



Terms and Conditions Governing UOB 2023 Best SME Award Customers Campaign (Euromoney) (the "Promotion")

Participation in the Promotion constitutes acceptance of these terms and conditions (as may be amended, supplemented, substituted and/or replaced by United Overseas Bank Limited (the "Bank") from time to time).

1. Subject always to Clause 2, any customer who is a new customer of UOB Business Banking Singapore ("**Customer**") and successfully sets up a new BizTransact Account with the Bank during the Promotional Period, will be eligible to take part in this Promotion.

For the purpose of these terms and conditions:-

"**Accounts**" means the SGD Business Account.

"**Promotional Period**" means the period from 10 Aug 2023 and ending on 9 Oct 2023.

"**Reward**" means cash credit into the respective Account.

2. Without limiting the generality of the foregoing, the following Customers of the Bank shall not be eligible to participate in this Promotion:
 - (a) Customers who do not fulfil the requirements stipulated in Clause 1 above; or
 - (b) Customers facing legal proceedings of any nature or have legal proceedings of any nature threatened against them; or
 - (c) Customers who has an account with the Bank that is suspended, cancelled, closed or terminated any time during the Promotion.
3. Notwithstanding anything to the contrary, the Bank has the absolute discretion at any time and without having to give any notice or prior reason to determine the eligibility of any Customer to participate in this Promotion and shall not be obliged to give any reason therefor.



4. Promotion Criteria

Customers who successfully sets up a new UOB BizTransact Account with UOB Business Banking Singapore during the Promotional Period through this Promotion, will receive the following Reward:

Promotional Period	Requirement
10 Aug 2023 – 9 Oct 2023	(i) Successfully sets up a new UOB BizTransact Account during the Promotional Period; and (ii) Fund the UOB BizTransact Account by 31 Oct 2023

Campaign Dynamics – Customer Incentives	
Type of new SGD Business Account successfully opened and funded	Reward*
UOB BizTransact	SGD 88 Cash Credit (to be auto-credited into the respective eligible Account)
*Limited to one redemption per customer	

- Notwithstanding anything to the contrary, the Bank shall have the sole right and discretion to determine whether any Customer has fulfilled the abovementioned Promotion Criteria and whether any Customer is eligible for any Reward.
- The Reward allocated under this Promotion are not exchangeable for cash, credit, other products or privileges in full or in part and are not refundable or replaceable. The Bank may, at any time without notice and without furnishing any reason and in its absolute discretion, withdraw or substitute the Reward with other items of similar value. The Bank's determination of the substituted Reward shall be final, conclusive and binding.
- If a Customer is subsequently found to be ineligible or disqualified for any reason, the Bank reserves the right at its absolute discretion to subsequently withdraw/forfeit the Reward, and/or (if already awarded) reclaim the value of the Reward through such modes and methods as the Bank may so decide at its absolute discretion, including, but not limited to, deducting from the Customer's accounts with the Bank, sums equal to the value of the Reward. No party shall be entitled to any payment or other compensation in such an event.
- Prevailing terms and conditions applicable to the Accounts shall continue to apply and be binding on each Customer. Please refer to <https://www.uob.com.sg/bb> for the applicable terms and conditions.
- In the event of any inconsistency between the terms and conditions of this Promotion herein and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with this Promotion, the terms and conditions of this Promotion herein shall prevail.



10. Notwithstanding anything to the contrary, the Bank may, at its discretion, change or add to any of the above terms and conditions including, but not limited to, changing the Promotional Period, the amount of the Reward awarded or withdrawing this Promotion, at any time without giving any reason or prior notice or assuming any liability to any person.
11. The Bank will issue the Reward within three (3) months from 31 Oct 2023.
12. The Bank's determination of all matters in connection with this Promotion shall be final, conclusive and binding on all parties. The Bank is not obliged to give any reason or prior notice on any matter relating to this Promotion or to enter into any correspondence with any persons. No communication, correspondences, claims and/or appeals will be entertained. The Bank has the right and discretion to determine whether any Customer has met all the requirements of this Promotion and/or to receive the Reward.
13. The Bank 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 the participation in this Promotion.
14. While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, the Bank make no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
15. A person who is not a party to the terms and conditions of this Promotion has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce or enjoy the benefit of any term herein.
16. The terms and conditions herein shall be governed by the laws of Singapore and all parties 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. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.