



**United Overseas Bank Limited (“UOB”)
HDB Home Loan Refinancing Online Exclusive Promotion Terms and Conditions**

1. Definitions

- 1.1. “**Account**” means the loan servicing account with the Bank of the Eligible Applicant for the Applicable HDB Home Loan.
- 1.2. “**Promotion**” means this “*UOB HDB Home Loan Refinancing Online Exclusive*” Promotion.
- 1.3. “**Eligible Applicant**” has the meaning prescribed to it under clause 2.1 below.
- 1.4. “**HDB Home Loan**” refers to the housing property loan granted by UOB to refinance an existing loan obtained from another bank or financial institution for the purchase of a HDB property.
- 1.5. “**Rewards**” means any of the Gift or Rebate, individually or collectively, as the context may require.
- 1.6. “**Terms and Conditions**” refers to the prevailing terms and conditions of this Promotion.
- 1.7. “**UOB**” means United Overseas Bank Limited.

2. Eligibility

- 2.1 This Promotion is only applicable to individuals who fulfill all of the following conditions (“**Eligible Applicant**”): -
 - (i) Successfully complete and submit an application for the HDB Home Loan via “Apply Now” (available [here](#)) by 31 December 2021; and
 - (ii) Accept the letter of offer issued by UOB in connection with the Applicable HDB Home Loan (“**Letter of Offer**”) within the campaign period of 1 October 2021 to 31 December 2021.
- 2.2 For the avoidance of doubt, the Promotion is not applicable to any of the following: -
 - (i) HDB Home Loan involving the restructuring or re-pricing of an existing housing property loan already taken out with UOB; or
 - (ii) HDB Home Loans granted under UOB’s Staff Housing Loans Scheme.
- 2.3. Each applicant agrees and understands that all HDB Home Loan applications are subject to approval and acceptance by UOB at its sole discretion, and any HDB Home Loan granted to the applicant shall be subject to the terms of the Letter of Offer, and any other terms and conditions as UOB may impose at its discretion.

3. Cash Rebate

- 3.1 A cash rebate may be awarded in relation to HDB Home Loans granted by UOB to refinance an existing loan obtained from another bank or financial institution for the purchase of a HDB property, where the loan quantum for such HDB Home Loan is at least S\$300,000.00 (“**Applicable Refinancing HDB Home Loan**”).

- 3.2 Eligible Applicants will receive a cash rebate of S\$2,000.00 (the “**Rebate**”).
- 3.3 The Rebate will be credited into the Account 1 month from the date of the first disbursement under the Applicable Refinancing HDB Home Loan.
- 3.4 The Eligible Applicant may elect to pay their legal fees (for the Applicable Refinancing HDB Home Loan) using the Rebate.
- 3.5 Only 1 Rebate will be given per Applicable Refinancing HDB Home Loan, regardless of the number of Eligible Applicants named in the Letter of Offer.
- 3.6 UOB reserves the right to forfeit the Rebate and/or claim from the Eligible Applicant a reimbursement for the value of the Rebate, if any of the following events occur within 36 months from the date of the first disbursement under the Applicable Refinancing HDB Home Loan:
 - (i) the Applicable Refinancing HDB Home Loan is repaid in full or in part; or
 - (ii) the Applicable Refinancing HDB Home Loan is restructured

4. Gift

- 4.1 A Gift (as described in clause 4.2 (b) below) may be awarded in relation to HDB Home Loans granted by UOB to refinance an existing loan obtained from another bank or financial institution for the purchase of a HDB property.
- 4.2 (a) Eligible Applicants shall be eligible to receive a Gift, based on the HDB Home Loan amount granted to the Eligible Applicant(s) as reflected in the Letter of Offer.

HDB Home Loan amount granted to the Eligible Applicant(s) as reflected in the Letter of Offer	Gift
S\$250,000.00 and above	1 unit of SHARP FP-J30E air purifier

- (b) SHARP FP-J30E air purifier (worth S\$349.00) is referred to as “Gift”.
- (c) For the avoidance of doubt: -
 - (i) only one (1) Gift will be given per HDB Home Loan granted and accepted in accordance with the terms and conditions of this Promotion;
 - (ii) if there is more than one Eligible Applicant for the same HDB Home Loan, only one (1) Gift will be issued to the Eligible Applicants notwithstanding that there is more than one (1) individual applicant for that same HDB Home Loan; and
 - (iii) Gifts are awarded on a “*while stocks last*” and “*on a first come, first served*” basis.
- 4.3. Eligible Applicants will receive a redemption letter notifying them of their eligibility to receive the Gift and containing the terms and conditions for redeeming the Gift. The redemption letter will be sent to the Eligible Applicant’s address according to UOB’s records.

- 4.4. UOB assumes no liability or responsibility of any kind for any failure or delay in the Eligible Applicant's receipt of the redemption letter. No compensation or replacement will be provided.
- 4.5. UOB does not assume any liability or responsibility for and will not be liable or responsible for any defect, quality, merchantability, the fitness or any other aspect of the Gift, or for any acts or omissions of the merchant or supplier of the Gift offered in connection with this Promotion. UOB is not an agent of the merchant and/or the supplier. Any dispute about the quality or service standard must be resolved directly with the merchant and/or supplier.

5. General

- 5.1. UOB may (without being obliged to) replace and/or substitute the Rewards with a similar reward of equivalent or similar value, or to suspend or withdraw any Rewards at any time without prior notice or giving any reason or assuming any liability to any party whatsoever.
- 5.2. If UOB subsequently determines that an Eligible Applicant is ineligible to participate in this Promotion or to receive the Gift or if the HDB Home Loan is cancelled before disbursement, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift from any of the Eligible Account's accounts with UOB without prior notice to the Eligible Applicant. If the monies standing to the credit of the Eligible Applicant's accounts are insufficient to reimburse UOB, the Eligible Applicant shall immediately reimburse UOB for the value of the Gift.
- 5.3. The redemption letter and the Rewards are neither transferable nor exchangeable for cash, credit or other gifts.
- 5.4. This Promotion is not valid with the Introduce A Friend, Online Exclusive, Welcome Back and/or any third party / agent referral payment / other promotion, and shall not be applicable to individuals who have received other benefits, 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 the individual(s)).
- 5.5. UOB assumes no liability or responsibility for any aspect of the Rewards or for any loss, damage, charges, costs or expenses of any kind suffered or incurred as a result of or in connection with this Promotion and the redemption or usage of the Rewards.
- 5.6. Participation in the Promotion is subject to the terms and conditions stated herein.
- 5.7. Notwithstanding anything to the contrary, UOB may, at its discretion, terminate the Promotion and/or change or add to any of these terms and conditions of the Promotion in connection with the Promotion set out herein including, but not limited to, changing the eligibility conditions, Promotion Period 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 shall be final, binding and conclusive. UOB is not obliged to give any reason or prior notice on any matter concerning the Campaign. No appeal, correspondence or claims will be entertained. UOB has the right and discretion to determine whether a party has met the requirements of the Promotion.
- 5.8. UOB's Standard Terms and Conditions Governing Banking Facilities shall continue to be binding on all Eligible Applicants, in the event of any inconsistency, these terms and conditions shall prevail on the matters which relates to this Promotion.

- 5.9. UOB shall not be responsible or liable for any costs, losses, damages, claims, expenses and/or injuries: -
- (i) suffered by any person if UOB is unable to perform its obligations under these terms and conditions;
 - (ii) suffered by any person if the Eligible Applicant is not eligible for this Promotion;
 - (iii) arising from UOB exercising its right to reject the HDB Home Loan application; or
 - (iv) of any Eligible Applicant or any other person howsoever incurred or suffered.
- 5.10. By participating in the Promotion, Eligible Applicants agree to be bound by the rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification for the Promotion.
- 5.11. Eligible Participants agree to submit to the exclusive jurisdiction of the Singapore courts. These terms and conditions shall be governed and construed in accordance with Singapore law.
- 5.12. A person who is not a party to the terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B).