

## Terms and Conditions

### UOB Uniplus Online Account Opening Promotion for Young Adult (1 July to 31 August 2022)

#### 1. Definition

- 1.1 “**Account**” means a UOB Uniplus Account which is in good standing at all times as determined by the Bank at its sole discretion.
- 1.2 “**Bank**” or “**UOB**” means United Overseas Bank Limited and includes its successors or assigns.

#### 2 Promotion

- 2.1 This **UOB Uniplus Online Account Opening Promotion (1 July to 31 August 2022)** (“**Promotion**”) is only valid from 1 July to 31 August 2022, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you are deemed to have accepted the terms and conditions governing this Promotion (the “**Terms and Conditions**”).
- 2.2 To participate in this Promotion, you must satisfy all of the following conditions:
- (a) you must not be an existing holder of a UOB Uniplus at the time of submitting your New Account application pursuant to sub-clause (c) below and you must not have held and/or closed any UOB Uniplus account in the 12-month period prior to the commencement of the Promotion Period (a “**New Accountholder**”);
  - (b) you are at least 16 years of age and not more than 24 years of age (i.e. based on your birth date) at the time of submitting your New Account application pursuant to sub-clause (c) below;
  - (c) you must successfully submit an application online (whether via UOB’s official website, UOB Personal Internet Banking or UOB’s mobile banking application) for a new Account (“**New Account**”) as the primary accountholder of that New Account during the Promotion Period;
  - (d) your New Account application submitted pursuant to sub-clause (c) above must be approved by UOB within the Promotion Period;
  - (e) you must register with PayNow and link your New Account to either your mobile number, NRIC or FIN within the timeline corresponding to your New Account opening date set out in the table below:

Opening Date of New Account	PayNow Registration Deadline
Between 1 July 2022 to 31 July 2022 (both dates inclusive)	31 August 2022
Between 1 August 2022 to 31 August 2022 (both dates inclusive)	30 September 2022

- 2.3 All Account applications are subject to approval which will be determined by UOB in its absolute discretion.

#### 3 Reward

- 3.1 If you satisfy all of the requirements in this Promotion, you shall be eligible to receive a one-time cash credit of S\$20 (“**Reward**”).
- 3.2 If you are eligible to receive a Reward in this Promotion, your Reward will be credited directly into your New Account (“**Reward Credit Date**”) in accordance with the timeline set out below (or such other dates as UOB may determine in its sole discretion). You will be sent a credit advice notifying you of the crediting of your Reward to your mailing address based on the Bank’s records.

Opening Date of New Account	Reward Credit Date
Between 1 July to 31 July 2022 (both dates inclusive)	By 30 September 2022
Between 1 August 2022 to 31 August 2022 (both dates inclusive)	By 31 October 2022

- 3.3 You are only eligible to receive the Reward once in this Promotion.
- 3.4 To be eligible for a Reward, your New Account must be in good standing at all times as determined by the Bank at its absolute discretion. If your New Account is closed before the crediting of the Reward, the Reward shall be forfeited.
- 3.5 The Reward is not replaceable or refundable or transferable or exchangeable for gifts, vouchers or any other credits or otherwise.
- 3.6 The Bank reserves the right to substitute the Reward with any item of equivalent or similar value or to vary the value of the Reward, without prior notice or reason or being liable to any person.

#### **4 Withdrawals / Closure of Account**

- 4.1 An early account closure fee of S\$30 is payable if any New Account is closed within six (6) months from the opening date of the New Account.
- 4.2 If the New Account is closed within 9 months from the opening date of the New Account, the Bank shall be entitled to forfeit and/or reclaim your Reward or charge to and debit an amount equal to the value of the 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 Reward through such means as UOB may determine in its sole discretion.

#### **5 General**

- 5.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your New Account 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 New Account or otherwise.
- 5.2 The following persons shall not be eligible to participate in the Promotion:
- (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (ii) 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;
  - (iii) 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
  - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.3 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 your participation in this 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.
- 5.4 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.

- 5.5 If UOB determines that you are ineligible to participate in this Promotion or to receive the Reward, UOB may in its sole discretion forfeit the Reward, reclaim the Reward or charge to and debit an amount equal to the value of the 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 Reward through such means as UOB may determine in its sole discretion.
- 5.6 The Terms and Conditions 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 Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) 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 to the extent that such discrepancy relates to this Promotion.
- 5.7 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 5.8 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions including but not limited to the UOB Online Account Opening Promotion (1 May to 31 July 2022).
- 5.9 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 personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 5.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms and Conditions.
- 5.11 The Terms and Conditions 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.
- 5.12 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.