

## United Overseas Bank FX Refer-a-friend Q4 Campaign 2020 (“Promotion”)

### Terms and Conditions

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

#### 1 Eligibility for Promotion

1.1 The Promotion is from 1<sup>st</sup> October 2020 to 31<sup>st</sup> December 2020 both dates inclusive (“**Promotion Period**”).

1.2 The Promotion is open to all non-individual customers of United Overseas Bank Limited (“**UOB**”) from UOB Business Banking Segment (“**Customers**”).

1.3 A “**Successful Referral**” is made when all of the following conditions are met:

- (i) Customers must refer at least one (1) “**New to FX**” (as defined below) customer (“**Referee**”) to UOB Business Banking Segment Singapore;
- (ii) Customers must complete and submit an online form with the Referee details for each Referee at the following link  
<https://forms.uob.com.sg/signup/business/referafriend.html> in form and substance satisfactory to UOB no later than 31 December 2020; and
- (iii) the Referee successfully meets the “**Eligibility Criteria**” (as defined below).

1.4 “**Eligibility Criteria**” refers to the following (subject always to Clause 1.5)

Referee must:

- (i) book at least one (1) “**Qualifying Contract**” during the Promotion Period; and
  - (ii) utilise such Qualifying Contract within such time frame as shall be stipulated by the Bank.
- “**New to FX**” refers to Customers who have not used UOB’s FX Services for the last 9 months, i.e., a Customer shall be considered New to FX in October 2020 if the last FX Contract utilized by such Customer is before January 2020.
  - “**Qualifying Contract**” refers to a Qualifying FX Contract or a successfully booked contract with UOB for the purchase and/or sale of Gold or Silver Spot within the Promotion Period.
  - “**Qualifying FX Contract**” refers to a successfully booked contract either at a UOB branch in Singapore or through the FX Hotline at 6709 8088 for the purchase and/or sale of foreign currencies (with the exception of Malaysian Ringgit) of at least SGD\$20,000 (or its foreign currency equivalent) per contract within the Promotion Period.

1.5 Notwithstanding the above, the following Customers and/or Referees shall not be eligible for the Promotion: -

- a) Customers and/or Referees which have a UOB bank account voluntarily or involuntarily suspended, cancelled, closed or terminated at any time and for any reason whatsoever;
- b) Customers and/or Referees which face legal proceedings of any nature or have any legal proceedings of any nature threatened against them;
- c) Customers which are participating in any other FX promotions or offers; and
- d) Customers and/or Referees which UOB may decide to exclude at its sole and absolute discretion without notice and without furnishing any reason whatsoever, at any time.

## 2. The Promotion

- 2.1 Customers shall be entitled to a cash reward of S\$50 (“**Reward**”) for each Successful Referral, provided that the aggregate amount of the Qualifying Contracts booked by the Referee during the Promotion Period is S\$50,000 or more.
- 2.2 The Promotion is not valid with other promotions or offers.
- 2.3 There is no limit to the number of referrals per Customer. Customers cannot refer themselves under this Promotion.
- 2.4 A Customer may only refer the same Referee to UOB once. Multiple referrals of the same Referee by a Customer will be disregarded.
- 2.5 If more than one Customer successfully refers the same Referee to UOB, the Customer whose referred contact is received first by UOB will be entitled to the Reward. UOB reserves the right to determine the eligible Customer.
- 2.6 UOB reserves the right not to contact any of the Referees for any reason whatsoever and UOB shall not be liable for any compensation to the Customer if UOB exercises its right not to contact the Referee, the Referee’s booking and/or utilisation of the Qualifying Contract is unsuccessful or whatsoever thereby resulting in the Customer not being eligible for the Reward.

### **3. Reward**

- 3.1 A one-time credit of the Reward will be made to the Customer's current or other bank account with UOB latest by 28<sup>th</sup> February 2021 (or such later date as determined by UOB).
- 3.2 Customer must maintain a deposit account for crediting of the Reward. For crediting of Reward into accounts other than SGD deposit account, i.e USD or other GCA account, FX conversion will be involved at a rate determined by the Bank.

### **4. General Terms and Conditions**

- 4.1 Subject to these terms and conditions for the Promotion, the Rewards are not transferable, refundable, replaceable, or exchangeable in full or in part for cash, credit, products, privileges or any other form of payment in kind. UOB reserves the right to replace the Rewards with another item of similar value or to amend the value of the Rewards, 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 the terms and conditions of the Promotion, including but not limited to changing the Promotion Period, the type and value of the Rewards, 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 Rewards 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 is awarded a Reward.
- 4.3 All of UOB's prevailing terms and conditions governing the use of FX services shall continue to apply, and shall be read together with these terms and conditions. In the event of any conflict or inconsistency between these terms and conditions, any of the prevailing terms and conditions governing the use of FX Services, and/or any terms set out in any marketing material prepared for the Promotion, these terms and conditions shall prevail only to the extent of the matters relating to the 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.
- 4.4 Each Customer agrees to be bound by the rules, regulations and decisions of UOB, by these terms and conditions 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.
- 4.5 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.
- 4.6 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.
- 4.7 Except where the context otherwise requires, words denoting the singular include the plural, and vice versa.

- 4.8 The Customer agrees and consents to UOB collecting, using and disclosing the Customer's name and particulars to the Referee, and represents that it:
- (i) has obtained the prior consent and agreement of the Referee to refer the Referee to UOB and to disclose the Referee's contact details and personal data to UOB for UOB to contact the Referee for the purposes of this Promotion;
  - (ii) has informed, and obtained the prior consent and agreement of, each such Referee to UOB collecting, using and disclosing such Referee's personal data for the purposes of this Promotion;
  - (iii) has informed the Referee that it will be given the Reward by UOB if it is eligible for such Reward pursuant to these terms and conditions of this Promotion; and
  - (iv) has informed, and obtained the consent of, the Referee that the status of the Referee's meeting of the Eligibility Criteria and the aggregate amount of Qualifying Contracts booked during the Promotion Period would be disclosed to it by virtue of whether it receives the Reward under this Promotion.
- 4.9 The Referee consents to having its name and status of its successful meeting of the Eligibility Criteria and the aggregate amount of Qualifying Contracts it has booked during the Promotion Period disclosed to the Customer.
- 4.10 In the event of any inconsistency between the terms and conditions herein and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the terms and conditions herein shall prevail.

**Important Notice & Disclaimers:**

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