

United Overseas Bank Limited (“UOB”)**UOB HDB Home Loan Refinancing Campaign Terms and Conditions****1. Definitions**

- 1.1. “**Campaign**” means this HDB Home Loan Refinancing Campaign (apply online by 28 February 2019).
- 1.2. “**Eligible Applicant**” has the meaning prescribed to it under Paragraph 2.1 below.
- 1.3. “**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.
- 1.4. “**Terms and Conditions**” refers to the prevailing terms and conditions of this Campaign.
- 1.5. “**UOB**” means United Overseas Bank Limited.

2. Eligibility

- 2.1 This Campaign 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 28 February 2019, where the loan quantum for such HDB Home Loan must be at least S\$300,000 (“**Applicable HDB Home Loan**”); and
- (ii) accept the letter of offer issued by UOB in connection with the Applicable HDB Home Loan (“**Letter of Offer**”) by 28 February 2019 .

- 2.2 For the avoidance of doubt, the Campaign 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;
- (ii) HDB Home Loans which are under the 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 decide at its discretion.

3. Rewards

- 3.1 The Eligible Applicant will receive one Electrolux ZB3314 Stick Vacuum Cleaner (the “**Gift**”).
- 3.2 The Gifts are available on a first come first served basis, while stocks last. Only 1 Gift will be given per Applicable HDB Home Loan, regardless of the number of Eligible Applicants named in the Letter of Offer.
- 3.3. UOB may replace and/or substitute the Gift 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.

- 3.4. 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.
- 3.5. 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.
- 3.6. The redemption letter and the Gift are neither transferable nor exchangeable for cash, credit or other gifts.
- 3.7. 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 the merchant or supplier of the Gift offered in connection with this Campaign. 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.

4. General

- 4.1. This Campaign 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)).
- 4.2. UOB assumes no liability or responsibility for any aspect of the Gift or for any loss, damage, charges, costs or expenses of any kind suffered or incurred as a result of or in connection with this Campaign and the redemption or usage of the Gift.
- 4.3. Participation in the Campaign is subject to the terms and conditions stated herein. Notwithstanding anything to the contrary, UOB may, at its discretion, terminate the Campaign and/or change or add to any of these terms and conditions of the Campaign in connection with the Campaign set out herein including, but not limited to, changing the eligibility conditions, Campaign Period or withdrawing the Campaign, 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 Campaign 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 Campaign.
- 4.4. If UOB subsequently discovers that an Eligible Applicant(s) is not eligible to participate in the Campaign and/or to receive the Gift, UOB may at its discretion forfeit or reclaim the gift without any compensation or replacement.
- 4.5. 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 Campaign.

- 4.6. 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 Campaign ;
 - (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.
- 4.7. By participating in the Campaign, 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 Campaign.
- 4.8. 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.
- 4.9. 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).