



UOB Lady's Savings Account Mother's Day Promotion (8 May 2023 to 30 June 2023) Terms and Conditions

1. Definitions

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

- 1.1. **"Account"** means a new or existing UOB Lady's Savings Account which is valid, subsisting and in good standing at all times as determined by UOB at its absolute discretion.
- 1.2. **"Accountholder"** means the primary holder of an Account.
- 1.3. **"Bank" or "UOB"** means United Overseas Bank Limited.
- 1.4. **"Incremental Fresh Funds"** means funds:
 - (i) in the form of non-UOB cheques or non-UOB cashier's order;
 - (ii) that are not transferred from any existing UOB current/savings or fixed deposit account;
 - (iii) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account indicated in the Registration (as defined below) at any time during the Promotion Period; and
 - (iv) (in relation to the existing Account indicated in the Participation Form) that must result in at least a corresponding increment in the Account's day-end balance throughout the Promotion Period **and** Holding Period as compared to the 30 April 2023 day-end balance of that Account. In respect of Accounts which are newly opened during the Promotion Period, the day-end balance as at 30 April 2023 shall be zero.
- 1.5. **"Promotion"** means this UOB Lady's Savings Account Mother's Day Promotion (8 May 2023 to 30 June 2023).
- 1.6. **"Promotion Period"** means the period from 8 May 2023 to 30 June 2023, both dates inclusive.
- 1.7. **"Terms and Conditions"** means the terms and conditions of this Promotion.

2. Promotion

How to participate

- 2.1. By participating in this Promotion, you agree to be bound by these Terms and Conditions.
- 2.2. To participate in this Promotion, you must be an Accountholder and you must satisfy all of the following conditions during the Promotion Period:

- (i) deposit a minimum amount of S\$10,000 in Incremental Fresh Funds into your Account via any one of the permitted channels listed in this Clause 2.2(i) during the Promotion Period (the “**Participating Deposit**”); and
- “FAST” from any financial institution in Singapore that offers “FAST” services;
 - UOB Cash Deposit Machine;
 - UOB Quick Cheque Deposit Boxes;
 - over-the-counter at any one of the branches of UOB; and/or
 - any other channels as UOB may permit in its sole discretion from time to time.
- (ii) successfully register your participation by completing the prescribed Online Participation Form for this Promotion available at go.uob.com/lisa-promo (“**Participation Form**”) within the Promotion Period. You must provide your current Singapore mobile number registered with UOB in the Participation Form.
- 2.3. Your Participating Deposit must be maintained at all times from the date of your Participating Deposit until the end of the applicable holding period corresponding to your date of Participating Deposit specified in the table below (the “**Holding Period**”).

Date of Participating Deposit	End of Holding Period
8 May 2023 to 31 May 2023	14 July 2023
1 June 2023 to 30 June 2023	15 August 2023

Accountholders with multiple Accounts

- 2.4. In the event that you have multiple Accounts, UOB will only use and recognize the last Participation Form submitted within the calendar month of May 2023 or (if no such Participation Form was submitted in May 2023) the calendar month of June 2023 to determine your eligibility.
- 2.5. For the purposes of this Promotion, the Incremental Fresh Funds amount cannot be accumulated across multiple Accounts held by the same Accountholder.
- 2.6. Participation Form(s) with a participating Account number and/or Singapore mobile number that differs from that maintained in UOB’s records will be invalid for the purposes of this Promotion.

Gift

- 2.7. If you satisfy all of the conditions in Clause 2.2 above, you will be eligible to redeem one (1) personalised silk twilly scarf with an exclusive print designed by Tiffany Lovage (the “**Gift**”).
- 2.8. If you are eligible to redeem the Gift, UOB will send you a redemption notice by the date set out in the table below corresponding to the end date of your Holding Period (or such other date as UOB may determine in its sole discretion) based on your mailing address or email address or mobile phone number (as the case may be) in UOB’s records (the “**Redemption Notice**”).

End of Holding Period	Date of Redemption Notice
14 July 2023	31 August 2023
15 August 2023	30 September 2023

- 2.9. The Redemption Notice will set out details on the redemption of your Gift. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Notification is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notification. The Gift must be redeemed during the redemption period specified in the Redemption Notification. UOB will not extend the redemption period for any reason whatsoever.
- 2.10. You are only entitled to redeem one (1) Gift under this Promotion, regardless of the number of Accounts held by you.
- 2.11. The Gift is not exchangeable for cash, credit or kind, in full or in part. No reservation, refund or exchange of the Gift is allowed.
- 2.12. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.13. 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.

3. Withdrawals / Closure of Account

- 3.1. An early account closure fee of S\$30 is payable if an Account is closed within six (6) months from the opening date of the Account.
- 3.2. If you close your Account and/or withdraws part of or all of the Participating Deposit from your Account prior to the expiry of your Holding Period, or is otherwise discovered to be ineligible for this Promotion, UOB may at its discretion forfeit the Gift, reclaim the Gift or debit an amount equal to the value of the Gift from your Account or any other account that you may have with UOB. If the monies standing to the credit of your Account or such other accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Gift through such modes and means as UOB may determine at its sole discretion.

4. General

- 4.1. Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Promotion:
 - (i) individuals whose UOB account(s) (including the Account) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;
 - (ii) individuals whose UOB account(s) (including the Account) 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;
 - (iii) 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

- (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 4.2. Sending and receiving SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to and/or received. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 4.3. These Terms and Conditions shall be read in conjunction with the Bank's Terms and Conditions Governing Accounts and Services (Individual Customers), the UOB Lady's Savings Account Terms and Conditions and any other terms and conditions that may be relevant in connection with this Promotion ("**Standard Terms**"). In the event of any conflict or inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions herein shall prevail only to the extent of matters relating to this Promotion. In the event of any inconsistency between 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.
- 4.4. The Bank may, at any time and at its sole and absolute discretion, vary any of the Terms and Conditions at any time without giving any reason or prior notice or assuming any liability to any person, and you shall be bound by these amendments.
- 4.5. You will need to maintain sufficient funds in your Accounts to meet your financial commitments. You shall continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions are returned or rejected as a result of there being insufficient funds in the relevant Account.
- 4.6. UOB shall not be responsible for any losses to or expenses of any Accountholder or any other person in connection with the Promotion, howsoever arising.
- 4.7. UOB's decision on all matters relating to this Promotion shall be final, conclusive and binding on the Accountholder. UOB shall not be obliged to give any reason or enter into any correspondence with the Accountholder or any persons on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained.
- 4.8. The Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 4.9. 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 your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 4.10. A person who is not a party to the Terms and Conditions and/or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term of the Terms and Conditions.
- 4.11. The Terms and Conditions are governed by the laws of Singapore and all Accountholders shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts 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.