

Terms and Conditions Governing UOB Business Banking 2023 Partnership New Accounts Campaign (the "**Promotion**") for any new customer of UOB Business Banking Singapore ("**Customer**").

**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:
  - (a) Is a member/client of the selected Partner of UOB, who received this promotion via the said Partner; and
  - (b) Is a new customer of UOB Business Banking Singapore; and
  - (c) successfully sets up a new Account with the Bank via OAO (where possible) and is new to Business Banking Singapore will be eligible to take part in this Promotion; and

For the purpose these terms and conditions:-

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

**"Partner/s"** means Entities/Organizations working and collaborating with UOB.

**"BizSmart Partners"** means partners who provide Non-Banking products/services to corporates (Accounting, HR, Web Services and Digital Marketing solutions).

**"Promotional Period"** means from 14 June - 31 December 2023.

**"SGD Account"** means either the UOB BizTransact Account or UOB eBusiness Account.

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

**"OAO"** means Online Account Opening (being submission of account application online via UOB website).

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 therefore.

#### 4. Promotion Criteria

##### Part 1

Customers (referred by the selected partners) who successfully setup any new SGD Business Account with UOB Business Banking Singapore during the Promotional Period via OAO (where possible), will receive the following (A) + (B) Reward and Benefits.

Promotional Period	Requirement
14 June 2023 – 31 Dec 2023	Successfully sets up + fund a new Business Account (SGD) by 31 Dec 2023

<b>(A) Campaign Dynamics – Customer Incentives</b>	
Type of new SGD Business Account successfully opened	Cash Reward*
UOB eBusiness	SGD 68
UOB BizTransact	SGD 88
<p>*Eligible for the first 2,300 SGD Accounts which are successfully opened and funded during the campaign period.</p> <p>*Eligible only for NEW Business Banking Singapore clients only</p> <p>*Limited to one redemption per customer</p>	
<b>(B) Campaign Dynamics – Customer Benefits</b>	
Type of new SGD Business Account successfully opened	Benefits*
UOB eBusiness	Complimentary 6 months General Insurance coverage to the business (policy start date shall be the date of account opened).
UOB BizTransact	A softcopy of the Certificate of Insurance will be issued

##### Part 2

Customers (referred by the selected partners) who successfully setup any new SGD Business Account with UOB Business Banking Singapore during the Promotional Period via OAO (where possible) and is an entity which has been incorporated for less than 12 months (i.e. start-ups) will receive (A) + (B) + (C) Reward and Benefits.

<b>(C) Campaign Dynamics – Customer Benefits</b>	
Type of new SGD Business Account successfully opened	Benefits
UOB eBusiness UOB BizTransact	Debit Card with 3-year annual fee waiver 50% off subscriptions with selected BizSmart Partners

5. 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 and/or Benefits.
6. The Benefits 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.
7. 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.
8. 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.
9. 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 3 months from 31 December 2023, the end of the Promotional Period.
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.