

Terms and Conditions Governing the “*UOB Business Banking Business Insurance*” Promotion (“**Promotion**”):

1. This Promotion is open from 1 August 2017 to 31 March 2018 (both dates inclusive) (“**Promotional Period**”) to non-individual customers of United Overseas Bank Limited’s (“**UOB’s**”) Business Banking segment who successfully sign up for and are issued any Life Insurance and/or General Insurance product distributed by UOB Business Banking (“**Business Insurance**”) during the Promotional Period (“**Eligible Customers**”).
2. Without limiting the generality of the foregoing, the following persons shall not be eligible for the Promotion:-
 - (a) Persons who are a staff or employees of UOB or Far Eastern Bank Limited;
 - (b) Persons whose UOB account(s) has / have been voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever;
 - (c) Persons who are or have become mentally incapacitated, deceased, insolvent, bankrupt, wound up or who faces legal incapacity or incapable of handling their affairs;
 - (d) Persons who face or are threatened with legal proceedings of any nature against them;
 - (e) Persons who UOB may decide to exclude at its discretion without prior notice and without furnishing any reason, at any time.

Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and without having to give any notice or prior reason or being liable to any person, to determine the eligibility of the Customers to participate in the Promotion and shall not be obliged to give any reason therefore.

3. Eligible Customers will receive a limited edition UOB fortune cat (“**Gift**”).
4.
 - (a) An Eligible Customer will be notified of his / her eligibility to redeem the Gift via a redemption letter (“**Redemption Letter**”) which will be sent to the Eligible Customer’s address in UOB’s records within one (1) month from the application of the Business Insurance. Details of the redemption process will be stipulated in the Redemption Letter.
 - (b) To redeem the Gift, the Eligible Customer must present the original Redemption Letter and identification (original NRIC/Passport) at the point of redemption. The Gift must be redeemed within the time period stipulated in the Redemption Letter and all unclaimed Gifts will be forfeited. Any Eligible Customer whose Gift has been forfeited shall not be entitled to any payment or compensation.
 - (c) UOB will not be liable or responsible for any failure or delay in the Eligible Customer’s receipt of the Redemption Letter or for any Redemption Letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post. No replacement Redemption Letter will be issued and no payment or compensation will be made or paid or replacement Gift provided for any non-receipt of the Redemption Letter or for any Redemption Letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired.
5.
 - (a) Limited to one (1) Gift per Eligible Customer who is eligible to receive the same irrespective of the number of Business Insurance applied by the Eligible Customer. The Gift is available on a “*first come, first served*” and “*while stocks last*” basis.
 - (b) The Promotion is not valid with other promotions or offers. If UOB subsequently discovers that the Eligible Customer is not eligible to participate in the Promotion or is not eligible for the Gift, UOB may, at its discretion, forfeit the Gift, or reclaim the value of the Gift if already awarded through such modes and methods as UOB may so decide at its discretion and award or dispose of the Gift in such a manner as UOB deems fit. No party shall be entitled to any payment or compensation from UOB should the Gift be forfeited / reclaimed by UOB.
6. The Gift is not transferable or exchangeable for cash, credit or for other products or privileges or other kind in full or in part and is not refundable or replaceable. UOB reserves the right to replace or vary the Gift with another item of similar value without giving any reason or prior notice or assuming any liability to any person.

7. Participation in the Promotion is subject to the terms and conditions of the Promotion stated herein. Notwithstanding anything to the contrary, UOB may, at its discretion, change or add to any of the terms and conditions of the Promotion including, but not limited to, changing the Promotional Period, the type of Gift or withdrawing the Promotion at any time without giving any reason or prior notice or assuming any liability to any person.
8. UOB's may determine all matters in connection with the Promotion, including but not limited to whether any application for Business Insurance is approved, at its sole discretion and UOB's decision(s) shall be final, binding and conclusive. UOB is not obliged to give any reason or prior notice on any matter concerning the Promotion or the Gift and shall not be liable to any person. No appeal, correspondence or claims or payment of compensation will be entertained. UOB has the right and discretion to determine whether a party has met the requirements of the Promotion/offers/services and/or to receive the Gift.
9. 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 promotions/offers/services set out herein howsoever arising. UOB is not liable or responsible for any defects, the quality, merchantability or the fitness for any purpose or any other aspect of the Gift.
10. All the prevailing Terms and Conditions Governing Account and Services (Non-Individual Customers), the prevailing Additional Terms and Conditions Governing Account and Services (Non-Individual Customers) together with the prevailing terms and conditions and exclusions of the relevant insurance are provided in the policy contract and will be sent to you upon acceptance of your application by insurer (collectively the "Terms") apply and are to be read together with these terms and conditions relating to the Promotion/offers/services set out herein. Refer to uob.com.sg/bb for the full Terms. In the event of any conflict or inconsistency between the terms and conditions contained herein and any of the Terms, the terms and conditions contained herein shall prevail only to the extent of matters relating to the Promotion. 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.
11. While all information provided herein is believed to be correct and reliable at the time of publishing or posting on uob.com.sg/businessinsurance, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.
12. 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 Singapore) to enforce or enjoy the benefit of any of the terms and conditions of such agreement.
13. All the terms and conditions listed above are governed by and construed in accordance with the laws of the Singapore and the parties participating in the Promotion irrevocably submit to the exclusive jurisdiction of the courts of Singapore.
14. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

Disclaimers/Terms & Conditions

Buying a life insurance policy is a long term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. This marketing material is not a contract of assurance nor is it intended as an offer or recommendation with respect to the purchase or sale of the above product. Acceptance of the proposal is subject to underwriting. The precise terms and conditions of any products related hereto are specified in the policy. The above is for general information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from a financial adviser



before making a commitment to purchase any products related hereto. In the event that you choose not to seek advice from a financial adviser you should consider carefully whether such product is suitable for you.