



**UOB CASHPLUS 3-MONTH 0% INTEREST RATE AND PROCESSING FEE WAIVER PROMOTION
(1 JANUARY 2020 – 31 JANUARY 2020) (THE “PROMOTION”) – TERMS & CONDITIONS (“TERMS
AND CONDITIONS”)**

Please read these Terms and Conditions carefully. By participating in this Promotion, the UOB CashPlus Account holder (“**Accountholder**”) agrees to be bound by these Terms and Conditions.

1. This Promotion is valid from 1 January 2020 - 31 January 2020, both dates inclusive (the “**Promotion Period**”).
2. This Promotion is open to any individual who has submitted his/her application to open a new UOB CashPlus Account online or by visiting any UOB branch (the “**Application**”) during the Promotion Period and has obtained approval from United Overseas Bank Limited (the “**Bank**”) for the Application within the Promotion Period (the “**Eligible Customers**”).
3. The following persons are not eligible to participate in this Promotion:
 - (i) any individual who is an existing Accountholder as at the date of his/her Application;
 - (ii) any individual who had terminated or cancelled his/her UOB CashPlus Account within 6 months prior to the commencement date of the Promotion Period;
 - (iii) any individual whose UOB account has been, voluntarily or involuntarily, suspended, terminated, cancelled or closed at any time during the Promotion Period;
 - (iv) any individual whose UOB account is not active, valid, subsisting or in good standing at any time during the Promotion Period as determined by the Bank in its sole discretion;
 - (v) any individual whose UOB account is deemed to be delinquent or unsatisfactorily conducted as determined by the Bank in its sole discretion;
 - (vi) any individual who is mentally unsound, facing legal incapacity or is incapable of handling his/her affairs, deceased, insolvent, bankrupt or has any legal proceedings (or any threat) of any nature instituted against him/her;
 - (vii) anyone whom the Bank may decide to exclude, at its discretion, without any reason or prior notice at any time.

4. The Bank shall ordinarily require a minimum of five (5) business days (excluding Saturdays, Sundays and public holidays) or such other period as the Bank may determine from time to time at its absolute and sole discretion, to process the Application. Notwithstanding the foregoing, the Bank shall not be liable for any loss or damage arising from any delay in processing any Application.
5. Eligible Customers shall be eligible to enjoy a promotional interest rate of 0% p.a. for a period of 3 months commencing from the date of the Bank's approval of the relevant Application (the "**Interest Waiver**") and a waiver for processing fees (the "**Processing Fees Waiver**").
6. For the avoidance of doubt, upon expiry of the 3-month Interest Waiver period referred to in Clause 5 above, the prevailing UOB CashPlus interest rates shall apply.
7. Participation in this Promotion is subject to the Terms and Conditions Governing UOB CashPlus (the "**Standard Terms**"), which may be accessed via www.uob.com.sg/cashplus. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency in relation to this Promotion.
8. If the Bank deems that an Accountholder is not qualified to participate (or continue to participate) in this Promotion, the Bank may at its sole discretion reclaim the interest and processing fees at the expense of the Accountholder or make deductions from the Accountholder's UOB account(s) as the Bank may deem fit in its sole discretion without notice, payment, compensation or the giving of any reason.
9. Notwithstanding anything to the contrary, the Bank reserves the right to select another Accountholder to substitute any initial Accountholder who is subsequently found to be ineligible or not entitled to participate in the Promotion or is disqualified from participating in the Promotion. The Bank shall not be liable to any such party for any payment or compensation arising from the above.
10. Accountholders shall continue to make the minimum monthly payments on his/her other bank/credit card/credit line account(s). Accountholders shall also at all times make the required minimum monthly payments on the transfer amount and all outstanding balances incurred on the UOB CashPlus Account. Late fees and charges will be imposed on the UOB CashPlus Account should the monthly payments not be made by the designated date each month and the Bank may revise such late fees and charges at the Bank's sole and absolute discretion without assigning any reason.

11. The Bank shall not be responsible or liable:
 - (i) for any failure in the Bank's receipt of any application for the UOB CashPlus Account;
 - (ii) for any SMS, notification, notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post or which is not received in time or which the Accountholder does not receive for any reason whatsoever;
 - (iii) for any breakdown or malfunction in any computer system or equipment;
 - (iv) if the Bank is unable to perform its obligations hereunder as a result of (whether direct or indirect) the delay or failure of any third party including, but not limited to, the SMS vendor, telecommunication authority or service provider, the failure of any machine, computer system or communication system, industrial dispute, war, act of God or for any act or omission outside the control of the Bank; or
 - (v) for any cost, damage, claim of, loss to or expenses of the Accountholder or any other person in connection with the Promotion, howsoever arising.
12. The Bank 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 the Accountholder has met all the requirements of the Promotion. The Bank's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by the Bank to any person (including the Accountholder). The Bank shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to the Promotion or its decision or to assume any liability to any person and no appeal, correspondence or claims will be entertained.
13. Notwithstanding anything in the Terms and Conditions, the Bank may, at any time and at its discretion terminate the Promotion and/or vary, amend, delete or add on to any of the Terms and Conditions, including but not limited to, varying the duration of the Promotion Period 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. The Bank shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.
14. The Bank reserves the right to vary or substitute the Interest Waiver and/or the Processing Fees Waiver, without prior notice or the giving of any reason or being liable to any person.
15. By participating in the Promotion, each Accountholder is deemed to have consented to the collection, use and disclosure of his personal data by the Bank, the Bank's vendors, the Bank's partners, suppliers, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the Accountholder, contacting the Accountholder (including by voice call or text message) regarding the Promotion, and all purposes related to the Promotion.

16. While all the information provided herein is believed to be reliable at the time and date of publication, the Bank makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
17. This Promotion is not valid with any other privileges or promotions unless otherwise stated.
18. A person who is not a party to the Terms and Conditions or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B of Singapore) to enforce any term of the Terms and Conditions or any such agreement.
19. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Accountholder shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Updated as at 1 October 2019.

United Overseas Bank Limited Co. Reg. No. 193500026Z