1. ELIGIBILITY FOR PROMOTION

1.1 This “UOB Business Banking Go Global Program” (“Promotion”) is only applicable to the following customers (“Customer(s)”):

(a) existing customers of United Overseas Bank Limited (each an “Existing Customer”) who:

(i) are non-individual customer(s) of the Business Banking segment of United Overseas Bank Limited (“UOB”) who already maintains any one of the following account(s) (each an “Account” and collectively the “Accounts”) with either UOB or Far Eastern Bank Limited (“FEB”) during the Promotion Period (as defined in Paragraph 2 below):

1. UOB SGD Current Account;
2. UOB Global Currency Account;
3. UOB eBusiness Account; or
4. UOB BizTransact Account; and

(ii) have successfully transacted with UOB for a trade import and/or export service transaction prior to the Promotion Period.

AND

(b) the following customers of UOB (each a “New Customer”):

(i) new-to-bank or new-to-product customers of UOB who are:

1. non-individual customer(s) of the Business Banking segment of UOB who have successfully opened any Account with either UOB or FEB during the Promotion Period; and

2. has not transacted with UOB for a trade import and/or export service transaction prior to the Promotion Period

and

(ii) non-individual customer(s) of the Business Banking segment of UOB who have an existing Account with either UOB or FEB during the Promotion Period but has not transacted with UOB for a trade import and/or export service transaction prior to the Promotion Period.

1.2 Without limiting the generality of the above, the following persons shall NOT be eligible for the Promotion:

(a) Directors or employees/staff of UOB or any of UOB’s subsidiaries during the Promotion Period and their immediate family members;
(b) Employees and staff of any auditors, advertising agency, promotion agencies and/or other persons involved (directly or indirectly) in organizing, promoting and/or conducting the Promotion and their immediate family members;

(c) Persons whose Account is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever;

(d) Persons who during the Promotion Period are or have become mentally incapacitated, deceased, insolvent or who face legal incapacity;

(e) Persons who face legal proceedings of any nature or have any legal proceedings of any nature threatened against them; and

(f) Persons who UOB may decide to exclude at its discretion without notice and without furnishing any reason, at any time

1.3 Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and without having to give any reason, to determine the eligibility of the Customer(s) to participate in the Promotion.

1.4 By participating in the Promotion, the Customer(s) agrees to be bound by the rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification for the Promotion.

2. PROMOTION PERIOD

2.1 The Promotion Period shall commence from 26 November 2015 to 31 December 2016 (both dates inclusive).

3. THE PROMOTION

3.1. Under the Promotion:-

Waiver of Transaction Fee of $200.00 only

(a) each Customer(s) who performs all of the following shall be entitled to a waiver of the transaction fee of $200.00 only ("Waiver Fee") payable in connection with that Customer(s)’ first trade service transaction (either an export transaction or an import facility) that is performed after that Customer has successfully completed Paragraph 3.1(a)(i) below:-

(i) has indicated their interest online by successfully signing up via the Promotion microsite (available at uob.com.sg/goglobal); AND

(ii) has either:-

(1) successfully taken up an export transaction with any UOB’s Trade Specialist; OR
accepted an import facility with any Relationship Manager from the Business Banking segment of UOB.

The Customer(s) shall be issued with a Redemption Letter (as defined in Paragraph 4 below) in order to receive the Waiver Fee for the Customer(s)’ first trade service transaction.

S$80.00 cashback and waiver of “Fall Below” Fee for 12 months

(b) each New Customer that applies for and successfully opens a UOB BizTransact Account with a minimum initial deposit of S$1,000.00 in Fresh Funds into that new UOB BizTransact Account will receive the following (collectively the “Gift”):-

(i) S$80.00 cashback; and

(ii) a waiver of the “fall below” fee payable in connection with that UOB BizTransact Account for the first twelve (12) months starting from opening date of that UOB BizTransact Account.

3.2 The following terms when used in the Promotion have the following meanings:-

(i) “Fall below” fee refers to the fee payable to UOB if the average daily balance of the UOB BizTransact Account falls below the minimum amount of S$80,000.00 for any one month.

(iii) “Fresh Funds” refers to (1) funds in the form of non UOB/FEB cheques (2) other funds that are not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (3) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether by part or all of the amounts withdrawn) into the UOB BizTransact Account.

4. REDEMPTION LETTER AND WAIVER FEE

4.1 Each Customer(s) who fulfills all the conditions under Paragraph 3.1(a) above shall be issued with a notice letter in the name of that Customer ("Redemption Letter"). The Redemption Letter will be sent to the address of the applicable Customer(s) that is last known to UOB in its records.

4.2 In order to claim and redeem for the Waiver Fee on the Customer(s)’ first trade service transaction with UOB, the Customer(s) is to submit the original Redemption Letter together with the applicable original completed first trade service transaction application form at any of UOB Banking Branches or Trade Desk in order to enjoy the Waiver Fee.

4.3 The redemption period for the Waiver Fee is within three (3) months from the issuance date of the Redemption Letter, provided that such redemption must be performed within the Promotion Period.

4.4 If the Waiver Fee is not redeemed or utilised by the stipulated date, the Waiver Fee will be forfeited. No payment in cash, credit or in other kind shall be given for any un-utilised portion of the Waiver Fee.

4.5 For the avoidance of doubt, the transaction fee payable in connection with the Customer(s)’ first trade service transaction with UOB could be more than or lesser than the Waiver Fee. If the transaction fee for such first trade service transaction is more than the Waiver Fee, the Customer(s) is required to settle, in
full, any difference between the transaction fee payable in connection with the first trade service transaction to be performed and the Waiver Fee before such trade service transaction is actually performed. If the transaction fee for such first trade service transaction is lesser than the Waiver Fee, no payment in cash, credit or in other kind shall be given for any un-utilised portion of the Waiver Fee and the un-utilised portion of the Waiver Fee cannot be used for any other transaction to be performed by the Customer(s) with UOB.

5. **GIFT**

5.1 The S$80.00 cashback referred to in Paragraph 3.1(b) above will be credited into the UOB BizTransact Account referred to in Paragraph 3.1(b) above within one (1) month from the opening date of that UOB BizTransact Account.

5.2 Each New Customer who fulfills all the conditions under Paragraph 3.1(b) above shall be entitled to one (1) Gift only irrespective of the number of UOB BizTransact Accounts opened by that New Customer.

6. **GENERAL TERMS AND CONDITIONS**

6.1 Neither the Gift (or any part thereof) nor the Waiver Fee is transferrable or exchangeable for cash, credit, products or privileges or other kind in full or in part and is not refundable or replaceable. UOB reserves the right to replace either of the Gift or the Waiver Fee with another item of similar value or amend the value of the Waiver Fee and/or any part of the Gift without giving any reason or prior notice or assuming any liability to any person.

6.2 Participation in the Promotion is subject to the terms and conditions stated herein. Notwithstanding anything to the contrary, UOB may, at its discretion, change or add to any of these terms and conditions of the Promotion in connection with the Promotion set out herein including, but not limited to, changing the Promotion Period, the type of Gift or Waiver Fee (including the value of the Waiver Fee and/or any part of the Gift) or withdrawing the Promotion, at any time without giving any reason, prior notice or being liable to any person. UOB’s determination of all matters in connection with the Promotion and the Gifts and Waiver Fee shall be final, binding and conclusive. UOB is not obliged to give any reason or prior notice on any matter concerning the Promotion or any of the Gift and Waiver Fee. No appeal, correspondence or claims will be entertained. UOB has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive any of the Gift and/or Waiver Fee.

6.3 UOB will not be liable or responsible for any failure or delay in the receipt of the Redemption Letter by the applicable Customer(s) or for any Redemption Letter which has expired or for any Redemption Letter which is lost, misplaced, tampered with, defaced, stolen, damaged or misdirected or for any failure to redeem or utilise the Waiver Fee within the applicable time frames or for any breakdown or malfunction in any computer system or equipment. No payment or compensation whether in cash, credit or kind shall be made arising from any of the above. Any Redemption Letter that is expired, lost, misplaced, tampered with, defaced, stolen, misdirected or damaged or Waiver Fee which is not redeemed or utilised within the applicable time frames is strictly non-replaceable notwithstanding non-receipt of the Redemption Letter. No payment or compensation whether in cash, credit or kind shall be made if the Waiver Fee (or any part thereof) is not utilised or for any Redemption Letter which has expired or which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged. UOB shall not be held liable of responsible for any loss, injury, damage or harm suffered as a result of or in connection with the redemption or usage of the good Waiver Fee and/or the Gift or arising from or in connection with the Promotion.
6.4 All the prevailing terms and conditions governing each of the Accounts respectively together with the prevailing terms and conditions governing the trade service transactions shall apply (collectively the “Terms”) and are to be read together with these terms and conditions relating to the Promotion set out herein. Refer to uob.com.sg for the full Terms. In the event of any conflict or inconsistency between the terms and conditions relating to the Promotion and any of the Terms, the terms and conditions of the Promotion shall prevail only to the extent of matters relating to the above Promotion. While all information provided herein is believed to be correct and reliable at the time of printing of this letter, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy. In the event of any conflict or inconsistency between the terms and conditions relating to the Promotion as set out herein and any terms set out in any marketing material prepared for the Promotion, the terms and conditions of the Promotion set out herein shall prevail. While all information provided herein is believed to be correct and reliable at the time of printing of this letter, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.

6.5 UOB’s determination of all matters in connection with the Promotion are at its discretion and shall be final, conclusive and binding on all parties. UOB is not obliged to give any reason or prior notice on any matter relating to the Promotion or to enter into any correspondence with any persons. No communication, correspondences, claims and/or appeals will be entertained. UOB has the right and discretion to determine whether the Customer(s) has met all the requirements of the Promotion (including, but not limited to, receive the Redemption Letter and/or the Gift).

6.6 The Promotion is not valid with other promotions or offers, unless otherwise stated.

6.7 (a) By participating in the Promotion, each Customer(s) agrees to be bound by the rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification for the Promotion.

(b) By participating in the Promotion, each Customer(s) is deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of each Customer(s), the verifying identity of the each Customer(s) at the time of collection of the Gift or Waiver Fee, conducting the Promotion, announcing/publicity of each Customer(s) (including having the each Customer(s) photo taken/published), contacting each Customer(s) regarding the foregoing, and all purposes and promotions incidental to the Promotion.

(c) Without prejudice to the other terms and conditions of the Promotion, each Customer(s) expressly and irrevocably permit and authorise UOB to disclose, reveal and divulge information regarding each Customer(s)’ information and particulars to any person (including, without limitation, the parties involved in organising, promoting and conducting the Promotion and the redemption and provision of the Waiver Fee and/or Gift) as UOB deems fit at its discretion in connection with the Promotion.

6.8 A person who is not a party to any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore) to enforce or enjoy the benefit of any term of such agreement.
6.9 These terms and conditions are governed by Singapore laws and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore Courts.

6.10 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.