

United Overseas Bank Online Exclusive Campaign (1st July 2018 to 30th September 2018)

Terms and Conditions

1. Eligibility for Promotion

1.1 The “United Overseas Bank Online Exclusive Campaign” (“Promotion”) is from 1st July 2018 to 30th September 2018 (both dates inclusive) (“Promotion Period”) and is open to all non-individual customers (“Customers”) of United Overseas Bank Limited (“UOB”) who successfully apply for an Eligible Loan (as defined below) from the Business Banking Segment of UOB during the Promotion Period (“Eligible Customers”).

1.2 “Eligible Loan” means a loan which:

- a) is one of the following types of loans:
 - i. Standalone BizMoney Loan;
 - ii. Standalone SME Working Capital Loan; or
 - iii. SME Working Capital Loan and BizMoney Loan in combination;
- b) is at least S\$150,000; and
- c) is provided minimally at the following interest rate and facility fee:

Product	Interest p.a	Facility Fee%
BizMoney Loan	9.5%	1.5%
SME Working Capital Loan	6.5%	1.5%

1.3 For the avoidance of doubt, where the Eligible Loan is a SME Working Capital Loan and BizMoney Loan in combination, the interest rate and facility fee for the respective types of loans will apply in the same combination.

1.4 The following Customers shall not be eligible for the Promotion:-

- a) Customers which UOB account is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever;
- b) Customers which face legal proceedings of any nature or have any legal proceedings of any nature threatened against them; and
- c) Customers which UOB may decide to exclude at its discretion without notice and without furnishing any reason, at any time

2. The Promotion

2.1 Under the Promotion, each Eligible Customer who fulfils and performs all of the following (“Winning Customer”) shall be entitled to \$400 worth of Takashimaya vouchers (“Gift”):

- I. Has successfully completed and submitted the UOB Business Loan “Request Callback” form on the UOB website (via https://uniservices1.uobgroup.com/appforms/business/UOB_Working_Capital_Loan_Contact_Us.page) during the Promotion Period;
- II. Has met the minimum pricing and fee requirement which UOB reserves the rights amend without giving any reason or prior notice or assuming any liability to any person; and
- III. Whose Eligible Loan is disbursed by 31st October 2018.

3. Redemption Letter

3.1 A Redemption Letter shall be sent to the address of the Winning Customers that is last known to UOB in its records within two (2) Months of the end of the Promotion Period containing instructions regarding the redemption

4. General Terms and Conditions

- 4.1 Subject to these terms and conditions for the Promotion, the Gift is not transferable, refundable, replaceable, or exchangeable for cash, credit, products, or privileges or other kind in full or in part. UOB reserves the right to replace the Gift with another item of similar value or to amend the value of the Gift, without giving any reason or prior notice or assuming any liability to any person.
- 4.2 Participation in the Promotion is subject to the terms and conditions set out herein. Notwithstanding anything to the contrary, UOB may at its discretion change or add to any of these terms and conditions of the Promotion, including but not limited to changing the Promotion Period, the type and value 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 Gift shall be final, binding and conclusive. No appeal, correspondence or claim will be entertained. UOB has the sole right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive the Gift.
- 4.3 UOB will not be liable or responsible for any failure or delay in the receipt of the Redemption Letter by the applicable customer, or for any Redemption Letter which has expired or which has been lost, misplaced, tampered with, defaced, stolen, damaged or misdirected or for any failure to redeem or utilise the Gift within the applicable time frames. No payment or compensation whether in cash, credit or kind shall be made arising from any of the above. Any Redemption Letter which is expired, lost, misplaced, tampered with, defaced, stolen, misdirected or damaged or Gift which is not redeemed or utilised within the applicable time frames is strictly non-replaceable, notwithstanding any non-receipt of any Redemption Letter. UOB shall not be held liable or responsible for any loss, injury, damage, or harm suffered as a result of or in connection with the redemption or usage of the Gift, or arising from or in connection with the Promotion.
- 4.4 UOB assumes no liability or responsibility and 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 in connection with or arising out of the redemption or usage of the Gift or in connection with the Promotion set out herein, howsoever arising. UOB is not an agent or supplier of the Gift, or good and services obtained with the Gift, and is not liable for any claims from any parties in relation thereto, and is not liable or responsible for any defects, the quality, merchantability or the fitness for any purpose or any other aspect of the Gift or any goods or services provided by the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for redemption or use of the Reward.
- 4.5 All the prevailing terms and conditions governing the Eligible Loan shall continue to apply, and shall be read together with these terms and conditions for the Promotion set out herein. In the event of any conflict or inconsistency between these terms and conditions for the Promotion, any of the prevailing terms and conditions governing the Eligible Loan, and any terms set out in any marketing material prepared for the Promotion, the terms and conditions for the Promotion shall prevail only to the extent of the matters relating to this Promotion. While all information provided herein is believed to be correct and reliable at the time of posting or publishing online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 4.6 The Promotion will not be valid with other promotions or offers.
- 4.7 By participating in the Promotion, each customer agrees to be bound by the rules, regulations and decisions of UOB, by the terms and conditions contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in the customer being disqualified from the Promotion.
- 4.8 A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce or enjoy the benefit of any term of such agreement.
- 4.9 These terms and conditions are governed by the laws of Singapore, and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore courts.
- 4.10 Except where the context otherwise requires, words denoting the singular include the plural, and vice versa.

Important Notes:

Terms and conditions, fees and/or interests apply to BizMoney Loan/SME Working Capital Loan/BizMoney Loan and SME Working Capital Loan Bundle, visit www.UOB.com.sg for details.