

**United Overseas Bank Limited (“UOB”) Go Green Home Loan Promotion
Terms and Conditions**

- 1) (a) The “*United Overseas Bank Limited (“UOB”) Go Green Home Loan Promotion*” (“**Promotion**”) is open to the individuals who comply with all the following conditions (“**Applicant(s)**”):-

submit(s) by 16 December 2021, an online application via UOB’s website “Apply Now” (available [here](#)) to United Overseas Bank Limited (“**UOB**”) to apply for a property loan (“**Property Loan**”) for any of the following purposes:-

- (1) to finance his/her/their purchase of a BCA Green Mark Residential Property or
- (2) to re-finance his/her/their existing private residential property loan in respect of a BCA Green Mark Residential Property, from another bank to UOB; or
- (3) for additional facility(ies) which will be secured against a BCA Green Mark Residential Property that has yet to be mortgaged to UOB,

accepts the letter of offer issued by UOB in connection with the Property Loan (“**Letter of Offer**”) by 23 December 2021; and

For the purpose of this Promotion, “**BCA Green Mark Residential Property**” means residential property that is included in the Green Mark Buildings Directory at [SLEB smart hub](#) located or situated in Singapore

- (b) For the avoidance of doubt, the Promotion:-

- (i) is not applicable to any of the following Property Loans:-

- (1) Property Loans involving the restructuring or re-pricing of existing property loans already taken out with UOB;
- (2) Property Loans involving application for additional facility(ies) which shall be secured against property(ies) that is/are already mortgaged to UOB.;
- (3) Property Loans which are under the UOB’s Staff Housing Loans Scheme;
- (4) where the Property Loan is a bridging loan or an overdraft facility;

where the property to be mortgaged to UOB has not obtained Temporary Occupation Permit;

- (5) where the property to be mortgaged to UOB is located or situated outside of Singapore; or

- (6) where the property to be mortgaged to UOB is not a BCA Green Mark Residential Property
- (ii) is only available to Applicant(s) who are natural persons and in respect of the financing of property registered in the name of natural persons; and/or
- (iii) is not available to body corporates.
- (c) Notwithstanding anything to the contrary, UOB reserves the right to determine at its sole and absolute discretion the eligibility of any individual for the Promotion. The decisions of UOB on all such matters relating to the eligibility of any such individual and/or persons are final, conclusive and binding, and UOB is not obliged to give any reason or prior notice or be liable to any person whatsoever.
- 2) This Promotion is applicable to selected packages only and not valid with agent referrals, Introduce A Friend, welcome back and/or third party referral payment, and shall not be applicable to Applicant(s) who have received other benefits, gifting, rewards and/or administrative concessions from UOB on his/her existing or new property loan(s) (including, but not limited, to a waiver or reduction of any fee payable or penalty incurred by Applicant(s)).
- 3) Under the Promotion, UOB shall purchase 5 Renewable Energy Certificates (“RECs”) on behalf of the Applicant(s), **subject to a minimum home loan quantum of S\$400,000** accepted with the bank. RECs are issued in accordance with the I-REC Standard to support the growth of renewable energy projects.
- 4) The I-REC (International REC) Standard is an internationally recognized standard for RECs. RECS that are issued in accordance with I-REC Standard provides consumers with assurance of its integrity. SP Group is the local issuer of I-RECs in Singapore. For more information on the I-REC Standard, please refer to www.irecstandard.org. The utilization of RECs helps bring about a positive impact to the environment and enables you to reduce the indirect carbon emissions from the power consumed by your household.
- 5) The RECs are strictly non-substitutable or exchangeable for cash.
- 6) The Applicant(s) will receive by 31 Dec 2021 or within 3 months from the time the Loan is accepted by the Bank, whichever later, a notification via email to the email address in UOB’s records the RECs redemption statement representing 5 RECs or 5 MWh of electricity generated from renewable resources as a record of the purchase of the RECs by UOB on the Applicant(s)’ behalf (“**Gift**”). If there is more than one Applicant, the email will be sent to either or any one of the Applicants’ email address in UOB’s records.
- 7) For the avoidance of doubt,:-
- (i) only one (1) Gift will be given per Property Loan accepted in accordance with the terms and conditions of this Promotion; and

- (ii) if there is more than one Applicant for the same Property Loan, only one (1) Gift will be issued to the Applicants notwithstanding that there is more than one (1) individual applicant for that same Property Loan.
- 8) (a) All property loan applications (including, but not limited to, the Property Loans) are subject to approval and acceptance by UOB. UOB shall not be required to give any reason or prior notice for any rejection of any property loan application and shall not be liable or responsible to any party for any rejection of any property loan application. No payment or compensation whether in cash, credit or any kind will be made for any rejection of any property loan application.
- (b) The Letter of Offer shall contain such terms and conditions as UOB may require in relation to the Property Loan(s).
- 9) The Gift is neither transferable nor exchangeable for cash, credit or other gifts, in full or in part.
- 10) If UOB subsequently discovers that an Applicant(s) is not eligible to participate in the Promotion and/or to receive the Gift, UOB may at its discretion forfeit the Gift, or if already awarded, reclaim the Gift at the expense of the Applicant(s) (whether by deductions to the Applicant(s)' UOB accounts or otherwise) and/or award or dispose of the Gift in such manner and/or to such person as UOB deems fit at its absolute discretion without payment, compensation, or reason.
- 11) By participating in the Promotion, you are deemed to have consented to the collection, use and disclosure of your personal data by UOB, the partners, organisers, sponsors, promoters, dealers, merchants, vendors and/or their respective contractors for the purposes of the Promotion including verifying your eligibility, contacting you by telephone, mobile phone, email, letter or SMS regarding the Promotion, and all other purposes incidental to the Promotion.
- 12) 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, the determination of whether the Applicant(s) have met all the requirements of this Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person. UOB shall not be obliged to give any prior notice or any reason or enter into any correspondence with any person on any matter relating to this Promotion or its decision. No communication, appeal, claims and/or enquiries will be entertained.
- 13) Participation in this Promotion is subject to these terms and conditions ("**Terms and Conditions**"). UOB reserves the right, at any time and from time to time, to vary, delete and/or add on to any of these Terms and Conditions at its discretion at any time without giving any reason or prior notice or assuming any liability to any party and all Applicant(s) shall be bound by such variations, deletions and/or additions.
- 14) (a) In the event of any inconsistency or discrepancies between these Terms and Conditions and any advertising, publicity, brochure, marketing, promotional, publicity and other

materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.

(b) While all the information provided herein is believed to be reliable at the time and date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

- 16) A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce or enjoy the benefit of any term herein.
- 17) These Terms and Conditions shall be governed by the laws of Singapore, and all participants in this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.
- 18) Except where the context otherwise requires, words denoting the singular include the plural and vice versa.