



Terms and Conditions UOB Lunar New Year Structured Deposit Promotion (the "Promotion")

1. Promotion Period

The Promotion period for UOB Principal Guaranteed Structured Deposit 2012 – *Series (1)* (SGD and USD) is from 3 January to 4 February 2012, both dates inclusive ("Promotional Period").

2. Promotion Offer

- 2.1 During the Promotional Period, customers who invest a minimum of **S\$80,000** in the UOB Principal Guaranteed Structured Deposit 2012 – *Series (1)* ("**UOB Structured Deposit 2012 – Series (1)**") (or **US\$62,000** in the USD tranche) shall receive one (1) limited edition 99.9 fine silver-plated dragon medallion with Swarovski crystals (**the "Gift"**), worth S\$208, while stocks last.

Investment in UOB Structured Deposit 2012 – *Series (1)*(SGD and USD) is subject to UOB's assessment of product suitability for the customer.

- 2.2 Each customer will only be entitled to ONE Gift for each investment transaction that fulfills the Promotion qualifying tier stated in Clause 2.1 above.
- 2.3 Redemption letters will be sent out to eligible customers within 14 working days from the Start Date of UOB Structured Deposit 2012 – *Series (1)* (SGD and USD).
- 2.4 Any late redemption of the Gift at Singapore Mint Redemption Centre after the stipulated collection period (i.e. 1 month from the date of the issuance of redemption letter) will not be entertained and will be treated as uncollected. Eligible customers shall not be entitled to any payment or compensation for any uncollected Gift.
- 2.5 The Gift is not exchangeable for cash, credit or other gifts. UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this Promotion. UOB is not an agent or the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.
- 2.6 Customer shall not be entitled to the Gift if investment in the UOB Structured Deposit 2012 – *Series (1)* (SGD and USD) is withdrawn / cancelled before the start date of the investment. No redemption letter will be sent to customers for withdrawn / cancelled trades.

3. General

- 3.1 As a participant in the Promotion, each winner hereby authorizes UOB to disclose and publicise his/her name and any other particulars determined by UOB (including without limitation his/her photograph(s)) to any person and in any mode and manner as UOB may deem appropriate.

- 3.2 Each winner also agrees to co-operate with and participate in publicity activities organized by UOB in relation to the Promotion without compensation whatsoever.
- 3.3 All gifts are neither transferable nor exchangeable for cash, credits or otherwise. All gifts are subject to the terms and conditions accompanying them (if any).
- 3.4 UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Gift with any other gift of equal or similar value selected by UOB.
- 3.5 The decision of UOB on all matters relating to the Promotion shall be final, conclusive and binding on all parties concerned, including, without limitation, any decision to cancel or suspend the Promotion and no correspondence(s) will be entertained.
- 3.6 In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
- 3.7 UOB may at any time at its absolute discretion, without notice or assigning any reason therefore, delete, vary, supplement, amend or modify any one or more of these terms and conditions.
- 3.8 These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the exclusive jurisdiction of the courts of Singapore.

Please refer to the Indicative Term Sheet for full details of the UOB Structured Deposit 2012 – *Series (1)* (SGD and USD).