

Terms and Conditions
UOB Account Online S\$68 Cash Credit Promotion (1 January to 28 February 2022)

1. Definition

- 1.1 **“Account”** means a Uniplus Account, UOB Stash Account, UOB Lady's Savings Account, KrisFlyer UOB Account and/or UOB One 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.
- 1.3 **“Calendar Month”** shall mean a calendar month falling within the Promotion Period, which for the avoidance of doubt shall be from (i) 1 January 2022 to 31 January 2022 or (ii) 1 February 2022 to 28 February 2022, as the case may be.
- 1.4 **“Fresh Funds”** means (i) funds in the form of non-UOB cheques and cashier's order; (ii) other funds that are not transferred from any existing UOB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the New Account within the Promotion Period.
- 1.5 **“New Account”** shall mean an Account opened by a Participant for the purposes of this Promotion.
- 1.6 **“Participants”** means any individual who makes an application as a primary accountholder for the opening of a new Account during the Promotion Period via any one of the Permitted Channels but shall exclude the following individuals: -
- (i) any individual who is an existing holder of a UOB current account or savings account at the time of making the application for a New Account; or
 - (ii) any individual who has held and/or closed a UOB current account or savings account in the 12-month period prior to the commencement of the Promotion Period.
- For the avoidance of doubt, any individual who opens a New Account via any channel other than a Permitted Channel shall not be eligible to participate in this Promotion. All applications are subject to approval which will be determined by UOB in its absolute discretion.
- 1.7 **“Permitted Channel”** means an application for a New Account: (i) through any online account opening channel via www.uob.com.sg; (ii) by logging onto the individual's UOB Personal Internet banking; or (iii) through such other application channels or methods as UOB may determine or designate in its sole discretion.
- 1.8 **“Promotion”** means the UOB Account Online S\$68 Cash Credit Promotion (1 January to 28 February 2022).
- 1.9 **“Promotion Period”** means the period from 1 January 2022 to 28 February 2022, both dates inclusive.
- 1.10 **“Terms and Conditions”** means these terms and conditions governing the Promotion, as may be amended from time to time.

2 Promotion

2.1 If you are the first 200 Participants per Calendar Month to fulfill all of the following conditions, you shall be eligible to receive a one-time S\$68 cash credit (the “**Reward**”): -

- (i) you are issued with an account number for your New Account during the Promotion Period; and
- (ii) you deposit into your New Account a minimum amount of S\$5,000 in Fresh Funds (“**Fresh Funds Deposit**”) via any one of the following channels in your account opening month:
 - (A) via “*FAST*” from any financial institution in Singapore that offers “*FAST*” services;
 - (B) UOB Cash Deposit Machine;
 - (C) UOB Quick Cheque Deposit Boxes;
 - (D) over-the-counter at any one of the branches of the Bank; and/or
 - (E) any other channels permitted by the Bank.
- (iii) you hold such Fresh Funds Deposit in your New Account for the period corresponding to the calendar month of your Fresh Funds Deposit based on the timeline set out in the table below (“**Deposit Holding Period**”):

Date of Fresh Funds Deposit	Last Day of Deposit Holding Period
Any date from 1 January 2022 to 31 January 2022 (both dates inclusive)	31 March 2022
Any date from 1 February 2022 to 28 February 2022 (both dates inclusive)	30 April 2022

2.2 All applications for an Account are subject to approval which will be determined by UOB in its absolute discretion.

2.3 The 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 the Reward to your address based on the Bank’s records.

Opening Date of New Account	Reward Credit Date
Any date from 1 January 2022 to 31 January 2022 (both dates inclusive)	By 31 May 2022
Any date from 1 February 2022 to 28 February 2022 (both dates inclusive)	By 30 June 2022

3 Reward

3.1 You are only entitled to receive a maximum of one Reward under this Promotion, notwithstanding the number of New Accounts opened during the Promotion Period or the Fresh Funds Deposit amount placed into any or all of the New Accounts during the Promotion Period.

3.2 To be eligible for the Reward, the New Account must be in good standing at all times as determined by the Bank at its absolute discretion.

3.3 The Reward is not replaceable or refundable or transferable or exchangeable for gifts, vouchers or any other credits or otherwise.

3.4 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.

3.5 The Reward is awarded on a first-come-first-served basis. UOB shall not be required to update or notify any person regarding the availability of the Reward.

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, 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 By participating in this Promotion, you are deemed to have agreed to these Terms and Conditions.
- 5.7 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.
- 5.8 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.

- 5.9 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions including but not limited to the UOB Account Online \$28 Cash Credit Promotion (1 January to 28 February 2022).
- 5.10 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 personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 5.11 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.
- 5.12 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.
- 5.13 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.

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- 1.2 “**Bank**” or “**UOB**” means United Overseas Bank Limited and includes its successors or assigns.
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- 1.4 “**Fresh Funds**” means (i) funds in the form of non-UOB cheques and cashier's order; (ii) other funds that are not transferred from any existing UOB current/savings or fixed deposit account; or (iii) other funds 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 New Account within the Promotion Period.
- 1.5 “**New Account**” shall mean an Account opened by a Participant for the purposes of this Promotion.
- 1.6 “**Participants**” means any individual who holds and maintains an existing UOB current account or savings account as at 31 December 2021 and who makes an application as a primary accountholder for the opening of a new Account (which shall be a different Account from any existing account held by the individual) during the Promotion Period via any one of the Permitted Channels (“**Application**”) but shall exclude the following individuals: -
- (iii) any individual who has, in the 12 months preceding their Application, closed the same Account they are applying for in the Application.

For the avoidance of doubt, any individual who opens a New Account via any channel other than a Permitted Channel shall not be eligible to participate in this Promotion. All applications are subject to approval which will be determined by UOB in its absolute discretion.

- 1.7 “**Permitted Channel**” means an application for a New Account: (i) through any online account opening channel via www.uob.com.sg; (ii) by logging onto the individual's UOB Personal Internet banking; or (iii) through such other application channels or methods as UOB may determine or designate in its sole discretion.
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2 Promotion

- 2.1 If you are the first 200 Participants per Calendar Month to fulfill all of the following conditions, you shall be eligible to receive a one-time S\$28 cash credit (the “**Reward**”): -
- (i) you are issued with an account number for your New Account during the Promotion Period; and

- (ii) you deposit into your New Account a minimum amount of S\$5,000 in Fresh Funds (“**Fresh Funds Deposit**”) via any one of the following channels in your account opening month:
- (A) via “FAST” from any financial institution in Singapore that offers “FAST” services;
 - (B) UOB Cash Deposit Machine;
 - (C) UOB Quick Cheque Deposit Boxes;
 - (D) over-the-counter at any one of the branches of the Bank; and/or
 - (E) any other channels permitted by the Bank.
- (iii) you hold such Fresh Funds Deposit in your New Account for the period corresponding to the calendar month of your Fresh Funds Deposit based on the timeline set out in the table below (“**Deposit Holding Period**”):

Date of Account Opening with Fresh Funds Deposit	Last Day of Deposit Holding Period
Any date from 1 January 2022 to 31 January 2022 (both dates inclusive)	31 March 2022
Any date from 1 February 2022 to 28 February 2022 (both dates inclusive)	30 April 2022

- (iv) your Fresh Funds Deposit must result in a corresponding increase of at least S\$5,000 when compared against the total amount standing to the credit of all your other UOB current accounts and/or savings accounts as at 31 December 2021.

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Any date from 1 January 2022 to 31 January 2022 (both dates inclusive)	By 31 May 2022
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- (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, howsoever caused.

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5.10 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 personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.

- 5.11 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.
- 5.12 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.
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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.