

**Terms and Conditions**  
**UOB One Account & Insurance Campaign (1 March 2022 to 31 May 2022)**  
**[For PFS Personal Banking Segment Customer only]**

**1. Definition**

Unless otherwise defined in the Terms and Conditions of this Promotion, the following words and phrases shall have the meanings hereby assigned to them:

- 1.1 **“Account”** means a UOB One Account, which is valid, subsisting and in good standing at all times as determined by UOB at its sole discretion.
- 1.2 **“Annualised Premium Amount”** means the premium amount of a regular premium plan. For a regular premium plan with annualised premium amount of S\$9,000, the premium amount is S\$9,000.
- 1.3 **“Bank”** or **“UOB”** means United Overseas Bank Limited and includes its successors or assigns.
- 1.4 **“Endowment Plans”** means all endowment plans distributed by UOB and underwritten by PACS.
- 1.5 **“Monthly Average Balance”** refers to the summation of each day-end Account balance in a particular calendar month, divided by the number of calendar days in that month.
- 1.6 **“PACS”** means Prudential Assurance Company Singapore (Pte) Limited.
- 1.7 **“Promotion”** means this UOB One Account & Insurance Campaign (1 March 2022 to 31 May 2022).
- 1.8 **“Participating Period”** means the period from 1 March 2022 to 31 May 2022, both dates inclusive.
- 1.9 **“PFS”** means Personal Financial Services of UOB.
- 1.10 **“Qualifying Insurance Plans”** means the regular premium Endowment Plans by PACS.

**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 This Promotion is only open to individuals who are new-to-UOB One Account as primary account holders and classified by UOB as customers of PFS Personal Banking Segment.
- 2.3 The following persons shall not be eligible to participate in this Promotion:
  - (a) individuals who are not classified by UOB as customers of PFS Personal Banking Segment;

- (b) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Participating Period;
- (c) individuals whose UOB account(s) 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 (including without limitation any UOB staff member or UOB employee).

2.4 To participate in this Promotion, you must satisfy all of the following conditions:

- (a) you must be classified by UOB as a customer of PFS Personal Banking Segment;
- (b) you must not be an existing primary account holder of an Account prior to the commencement of the Participating Period;
- (c) you must successfully submit an application during the Participating Period for an Account as a primary account holder and an account number is issued during the Participating Period pursuant to your application (the “**Participating Account**”);
- (d) you must successfully submit an application through a PFS sales advisor at any UOB branch in Singapore during the Participating Period for purchase of any one (1) of the Qualifying Insurance Plans as a policy owner which:
  - (i) the Qualifying Insurance Plan must be incepted by PACS within one (1) month from the month you successfully submitted your application to purchase the Qualifying Insurance Plan;
  - (ii) the Qualifying Insurance Plan must not have been purchased using your CPF monies; and
  - (iii) the minimum Annualised Premium Amount of the Qualifying Insurance Plan must be of S\$9,000 and above,and an insurance policy number is issued during the Participating Period pursuant to your application (the “**Participating Insurance Policy**”); and
- (e) you must duly complete and successfully submit to UOB through the PFS sales advisor a campaign participation form (the “**Participation Form**”) during the Participating Period to register your participation in this Promotion and the Participation Form must indicate:
  - (i) the Participating Account; and
  - (ii) the Participating Insurance Policy.

2.5 For the avoidance of doubt:

- (a) You are not entitled to combine the Annualised Premium Amounts of various Qualifying Insurance Plans to fulfil the minimum Annualised Premium Amount criteria.
- (b) Your participation of this Promotion is invalid if your application to purchase the Qualifying Insurance Plan and your Participation Form are not submitted through the PFS sales advisor.
- (c) Participation Form(s) that are either incomplete or with details of Participating Account, Participating Insurance Policy, Singapore mobile number and/or email address which differ from that maintained in the UOB's records will be invalid for the purposes of this Promotion.

### 3 Additional Interest

3.1 If you satisfy all of the conditions in Clause 2.4, you shall be eligible to receive additional interest at 1% p.a. (the "**Additional Interest**") on the first S\$75,000 of your Monthly Average Balance in your Participating Account for each calendar month during the Interest Earning Period as set out in the table below, provided that the relevant Qualifying Insurance Plan purchased during the Promotion Period are in force as at the date of the Additional Interest crediting period.

Date of Participation Form submission	Interest Earning Period	Additional Interest will be credited by
1 March 2022 to 31 March 2022	1 April 2022 to 30 June 2022	31 July 2022
1 April 2022 to 30 April 2022	1 May 2022 to 31 July 2022	31 August 2022
1 May 2022 to 31 May 2022	1 Jun 2022 to 31 August 2022	30 September 2022

3.2 No Additional Interest is payable on any amount which is in excess of the Monthly Average Balance of S\$75,000. Any amount of Monthly Average Balance exceeding S\$75,000 in the Participating Account shall only earn interest at UOB's prevailing interest rates.

3.3 The Additional Interest will be credited directly into your Participating Account by the dates stipulated in the table in Clause 3.1 above.

3.4 For the avoidance of doubt, the Additional Interest is in addition to any interest which may be earned on the Participating Account at the applicable prevailing interest rates.

3.5 Your Participating Account must be in good standing at all times as determine by UOB at its absolute discretion, In the event that your Participating Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Additional Interest is credited to your Participating Account, the Additional Interest shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

#### 4 Closure of Account

- 4.1 An early account closure fee of S\$30 is payable if the Account is closed within six (6) months from the opening date of the Account.

#### 5 General

- 5.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your account(s) 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 account(s) or otherwise.
- 5.2 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.
- 5.3 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion, including but not limited to the determination of whether you qualify for this 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 this Promotion.
- 5.4 If, at any time, UOB determines that you are ineligible to participate in this Promotion or to receive any reward in this Promotion, 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.
- 5.5 The Terms and Conditions shall be read in conjunction with UOB'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 this Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 5.6 Notwithstanding anything to the contrary in the Terms and Conditions, UOB may, at any time and at its sole discretion terminate this Promotion and/or vary or amend any of the Terms and Conditions without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments. UOB shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.

- 5.7 Unless otherwise expressly stated, this Promotion is not valid with any other offers, discounts, rebates, vouchers, privileges or promotions.
- 5.8 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 your name and contact information) for all purposes in connection with this Promotion and to contact you, including by voice call or text message. The Winners shall, if required by UOB, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with the Promotion and the Draw at his/her own costs.
- 5.9 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.
- 5.10 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.

### **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.