

Terms and Conditions

UOB Lady's Savings Account Online Sign-up Promotion (1 May to 30 June 2022)

1. Definition

- 1.1 **"Account"** means a UOB Lady's Savings 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 **"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are not transferred from any existing UOB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the New Account within the Promotion Period.

2. Promotion

- 2.1 This **Lady's Savings Account Online Sign-up Promotion (1 May to 30 June 2022)** ("**Promotion**") is only valid from 1 May 2022 to 30 June 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 an Account at the time of submitting your New Account (as defined below) application pursuant to sub-clause (b) below and you must not have held and/or closed an Account in the 12-month period prior to the commencement of the Promotion Period;
 - (b) you must successfully submit an application online (whether via UOB's official website, UOB Personal Internet Banking or UOB TMRW) for a new Account ("**New Account**") as the primary accountholder of that New Account during the Promotion Period;
 - (c) your New Account application submitted pursuant to sub-clause (b) above must be approved within the Promotion Period;
 - (d) you must deposit into your New Account a minimum amount of S\$20,000 in Fresh Funds ("**Fresh Funds Deposit**") via any one of the following channels in your account opening month ("**Permitted Deposit Channels**"):
 - (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; and

- (e) you must 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:

Date of Fresh Funds Deposit	Last Day of Deposit Holding Period
1 May 2022 to 31 May 2022 (both dates inclusive)	30 June 2022
1 June 2022 to 30 June 2022 (both dates inclusive)	31 July 2022

- 2.3 If you hold any other UOB current accounts and/or savings accounts at the time your New Account application is submitted, your Fresh Funds Deposit for your New Account must result in a corresponding increase of at least S\$20,000 when compared against the total amount standing to the credit of all your other UOB current accounts and/or savings accounts as at 30 April 2022.
- 2.4 If you satisfy all of the conditions set out in these Terms and Conditions, you shall be eligible to receive a complimentary Enhanced Health Screening Package 1 with MHC Medical Centre (Amara) or Bethesda Medical Centre (Suntec) (the “Gift”).
- 2.5 The Enhanced Health Screening Package 1 includes the following:
- Biophysics: Blood Pressure, Height, Weight, BMI
 - Medical consultation and Breast examination
 - Laboratory Test
 - Cholesterol Profile: Total Cholesterol, HDL, LDL Cholesterol, Triglycerides, Total/HDL Chol Ratio
 - Diabetes Screen: Fasting Blood Glucose
 - Full Blood Count
 - 4-strain flu vaccination
 - Ovarian Cancer Marker test (Ca125)
 - Pelvic Ultrascan
 - Electrocardiogram (ECG)
 - Pap Smear
 - Refreshments
 - Post Consultation
- 2.6 The scope of the Enhanced Health Screening Package 1 may be revised by the relevant medical service provider at their sole and absolute discretion from time to time without notice or liability to any person.
- 2.7 All Account applications are subject to approval which will be determined by UOB in its absolute discretion.

3. Gift

- 3.1 If you are eligible to receive the Gift in this Promotion, you will be sent a redemption notification from UOB in accordance with the timeline set out below (or such other date as UOB may determine in its sole and absolute discretion) based on your contact details in UOB’s records:

Opening Date of New Account (both dates inclusive)	Notification Timeline
1 May 2022 to 31 May 2022	By 31 August 2022
1 June 2022 to 30 June 2022	By 30 September 2022

- 3.2 You are only eligible to receive the Gift once in this Promotion.

- 3.3 To be eligible for a Gift, 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 applicable Gift, the applicable Gift shall be forfeited.
- 3.4 The Gift is not replaceable or refundable or transferable or exchangeable for gifts, vouchers or any other credits or otherwise.
- 3.5 The Bank reserves the right to substitute the Gift with any item of equivalent or similar value or to vary the value of the Gift, without prior notice or reason or being liable to any person.
- 3.6 The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.

4. Withdrawals / Closure of Account

- 4.1 An early account closure fee of S\$30 is payable if your 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 6 months from the opening date of the New Account, the Bank shall be entitled to forfeit and/or reclaim your Gift or charge to and debit an amount equal to the value of the Gift 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 Gift 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 Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift 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 Gift 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.
- 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.