

Terms and Conditions
UOB Online Account Opening Flash Deal Promotion (16 to 18 November 2022)

1. Definition

- 1.1 **“Account”** means a UOB Lady’s Savings Account, UOB Stash Account, UOB Uniplus Account, KrisFlyer UOB Account or UOB One 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 **“Existing Accountholder”** means any individual who is an existing UOB Deposits customer who maintains a UOB current account or savings account (which is in good standing at all times as determined by the Bank at its sole discretion) at the time of the Application (as hereinafter defined).
- 1.4 **“Permitted Channel”** means any one of the following online / mobile banking channels used to apply for an Account:
- (i) via UOB’s official website at www.uob.com.sg; or
 - (ii) via UOB Personal Internet Banking or UOB TMRW,

but excluding any application triggered or assisted by UOB staff or agents or applied with a UOB credit card or from <https://www.uob.com.sg/personal/save/tertiary/index.html>.

2 Promotion

- 2.1 This **UOB Online Account Opening Flash Deal Promotion (16 to 18 November 2022)** (“**Promotion**”) is only valid from 16 November 2022 to 18 November 2022, 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, you must satisfy all of the following conditions:
- (i) you must submit an application for a new Account (“**New Account**”) as the sole accountholder of that New Account during the Promotion Period (“**Application**”) via a Permitted Channel only;
 - (ii) for New Accountholders – you must not be an existing primary holder of a UOB current account or savings account at the time of submitting your New Account application pursuant to sub-clause (i) above and you must not have held and/or closed any UOB current account or savings account in the 12-month period prior to the commencement of the Promotion Period (a “**New Accountholder**”)
 - (iii) for Existing Accountholders – you must not be an existing primary holder of the same Account type as the New Account you are applying for pursuant to sub-clause (i) above in the 12-month period prior to the commencement of the Promotion Period;
 - (iv) your Application must be approved and you must be issued with an account number for your New Account by 30 November 2022.
- 2.3 For the avoidance of doubt, if you submit an application to open a New Account via any channel other than a Permitted Channel, you shall not be eligible to participate in this Promotion. New Accounts which are applied for as joint accounts are not eligible for this Promotion.
- 2.4 All Applications are subject to approval which will be determined by UOB in its absolute discretion.

3 Reward

- 3.1 If you satisfy all the requirements of this Promotion, you shall be eligible to receive a one-time Grab Voucher (the “Reward”) in the amount based on the table below.

New Accountholder	S\$50
Existing Accountholder	S\$30

- 3.2 If you are eligible to receive the Reward, you will be notified by SMS (or such other means as UOB may decide in its sole discretion) with a code for the redemption of the Reward by 31 January 2023 (or such other date as UOB may decide in its sole discretion) (the “Redemption Notice”).
- 3.3 You are only eligible to receive one (1) Reward under this Promotion, notwithstanding the number of New Accounts opened during the Promotion Period.
- 3.4 The Reward must be redeemed / utilised by the expiry date stated in the Redemption Notice. Strictly no extension will be allowed. Redemption and utilisation of your Reward remains subject to any terms and conditions as may be imposed by the merchant / supplier of the Reward and you shall be responsible for complying with the same.
- 3.5 To be eligible for the 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 the Reward, the Reward shall be forfeited.
- 3.6 The Reward is not replaceable or refundable or transferable or exchangeable for gifts, vouchers or any other credits or otherwise.
- 3.7 The Bank reserves the right to substitute the Reward with any item of equivalent or similar value or to vary the value of the Reward, without prior notice or reason or being liable to any person.
- 3.8 The Reward is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Reward. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Reward and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Reward. Any dispute regarding the Reward is to be resolved directly with the merchant and/or supplier of the Reward. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Reward. For the purposes of this clause, “Reward” includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the 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 or charge to and debit an amount equal to the value of the Reward 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 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, UOB may in its sole discretion forfeit the Reward, reclaim the Reward or charge to and debit an amount equal to the value of the Reward 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 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 Uniplus Online Account Opening Promotion for Young Adult (**17 October to 31 December 2022**). For the avoidance of doubt, if you are between the ages of 16 and 24 at the time of submitting your New Account application for a UOB Uniplus account (whether as a New Accountholder or Existing Accountholder) during the period commencing from **17 October to 31 December 2022** (both dates inclusive), you shall not be eligible to participate in this Promotion.
- 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 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 2001 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.
- 5.12 Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.

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.