

UOB Lady's Savings Account Bonus UNI\$ Acquisition Promotion (7 Aug 2020 - 31 Oct 2020) Terms and Conditions

1 Definitions

Unless otherwise defined in these Terms and Conditions, the following words and phrases shall have the following meanings:

- 1.1 **"Account"** means a UOB Lady's Savings Account which is valid, subsisting and in good standing at all times as determined by the Bank at its absolute discretion.
- 1.2 **"Accountholder"** means a holder of an Account.
- 1.3 **"Bank" or "UOB"** means United Overseas Bank Limited.
- 1.4 **"Fresh Funds"** means funds:
- (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; or
 - (iii) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account at any time during the Promotion Period.
- 1.5 **"Promotion"** means this UOB Lady's Savings Account Bonus UNI\$ Acquisition Promotion (7 Aug 2020 – 31 Oct 2020).
- 1.6 **"Promotion Period"** means the period from 7 Aug 2020 to 31 Oct 2020, both dates inclusive.

2 Promotion

- 2.1 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the **"Terms and Conditions"**).
- 2.2 To participate in this Promotion, you must satisfy all of the following requirements:
- (a) you must not be an existing Accountholder prior to the commencement of the Promotion Period;
 - (b) you must successfully apply for an Account during the Promotion Period;
 - (c) you must deposit a minimum amount of S\$10,000, S\$50,000, or S\$100,000 in Fresh Funds into your newly-opened 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; and

you must successfully register to participate in this Promotion and provide your consent to earmark the Fresh Funds deposited pursuant to Clause 2.2(c) above by sending an SMS in the following format to 77862 using your Singapore mobile number registered with UOB during the Promotion Period (the “SMS Registration”):

LADYSBONUS<space>Fresh Funds Amount (i.e. “10000”, “50000” or “100000” only)<space>10-digit Lady’s Savings Account Number<space>Fashion or Family category<space>Last 4-digit UOB Lady’s Card Number

Example of SMS for participation in this Promotion:

- LADYSBONUS <space> 10000 <space> 1234567890 <space> Family <space> 1234 to earn 2X UNI\$ on Family spend on your UOB Lady’s Card
- LADYSBONUS <space> 10000 <space> 1234567890 <space> Fashion <space> 1234 to earn 2X UNI\$ on Fashion spend on your UOB Lady’s Card
- LADYSBONUS <space> 50000 <space> 1234567890 <space> Fashion <space> 1234 to earn 5X UNI\$ on Fashion spend on your UOB Lady’s Card
- LADYSBONUS <space> 100000 <space> 1234567890 <space> Family <space> 1234 to earn 10X UNI\$ on Family spend on your UOB Lady’s Card

- (d) Fashion or Family category spend is based on spend on merchant category codes as defined below:

All POS and Online, Local and Overseas transactions

Fashion

MCC_CAT	MCC_DESC
5611	MEN/BOYS CLOTHING/ACC STORE
5621	WOMENS READY-TO-WEAR STORES
5631	WOMENS ACCESS/SPECIALTY
5651	FAMILY CLOTHING STORES
5661	SHOE STORES
5691	MENS/WOMENS CLOTHING STORES
5699	MISC APPAREL/ACCESS SHOPS
5948	LUGGAGE/LEATHER STORES
5655	Sports and Riding Apparel Stores
5311	Department Stores

Family

MCC_CODE	MCC_DESC
5411	GROCERY STORES
5641	CHILDREN/INFANTS WEAR STORE

- (e) Bonus UNI\$ is awarded based on a cap of S\$400 spend per month for the first three (3) consecutive months after account opening month, on the Fashion or Family category spend on your UOB Lady’s Card (“Spend Period”). Eg; If you open your Lady’s Savings Account in Aug, we will award bonus

UNI\$ based on your spend in Fashion or Family category spend on your UOB Lady's Card from Sep – Nov.

- 2.3 If you satisfy all of the requirements under Clause 2.2 above, you shall be eligible to receive a one-time credit of up to 10X UNI\$ on your Fashion or Family category spend on your UOB Lady's Card (the "**Reward**").
- 2.4 The maximum amount of Fresh Funds that will be earmarked in your Account under this Promotion is capped at S\$10,000, S\$50,000, or S\$100,000 (as the case may be). In other words, if you deposit more than S\$10,000, S\$50,000, or S\$100,000 (as the case may be) into your Account in this Promotion pursuant to Clause 2.2(c) above, any amount exceeding S\$10,000, S\$50,000, or S\$100,000 (as the case may be) will not be subject to earmarking.
- 2.5 Your Fresh Funds will be earmarked at the end of the Promotion Period for a period of 6 months commencing from your account opening month (the "**Earmark Period**"), Fresh Funds which have been earmarked under this Promotion cannot be used for other offers, privileges or promotions and cannot be withdrawn until the expiry of the Earmark Period.
- 2.6 If you are eligible to receive the Reward under this Promotion, the Bank will send you an SMS notification to your Singapore mobile number registered with the Bank (the "**Reward Notification**") within 60 days of the end of the Spend Period and will credit your Reward within 60 days of the end of the Spend Period directly into your UOB Lady's Card.
- 2.7 UOB will only verify the Fresh Funds in the Account number indicated in the SMS Registration received by UOB provided that:
 - (a) the Account number indicated in the SMS Registration corresponds with a valid and subsisting Account as per UOB's records;
 - (b) you are the primary holder of the Account specified in the SMS Registration; and
 - (c) the mobile number used for the SMS Registration matches your Singapore mobile number on UOB's records.
- 2.8 For the avoidance of doubt, all subsequent SMS Registrations (including those indicating different or alternative Account numbers) will be deemed as null and void by the Bank, and all Fresh Funds deposited into another Account that is not indicated in the SMS Registration will not be eligible for any Reward under this Promotion.
- 2.9 For the purposes of this Promotion, the Fresh Funds amount cannot be accumulated across multiple Accounts held by the same Accountholder.
- 2.10 The Reward is not exchangeable or transferable, in full or in part, and is not replaceable if lost or stolen. No reservation, refund or exchange of the Reward is allowed.
- 2.11 UOB may substitute the Reward with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.12 UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Reward and UOB assumes no liability or responsibility for the acts or omissions of the participating merchants or any non-performance or defects in the Reward in connection with the utilization and/or

redemption of the Reward. Any dispute regarding the utilization or redemption of the Reward must be resolved directly with the participating merchant. UOB shall not be required to assist or act on your behalf in communicating with the participating merchant.

3 Withdrawals / Closure of Account

- 3.1 An early account closure fee of S\$30 is payable if an Account is closed within 6 months from the opening date of the Account.
- 3.2 You agree and acknowledge that the Bank may at its discretion forfeit or reclaim your Reward or charge to and debit an amount equivalent to the value of your Reward, if already awarded, from the Account, if you close your participating Account and/or withdraw part of or all of the earmarked Fresh Funds prior to the expiry of the Earmark Period.
- 3.3 If the Bank subsequently discovers or determines that you are not eligible to participate in or does not qualify for the Promotion, the Bank may at its discretion, forfeit or reclaim your Reward or charge to and debit an amount equivalent to the value of your Reward, if already awarded, from any of your UOB accounts.
- 3.4 In the event where the monies standing to the credit of your UOB account(s) is not sufficient to reimburse the Bank for the value of your Reward, you shall immediately reimburse the Bank for the value of your Reward in such manner as the Bank may decide in its discretion.

4 General

- 4.1 Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Promotion:
 - (a) any individual who is an existing secondary holder of an Account or who has successfully opened an Account as a secondary holder of an Account during the Promotion Period
 - (b) individuals whose UOB account(s) (including the Account) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;
 - (c) individuals whose UOB account(s) (including the Account) is/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;
 - (d) 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
 - (e) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 4.2 Sending and receiving SMS is dependent on an 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 or liable 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.

- 4.3 These Terms and Conditions shall be read in conjunction with the Bank's Terms and Conditions Governing Accounts and Services and any other terms and conditions that may be relevant in connection with this Promotion ("**Standard Terms**"). In the event of any conflict or inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions herein shall prevail only to the extent of matters relating to this Promotion. In the event of any inconsistency between the Terms 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.
- 4.4 The Bank may, at any time and at its sole and absolute discretion, vary any of the Terms and Conditions at any time without giving any reason or prior notice or assuming any liability to any person, and you shall be bound by these amendments.
- 4.5 You will need to maintain sufficient funds in your Account to meet your financial commitments. You shall continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions are returned or rejected as a result of there being insufficient funds in your Account.
- 4.6 UOB shall not be responsible for any losses to or expenses of any Accountholder or any other person in connection with the Promotion, howsoever arising.
- 4.7 UOB's decision on all matters relating to this Promotion shall be final, conclusive and binding on the Accountholder. UOB shall not be obliged to give any reason or enter into any correspondence with the Accountholder or any persons on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained.
- 4.8 The Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 4.9 By participating in the Promotion, each Accountholder is deemed to have consented to the collection, use and disclosure of his personal data by UOB, UOB's vendors, UOB's partners, suppliers, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the Accountholder, contacting the Accountholder (including by voice call or text message) regarding the Promotion, and all purposes related to the Promotion.
- 4.10 A person who is not a party to the Terms and Conditions and/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.
- 4.11 The Terms and Conditions are governed by the laws of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

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.