

## **A. UOB CASHPLUS TRANSFER TERMS AND CONDITIONS**

Please read these Terms and Conditions carefully. By signing on the UOB CashPlus Funds Transfer (“CPFT”) application form, the UOB CashPlus Account holder (“Applicant”) agrees to be bound by these Terms and Conditions.

1. CPFT is governed by these Terms and Conditions and the Terms and Conditions Governing UOB CashPlus, which may be accessed on [uob.com.sg](http://uob.com.sg). In the event of any inconsistency between these Terms and Conditions and the Terms and Conditions Governing UOB CashPlus, these Terms and Conditions shall prevail.
2. The Applicant may apply for United Overseas Bank Limited (“the Bank”) to disburse and transfer an approved amount from his/her UOB CashPlus Account to repay the outstanding balance on his/her bank/credit card/credit line account(s) with another bank in Singapore or for deposit with the Bank or another bank in Singapore.
3. A UOB CashPlus Account holder with an annual income of at least S\$30,000 per annum at the point of a CPFT application is eligible to apply for CPFT.
4. The CPFT application is open to any Applicant whose UOB CashPlus Account is in good standing as determined by the Bank at its sole discretion.
5. CPFT from the Applicant’s UOB CashPlus account to any UOB account with an overdraft facility is not permitted.
6. An applicant with an existing UOB CashPlus Personal Loan will not be eligible to apply for CPFT.
7. Each CPFT application shall be for a minimum amount of S\$500 and shall not exceed 95% of the available credit limit on the Applicant’s UOB CashPlus Account at the time of the application.
8. Upon approval of the CPFT application, the Bank shall debit the approved amount (“Approved Amount”) from the Applicant’s UOB CashPlus Account to effect the funds transfer to the Applicant’s other bank/credit card/credit line account(s), as the case may be.
9. The decisions of the Bank on all matters pertaining to CPFT are final, conclusive and binding, including, but not limited to, the quantum of the Approved Amount. The Bank also reserves the right to decline any CPFT application or funds transfer request (including and not limited to crediting to any bank/credit card/credit line account(s) denominated in foreign currencies) at its absolute and sole discretion and shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning CPFT.
10. Any Approved Amount shall first be drawn from any credit balances available in the Applicant’s UOB CashPlus account at the point of the funds transfer.
11. Once the Bank has approved a CPFT application, no cancellation by the Applicant shall be allowed.

12. The promotional interest rate (the “Promotional Interest Rate”) is only applicable to the Approved Amount for the approved tenor and shall not apply to any other outstanding balances incurred on the Applicant’s UOB CashPlus Account.
13. The Promotional Interest Rate shall apply from the date the Bank approves the CPFT application until the Approved Amount is fully paid or up to the last day of the approved tenor, whichever is earlier. Thereafter, the prevailing CashPlus interest rate shall apply to any Approved Amount remaining outstanding.
14. 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 CPFT application.
15. The Applicant shall continue to make the minimum monthly payments on his/her other bank/credit card/credit line account(s) to which his/her CPFT application relates until he/she receives a letter of confirmation from the Bank approving the CPFT application. The Applicant shall also at all times make the required minimum monthly payments on the Approved 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.
16. All payments received by the Bank shall be applied in any manner or order of priority at the Bank’s sole discretion notwithstanding any requests of appropriation by the Applicant or any other person making such payment on behalf of the Applicant. The Bank has the absolute right to apply payments received by it in the following manner:
  - a) All outstanding interest in respect of the UOB CashPlus Account;
  - b) All outstanding fees (including annual fee, late charges and any other fee (except the fees stated in Clause 16(d) herein) in relation to the UOB CashPlus Account);
  - c) All outstanding balances (including excess and within limit utilization (except the Funds Transfer balances stated in Clause 16(d) herein) in relation to the UOB CashPlus Account);
  - d) All outstanding Funds Transfer balances and corresponding fees payable from the highest to the lowest promotional interest rate; andPayment application made by the Bank as stipulated above shall reduce the amount of the Approved Amount.
17. The Bank reserves the right to change or add to these Terms and Conditions from time to time by notifying the Applicant in accordance with the Bank’s usual practice. The change or addition will take effect on the date specified in the notice.
18. The Applicant shall be fully liable (in accordance with the Terms and Conditions Governing UOB CashPlus) for any and all amounts debited from the UOB CashPlus Account to effect the funds transfer to the Applicant’s other bank/credit card/credit line account(s), as the case may be.

**B. UOB CASHPLUS FUNDS TRANSFER URS & INC LUGGAGE PROMOTION TERMS AND CONDITIONS**

1. The UOB CashPlus Funds Transfer URS & INC Luggage Promotion (“Promotion”) is available from 1 May 2018 to 30 June 2018 (“Promotional Period”) to UOB CashPlus account holders who successfully apply for a UOB CashPlus Funds Transfer during the Promotional Period (“Applicants”).
2. Applicants who fulfil the conditions below (“Eligible Customers”) will be entitled to one (1) URS luggage worth S\$209 (“Gift”):
  - a) make a funds transfer of at least S\$5,000 from the Applicant’s UOB CashPlus account within 30 calendar days from the date of account approval; and
  - b) his / her said Account must be one of the 200 Accounts with the highest funds transfer amount.
3. Each Eligible Customer is only entitled to one (1) Gift, regardless of how many CashPlus Accounts he / she holds.
4. A total of two hundred (200) pieces of Gift are available for redemption under this Promotion. The Gift is available in 4 designs, subject to the availability of stocks and is to be redeemed on a “first-come, first-served” basis and “while stocks last”. UOB shall not be responsible at any time to notify or update any Applicant on the stock or colour availability of the Gift.
5. Eligible Customers will receive a SMS by 1 September 2018 to notify the Eligible Customer that he/she is entitled to the Gift and to proceed to redeem the Gift. Each Eligible Customer will need to bring along the following items for redemption:-
  - a) the original NRIC or Passport of the Applicant;
  - b) the original SMS with the unique serial code received from UOB in connection with the redemption.
6. The Gift is to be redeemed from the following redemption centre during the respective operating hours set out in the table below:

<b>Channelwerkz Redemption Centre</b> 14 Scotts Road #04-140 Far East Plaza Singapore 228213	<b>Opening hours:</b> 11am to 7pm (Wednesday – Sunday) Closed on Public Holidays  <b>Contact:</b> 67377588
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7. The Eligible Customer must redeem the Gift before 29 September 2018 or while stocks last.
8. Any Gift that is not redeemed by 29 September 2018 will be forfeited and the Eligible Customer shall not be entitled to any compensation or payment or to any replacement gift.
9. The Gift available for redemption is not replaceable, exchangeable or refundable for cash, credits or otherwise in full or in part. It is not valid in conjunction with other promotions, discounts, vouchers or privileges.

10. The Gift awarded is not exchangeable for cash, credit, other goods and services or otherwise. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Gift with any other gift of equal or similar value selected by UOB.
11. The Gift is provided solely by the merchant and/or supplier, and UOB assumes no liability or responsibility for the acts or defaults of the merchant and/or the supplier or defects in the goods or services offered in this Promotion, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in this Promotion. UOB is not an agent of the merchant or supplier of the Gift or the goods or services offered in the Promotion. Any dispute about the quality or service standard must be resolved directly with the merchant and/or suppliers. The merchant and/or suppliers of the Gift or the goods or services offered in the Promotion may impose conditions for redemption and use of the Gift or the goods or services offered in the Promotion.
12. If any Eligible Customer is subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB reserves the right to forfeit/reclaim the Gift and award or dispose of it in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Gift. Without prejudice to the foregoing rights, UOB shall also be entitled to claim from the Eligible Customer a reimbursement for the value of the Gift.
13. Notwithstanding anything to the contrary, UOB reserves the right to at any time in its sole and absolute discretion to amend, vary, add and/or delete any of the terms and conditions of this Promotion for any reason and without prior notification and without assuming any liability to any person (including, but not limited to, increasing the number of Gift that is offered under this Promotion), and Applicants shall be bound by these amendments, variations, additions and/or deletions. UOB shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
14. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion including, but not limited to, increasing the number of Gifts that are offered under this Promotion. UOB's decision on all matters relating to this Promotion is at its discretion and shall be final, conclusive and binding on Applicants. UOB shall not be obliged to give any prior notice or reason or enter into any correspondence with any persons on any matter concerning this Promotion and no communication, appeal, correspondence or claims will be entertained and no payment or compensation will be given or paid by UOB to any person.
15. By participating in the Promotion, Applicants are deemed to have expressly permitted, authorised and consented to the collection, use and disclosure of his/her personal data by UOB to Channelwerkz Redemption Centre in the event that he/she qualifies to receive a Gift for the purposes of facilitating redemption of the Gift.

16. A person who is not a party to these Terms and Conditions and/or any agreement governed by these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term herein and/or any such agreement.
17. The terms and conditions herein shall be governed by the laws of the Republic of Singapore and all Applicants participating in this Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

As at 1 May 2018.

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