



United Overseas Bank Limited (“UOB”)

Property Loans Online Exclusive Terms and Conditions:

1. The “*United Overseas Bank Limited (“UOB”) Property Loans Online Exclusive*” (“**Promotion**”) is valid from 1 December 2019 to 13 March 2020, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms and conditions (the “**Terms and Conditions**”).
2. To participate in this Promotion, you must:
 - (a) successfully register to participate in this Promotion via Short Message Service (SMS), by keying in “DysonHL<space> last 4 alphanumeric characters of your NRIC/Passport number” (e.g. DysonHL 567A) and sending it to 77862;
 - (b) submit by 13 March 2020, an application via “Apply Now” (available [here](#)) to UOB to apply for a property loan (“**Property Loan**”) for any of the following purposes:-
 - (i) to finance your purchase of a Private Residential Property; or
 - (ii) to re-finance your existing private residential property loan from another bank in respect of a Private Residential Property to UOB; or
 - (iii) for additional facility(ies) which will be secured against Private Residential Property that have yet to be mortgaged to UOB; and
 - (c) accept the letter of offer issued by UOB in connection with the Property Loan (“**Letter of Offer**”) within the Promotion Period.
3. For the purpose of this Promotion, “**Private Residential Property**” means a private residential property located or situated in Singapore.
4. For the avoidance of doubt, this 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;
 - (5) where the property to be mortgaged to UOB is located or situated outside of Singapore;

(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.

5. UOB has 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.
6. 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 individuals who have received other benefits, cash rebate, gifts, 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)).
7. If you fulfill all of the conditions set out in paragraph 2 of these Terms and Conditions, you will be eligible to receive a Gift as detailed in the table below:

Property Loan amount as reflected in the Letter of Offer	Your Gift Upon Loan Acceptance
S\$500,000.00 to less than S\$1,000,000.00	1 unit of Dyson Pure Cool Me™ personal purifier fan with 1 additional filter (worth S\$578)
S\$1,000,000.00 to less than S\$1,800,000.00	1 unit of Dyson Pure Cool™ Advanced Technology Tower TP04 (worth S\$899)
S\$1,800,000.00 and above	1 unit of Dyson Pure Cool™ Advanced Technology Tower TP04 and 1 unit of Dyson Cyclone V10™ Fluffy (total worth S\$1,698)

8. The Property Loan amount granted to you will be computed based on, amongst others, the purchase price of the Private Residential Property less the value of the Gift awarded to you.
9. 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, regardless of the number of borrowers indicated in the Letter of Offer;
 - (ii) All Gifts are awarded on a “while stocks last” and “on a first come, first served” basis.

10. 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.
11. The Letter of Offer shall contain such terms and conditions as UOB may require in relation to the Property Loan(s).
12. UOB will issue a letter to you notifying you of your eligibility to receive the Gift and containing the terms and conditions for redeeming the Gift. The redemption letter will be sent to your address according to UOB's records.
13. UOB assumes no liability or responsibility of any kind for any failure or delay in your receipt of the redemption letter and/or the Gift or for any redemption letter and/or Gift which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired. The Gift must be collected within the time period(s) set out in the redemption letter failing which the Gift shall be null and void and the Gift shall be forfeited. Any individuals whose Gift has been forfeited or whose Gift has become null and void shall not be entitled to a replacement Gift or any payment or compensation notwithstanding non-receipt of the Gift or the redemption letter. Any Gift that is not collected within the required time frame or any Gift and/or redemption letter which is lost, misplaced, defaced, stolen or tampered with, misdirected or damaged is strictly non-replaceable. No payment or compensation whether in cash, credit or any kind shall be made for any Gift and/or redemption letter which has expired or which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged or for any Gift which is not collected within the required time frame.
14. The redemption letter and the Gift are neither transferable nor exchangeable for cash, credit or other gifts, in full or in part.
15. UOB assumes no liability or responsibility and will not be liable or responsible for (a) any defect, quality, deficiency, merchantability, fitness or any other aspect of the Gift and/or any other gifts; and/or (b) for the acts or defaults of the manufacturer, merchant and/or suppliers of the same. UOB is not an agent of the manufacturer, merchant and/or suppliers of the Gift or any other gifts. In addition to these Terms and Conditions (as defined above), the manufacturer, merchant and/or suppliers of the Gift and/or any other gifts may impose separate and further conditions for the redemption of and use of the same. Any dispute about the quality or service standard must be resolved directly with the manufacturer, merchant and/or suppliers. UOB will not be responsible or liable for any injury, loss, claim or damage or consequences whatsoever or for any 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 Gift and/or any other gifts or in connection with the Promotion howsoever arising.
16. UOB reserves the right to 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.
17. If UOB subsequently discovers that any individual is not eligible to participate in the Promotion and/or to receive the Gift and/or if the Property Loan is found to be

subsequently cancelled, UOB may at its discretion reclaim the Gift or charge to and debit an amount equivalent to the value of the Gift if already awarded/redeemed and/or additional interest(s), up to a cap of S\$1,698.00, from the Borrower's account.

18. 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 applicant is not eligible for this Promotion;
 - (iii) arising from UOB exercising its right to reject the Property Loan application; or
 - (iv) of any applicant or any other person howsoever incurred or suffered.
19. 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 you 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.
20. Participation in this Promotion is subject to these 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 you shall be bound by such variations, deletions and/or additions.
21. 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.
22. 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.
23. 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.
24. 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.
25. Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.