any other person in connection with the Promotion, howsoever arising.
- 4.4 The Bank 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 an Account Holder has met all the requirements of the Promotion. The Bank's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given. The Bank shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to the Promotion or its decision or to assume any liability to any person and no appeal, correspondence or claims will be entertained.
- 4.5 Participation in the Promotion is subject to these terms and conditions ("**Terms and Conditions**"). The Terms and Conditions shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Term and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the

Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.

- 4.6 Notwithstanding anything in the Terms and Conditions, the Bank may, at any time and at its discretion terminate the Promotion and/or vary, amend, delete or add on to any of the Terms and Conditions, including but not limited to, varying the Promotion Period at any time without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments. The Bank shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.
- 4.7 While all the information provided herein is believed to be reliable at the time and date of printing, the Bank makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 4.8 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 4.9 By participating in the Promotion, the Account Holders are deemed to have consented to the collection, use and disclosure of his/her personal data by the Bank, the organisers, sponsors, promoters, merchants, vendors and/or their respective contractors for the purposes of the Promotion including verifying the eligibility of the Account Holders, contacting the Account Holders by telephone, mobile phone, email, letter or SMS regarding the Promotion, and all other purposes incidental to the Promotion.
- 4.10 A person who is not a party to the Terms and Conditions or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any term of the Terms and Conditions or any such agreement.
- 4.11 The Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Accountholder shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore. 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.