



UOB CASHPLUS FUNDS TRANSFER 2-MONTH INTEREST AND PROCESSING FEES WAIVER PROMOTION (1 JANUARY 2019 TO 14 APRIL 2019) (THE “PROMOTION”) – TERMS & 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 open to any individual who has submitted his/her online application to open a new UOB CashPlus Account via www.uob.com.sg or by logging onto UOB Personal Internet Banking (the “**Application**”) during the period commencing from 1 January 2019 and expiring on 14 April 2019 (both dates inclusive) (the “**Promotion Period**”) and obtained approval for the Application within the Promotion Period (the “**Eligible Customers**”).
2. The following are not eligible to participate in this Promotion:
 - (i) any individual who is an existing Accountholder prior to the Promotion Period;
 - (ii) any individual who had an existing UOB CashPlus Account 6 months prior to the Promotion Period;
 - (iii) any individual whose UOB CashPlus Account has been, voluntarily or involuntarily, suspended, terminated, cancelled or closed at any time during the Promotion Period;
 - (iv) any individual whose UOB CashPlus 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; or
 - (v) any individual whose UOB CashPlus Account is deemed to be delinquent or unsatisfactorily conducted as determined by the Bank in its sole discretion.
3. Eligible Customers shall be eligible to enjoy a waiver of interest and processing fees on the Transfer Amount (as defined below) when they submit an online CashPlus Funds Transfer (“**CPFT**”) application for the Transfer Amount during the Promotion Period (the “**Waiver**”). To qualify for the Waiver:
 - (i) the funds transfer amount applied for under the CPFT application for this Promotion shall be at least S\$500 but shall not exceed: (I) S\$10,000 and (ii) 95% of the available credit limit on the Eligible Customer’s UOB CashPlus Account at the time of the application (the “**Transfer Amount**”); and
 - (ii) the CPFT application must be submitted together with the Application.
4. The Waiver only applies from the date United Overseas Bank Limited (the “**Bank**”) approves the Eligible Customer’s CPFT application submitted in accordance with Clause 3 above and expires (i) 2 calendar months later, or (ii) the date on which the Transfer Amount is fully repaid, whichever is earlier. Thereafter, the prevailing CashPlus interest rates and processing fees shall apply. The Waiver does not apply to any other outstanding balances incurred on the Eligible Customer’s UOB CashPlus Account.

5. For the avoidance of doubt, the Waiver only applies to the first CPFT application submitted by Eligible Customers during the Promotion Period. Subsequent CPFT applications submitted by Eligible Customers during the Promotion Period shall not be eligible to qualify for the Waiver and accordingly, the prevailing UOB CashPlus interest rates and processing fees shall apply in respect of these subsequent CPFT applications.
6. 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 and the Application.
7. Participation in this Promotion is subject to the UOB CashPlus Funds Transfer Terms and Conditions and the Terms and Conditions Governing UOB CashPlus (collectively, the "**Standard Terms**"), which may be accessed on www.uob.com.sg. 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. Notwithstanding anything to the contrary in these Terms and Conditions, to enjoy the Waiver under this Promotion, the Eligible Customer's UOB CashPlus Account must be in good standing and conducted in a proper and satisfactory manner at all times as may be determined by the Bank in its sole and absolute discretion.
9. If the Bank deems that the Eligible Customer is not qualified to participate (or continue to participate) in this Promotion, the Bank may at its sole discretion forfeit the Waiver or reclaim the interest and processing fees at the expense of the Eligible Customer or make deductions from the Eligible Customer's UOB accounts as the Bank may deem fit in its sole discretion without notice, payment, compensation or the giving of any reason.
10. 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 Eligible Customer or any other person making such payment on behalf of the Eligible Customer. The Bank has the absolute right to apply payments received by it to all outstanding balances in the UOB CashPlus Account and corresponding fees payable from the highest to the lowest applicable interest rate.
11. Accountholders 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. 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.
12. The entitlement to the Waiver is not replaceable or refundable or transferable or exchangeable for gifts, vouchers or any other credits or otherwise, unless otherwise permitted by the Bank in its sole discretion. The Bank shall not be liable or responsible, in any way, for any cash credit or credit advice which gets lost, misplaced, tampered with, defaced, stolen, misdirected, damaged or misdirected in the post or which is not received in time or which has expired.
13. 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.

14. The Bank shall not be responsible or liable:
 - (i) for any late posting of any application for a UOB CashPlus Account to the Bank or for any failure in the Bank's receipt of the 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.
15. 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.
16. 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.
17. The Bank reserves the right to vary or substitute the Waiver, without prior notice or the giving of any reason or being liable to any person.
18. 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.
19. 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.
20. This Promotion is not valid with any other privileges or promotions unless otherwise stated.

21. The Accountholder 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 Accountholder's other bank/credit card/credit line account(s), as the case may be.
22. 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.
23. 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.

Note: *UOB UNI\$ points which were previously awarded for funds transfer have been abolished.*