

**Terms and Conditions**  
**KrisFlyer UOB Account Up To 5,000 KrisFlyer Miles Online Promotion**  
**(22 April 2021 to 31 July 2021)**

**1. Definitions**

- 1.1 “**Account**” means a KrisFlyer UOB Account which is in good standing at all times as determined by the Bank at its sole discretion.
- 1.2 “**Bank**” or “**UOB**” means United Overseas Bank Limited and includes its successors or assigns.
- 1.3 “**Qualifying Periods**” shall mean the following:
- (i) the period commencing from 22 April 2021 to 31 May 2021 (both dates inclusive);
  - (ii) the period commencing from 1 June 2021 to 30 June 2021 (both dates inclusive); and
  - (iii) the period commencing from 1 July 2021 to 31 July 2021 (both dates inclusive),
- and, “**Qualifying Period**” shall be construed accordingly.
- 1.4 “**Fresh Funds**” means (i) funds in the form of non-UOB cheques and cashier’s order; (ii) other funds that are not transferred from any existing UOB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the New Account (as defined below) within the Promotion Period.

**2 Promotion**

- 2.1 This KrisFlyer UOB Account Up To 5,000 KrisFlyer Miles Online Promotion (22 April 2021 to 31 July 2021) (“**Promotion**”) is valid from 22 April 2021 to 31 July 2021, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you are deemed to have accepted the terms and conditions governing this Promotion (the “**Terms and Conditions**”).
- 2.2 To participate in this Promotion:-
- (i) you must not be an existing holder of a UOB current account or savings account at the time of submitting your Application (as defined below) and you must not have held an Account 12 months prior to the commencement of the Promotion Period;
  - (ii) you must apply online to open a new Account as the primary accountholder of that Account during the Promotion Period via UOB’s website at [www.uob.com.sg](http://www.uob.com.sg) or by logging onto Personal Internet Banking (each, an “**Application**”); and
  - (iii) your Application must be approved during the Promotion Period and you must be issued with an account number for your new Account opened pursuant to your Application (the “**New Account**”) during the Promotion Period.
- 2.3 If you are amongst the first 200 participants of this Promotion within a Qualifying Period to fulfill all of the conditions set out in Clause 2.2 above and all of the following conditions below:
- (i) you deposit into your New Account a minimum amount of S\$5,000 in Fresh Funds (“**Fresh Funds Deposit**”) via any one of the following channels during the Promotion Period:
    - (A) via “**FAST**” from any financial institution in Singapore that offers “**FAST**” services;
    - (B) UOB Cash Deposit Machine;
    - (C) UOB Quick Cheque Deposit Boxes;
    - (D) over-the-counter at any one of the branches of the Bank; and/or

(E) any other channels permitted by the Bank; and

- (ii) you hold such Fresh Funds Deposit in your New Account for the period corresponding to the calendar month of your Fresh Funds Deposit based on the timeline set out in the table below (“**Deposit Holding Period**”):

Date of Fresh Funds Deposit	Last Day of Deposit Holding Period
Between 22 April 2021 to 30 April 2021 (both dates inclusive)	30 June 2021
Between 1 May 2021 to 31 May 2021 (both dates inclusive)	31 July 2021
Between 1 June 2021 to 30 June 2021 (both dates inclusive)	31 August 2021
Between 1 July 2021 to 31 July 2021 (both dates inclusive)	30 September 2021

then, you shall be eligible to receive a one-time credit of 2,000 KrisFlyer Miles in this Promotion (the “**New Account Miles**”).

- 2.4 If you satisfy all of the conditions in Clause 2.2 above and all of the following conditions below and you successfully credit your monthly salary amounting to at least S\$2,000 via GIRO with transaction reference “SALA” to your New Account by no later than the salary crediting deadline corresponding to the calendar month of your New Account opening date as set out in the table below:

Opening Date of New Account	Salary Crediting Deadline
Between 22 April 2021 to 30 April 2021 (both dates inclusive)	30 June 2021
Between 1 May 2021 to 31 May 2021 (both dates inclusive)	31 July 2021
Between 1 June 2021 to 30 June 2021 (both dates inclusive)	31 August 2021
Between 1 July 2021 to 31 July 2021 (both dates inclusive)	30 September 2021

then, you shall be eligible to receive a one-time credit of 3,000 KrisFlyer Miles in this Promotion (the “**SALA Miles**” and together with the New Account Miles, the “**Rewards**”).

- 2.5 For the avoidance of doubt, if you (i) are eligible to receive the New Account Miles and (ii) you satisfy all of the requirements in Clause 2.4 above, you shall also be eligible to receive the SALA Miles in addition to the New Account Miles.

- 2.6 If you are eligible to receive the New Account Miles, the New Account Miles will be credited directly into your KrisFlyer membership account linked to your New Account approved pursuant to this Promotion by the crediting date set out in the table below corresponding to the date of your Fresh Funds Deposit (or such other date as UOB may determine in its sole discretion):

Date of Fresh Funds Deposit	New Account Miles Crediting Date
Between 22 April 2021 to 30 April 2021 (both dates inclusive)	By 30 September 2021
Between 1 May 2021 to 31 May 2021 (both dates inclusive)	By 31 October 2021
Between 1 June 2021 to 30 June 2021 (both dates inclusive)	By 30 November 2021
Between 1 July 2021 to 31 July 2021 (both dates inclusive)	By 31 December 2021

- 2.7 If you are eligible to receive the SALA Miles, the SALA Miles will be credited directly into your KrisFlyer membership account linked to your New Account approved pursuant to this Promotion by the crediting date set out in the table below corresponding to the opening date of your New Account (or such other date as UOB may determine in its sole discretion) (“**Reward Credit Date**”):

Opening Date of New Account	SALA Miles Crediting Date
Between 22 April 2021 to 30 April 2021 (both dates inclusive)	By 30 September 2021
Between 1 May 2021 to 31 May 2021 (both dates inclusive)	By 31 October 2021

Between 1 June 2021 to 30 June 2021 (both dates inclusive)	By 30 November 2021
Between 1 July 2021 to 31 July 2021 (both dates inclusive)	By 31 December 2021

2.8 All Applications are subject to approval which will be determined by UOB in its absolute discretion.

### **3 Reward**

3.1 You are only eligible to receive each of the New Account Miles and the SALA Miles once under this Promotion, notwithstanding the number of New Accounts opened during the Promotion Period or the Fresh Funds Deposit amount placed into any or all of the New Accounts during the Promotion Period.

3.2 To be eligible for a Reward, your New Account must be in good standing at all times as determined by the Bank at its absolute discretion. If your New Account is closed before the crediting of a Reward, the Reward shall be forfeited.

3.3 The Rewards are not replaceable or refundable or transferable or exchangeable for gifts, vouchers or any other credits or otherwise.

3.4 The Bank reserves the right to substitute a Reward with any item of equivalent or similar value or to vary the value of that Reward, without prior notice or reason or being liable to any person.

3.5 The New Account Miles is awarded on a first-come-first-served basis. UOB shall not be required to update or notify any person regarding the availability of such Reward.

3.6 Once the relevant Reward is credited into your Singapore Airlines KrisFlyer membership account, the relevant Reward (including the utilisation, redemption and expiry of the Award) is governed by the prevailing terms and conditions of the Singapore Airlines KrisFlyer programme. You shall be solely responsible for complying with all such terms.

3.7 The Rewards are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Rewards. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Rewards and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Rewards. Any dispute regarding the Rewards must be resolved directly with the merchant and/or supplier of the Rewards. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Rewards. For the purposes of this clause, "Rewards" include any products and/or services provided by third party merchants in connection with the use and/or redemption of the relevant Reward.

### **4 Withdrawals / Closure of Account**

4.1 An early account closure fee of S\$30 is payable if any New Account is closed within six (6) months from the opening date of the New Account.

4.2 If the New Account is closed within 9 months from the opening date of the New Account, the Bank shall be entitled to forfeit and/or reclaim your Reward(s) or charge to and debit an amount equal to the value of your Reward(s) from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of your Reward(s) through such means as UOB may determine in its sole discretion.

### **5 General**

5.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your New Account to meet all your financial commitments. You shall continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your New Account or otherwise.

5.2 The following persons shall not be eligible to participate in the Promotion:

- (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;

- (ii) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
  - (iii) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
  - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.3 UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with your participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
- 5.4 UOB 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 you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 5.5 If UOB determines that you are ineligible to participate in this Promotion or to receive the Reward(s), UOB may in its sole discretion forfeit the Reward(s), reclaim the Reward(s) or charge to and debit an amount equal to the value of the Reward(s) from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Reward(s) through such means as UOB may determine in its sole discretion.
- 5.6 The Terms and Conditions shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 5.7 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 5.8 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions (including but not limited to the UOB Account Up To \$76 Cash Credit and LEGO® Minifigure Online Promotion (1 April 2021 to 30 June 2021) and the UOB One Account Great Friends Promotion (1 April 2021 to 30 September 2021)).
- 5.9 By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 5.10 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) to enforce the Terms and Conditions.
- 5.11 The Terms and Conditions shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

### **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.