

**UOB Lady's Savings Account Year End Bonus UNI\$ Promotion (1 Nov to 31 Dec 2022)  
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 the Bank at its absolute discretion.
- 1.2 **"Bank" or "UOB"** means United Overseas Bank Limited.
- 1.3 **"Cards"** refers to the UOB Lady's Classic Card, UOB Lady's Platinum Card, UOB Lady's Solitaire Card and UOB Lady's Solitaire Metal Card and **"Card"** shall be construed accordingly.
- 1.4 **"Existing Accountholder"** means an individual who has opened an Account as a primary holder prior to the Promotion Period and remains as an existing primary holder of the Account during the Promotion Period.
- 1.5 **"Fresh Funds"** means:
- (i) funds in the form of non-UOB cheques or non-UOB cashier's orders;
  - (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  - (iii) other funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account at any time during the Promotion Period.
- 1.6 **"Incremental Fresh Funds"** means Fresh Funds deposited into the Account during the Promotion Period which:
- (i) are in multiples of S\$5000; and
  - (ii) results in a corresponding increase in the day-end balance of the Account throughout the Promotion Period as compared to the month end balance of that same Account as at 31 October 2022. In respect of Accounts which are newly opened during the Promotion Period, the ending balance as at 31 October 2022 shall be zero.
- 1.7 **"New Accountholder"** means an individual who successfully opens an Account as a primary holder of the Account during the Promotion Period and have not closed an Account in the 6 month period prior to the commencement of the Promotion Period.
- 1.8 **"Promotion"** means this UOB Lady's Savings Account Year End Bonus UNI\$ Promotion (1 Nov to 31 Dec 2022).
- 1.9 **"Promotion Period"** means the period from 1 November 2022 to 31 December 2022, both dates inclusive.
- 1.10 **"Terms and Conditions"** means the terms and conditions of this Promotion.



## **2. Promotion**

- 2.1 By participating in this Promotion, you are deemed to agree to be bound by the Terms and Conditions of this Promotion.
- 2.2 Each Existing Accountholder and New Accountholder will be eligible to receive UNI\$500 with every S\$5,000 Incremental Fresh Funds deposited, subject to a maximum of UNI\$2,000 for the entire Promotion Period.
- 2.3 The UNI\$ earned by you in this Promotion will be computed at the end of the Promotion Period.
- 2.4 If you are a principal holder of Card at the time of crediting of the UNI\$, the UNI\$ will be directly credited into your Card account by 28 February 2023 (or such other date as may be determined at UOB's discretion). If your Card account is terminated, cancelled, suspended or not in good standing for whatever reason prior to the crediting of the UNI\$ earned in this Promotion, you shall not be eligible to receive such UNI\$.
- 2.5 If you are not a principal holder of Card at the time of crediting of the UNI\$, the UNI\$ earned by you in this Promotion will be converted into cash credit at the rate of S\$5 cash credit for every UNI\$500 earned and credited directly into your Account by 28 February 2023 (or such other date as may be determined at UOB's discretion). In other words, the maximum cash credit that you may earn in this Promotion is capped at S\$20 (equivalent to UNI\$2000).
- 2.6 UOB may substitute the reward(s) in this Promotion with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

## **3. Withdrawals / Closure of Account**

- 3.1. An early account closure fee of S\$30 is payable if an Account is closed within 6 months from the opening date of the Account.

## **4. General**

- 4.1. You will need to maintain sufficient funds in your Account 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 your Account.
- 4.2. Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Promotion:
  - (a) 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;
  - (b) 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;
  - (c) 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
  - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.



- 4.3. 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 the redemption or usage of any reward or 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.
- 4.4. 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.
- 4.5. If UOB determines that you are ineligible to participate in this Promotion or to receive the any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim such reward or charge to and debit an amount equal to the value of such 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 such reward through such means as UOB may determine in its sole discretion.
- 4.6. These Terms and Conditions shall be read in conjunction with the UOB's Terms and Conditions Governing Accounts and Services, the prevailing UOB Cardmember Agreement, Terms and Conditions for the UOB Lady's Cards 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.
- 4.7. UOB 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 all persons shall be bound by these amendments.
- 4.8. 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.
- 4.9. 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 to enforce any term of the Terms and Conditions.
- 4.10. The Terms and Conditions are governed by the laws of Singapore and you 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.

