

**UOB Lady's Festive Promotion – UOB Lady's Savings Account
(20 November 2023 to 19 January 2024)
Terms and Conditions**

1. Definitions

Unless otherwise defined in these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:

- 1.1 **“Account”** means a new or existing UOB Lady's Savings Account which is valid, subsisting and in good standing at all times as determined by the Bank at its absolute discretion.
- 1.2 **“Bank” or “UOB”** means United Overseas Bank Limited.
- 1.3 **“Existing Accountholder”** means an individual who has opened an Account as a primary holder prior to the Promotion Period and remains as an existing primary holder of the Account during the Promotion Period.
- 1.4 **“Incremental Fresh Funds”** means Funds in the amount of S\$15,000:
- (i) in the form of non-UOB cheques or non-UOB cashier's order;
 - (ii) that are not transferred from any existing UOB current/savings account; and
 - (iii) that are not withdrawn from any existing UOB current/savings account and re-deposited (whether part or all of the amounts withdrawn) into the Account indicated in the Registration (as defined below) at any time during the Promotion Period.

Note:

- (a) For existing Accounts, the Incremental Fresh Funds must result in at least a corresponding increment in the Account's day-end balance throughout the Promotion Period **and** Earmark Period as compared to 31 October day-end balance of that Account.
 - (b) For Accounts newly opened during Promotion Period, the 31 October 2023 day-end balance shall be zero.
- 1.5 **“New Accountholder”** means an individual who successfully opens an Account as a primary holder of the Account during the Promotion Period and have not closed a similar Account in the past six (6) months.
- 1.6 **“Promotion”** means this UOB Lady's Festive Promotion – UOB Lady's Savings Account (20 November 2023 to 19 January 2024).
- 1.7 **“Promotion Period”** means the period from 20 November 2023 to 19 January 2024, both dates inclusive.
- 1.8 **“Terms and Conditions”** means the terms and conditions of this Promotion.

2. Promotion

- 2.1 By participating in this Promotion, you agree to be bound by the Terms and Conditions.

2.2 To participate in this Promotion, you must be an Accountholder and you must satisfy all of the following conditions during the Promotion Period:

- (i) you must successfully deposit a minimum amount of S\$15,000 in Incremental Fresh Funds (the **“Participating Deposit”**) into your Account via any one of the following permitted channels during the Promotion Period:
 - a. *“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 UOB; and/or
 - e. any other channels permitted by UOB; and
- (ii) you must successfully register and provide consent to earmark the Participating Deposit deposited pursuant to sub-paragraph (i) above by duly completing the online participation form available at go.uob.com/lisa-promo (the **“Participation Form”**) during the Promotion Period. Please note that you are required to state your Singapore mobile number registered with UOB in your Participation Form.

(For illustration purpose, if your Account’s 31 October 2023 day-end balance is S\$10,000, you must maintain S\$25,000 (being your 31 October 2023 day-end balance of S\$10,000 and the Participating Deposit amount of S\$15,000) balance throughout the Promotion Period and Earmark Period to be eligible for the Gift.

2.3 If you have submitted more than one Participation Form during the Promotion Period under this Promotion, UOB will only use and recognise the last Participation Form submitted within the earliest Qualifying Period (as defined in Clause 2.5 below) to determine your eligibility for earmarking purposes.

2.4 Participation Form(s) with a participating Account number and/or Singapore mobile number that differs from that maintained in UOB’s records will be invalid for the purposes of this Promotion.

2.5 Your Participating Deposit will be Earmarked for the period corresponding to your Participating Deposit deposit date or Participation Form Submission Date (whichever is later) as set out in the table below (**“Earmark Period”**). **“Earmarked”** means that the amount deposited will not be reflected in Participating Account statements and cannot be withdrawn. You are required to maintain the applicable minimum Incremental Fresh Fund (i.e. the aggregate of your Account’s 31 October 2023 day-end balance and the Participating Deposit amount) for the full Earmark Period.

Participating Deposit date or Participation Form submission date, whichever is later (“Qualifying Period”)	Participating Deposit will be Earmarked by	Earmark End Date (including this date)
20 November to 31 December 2023	29 Feb 2024	15 March 2024
1 January 2024 to 19 January 2024	29 Feb 2024	19 April 2024

2.6 For the purposes of this Promotion, the Incremental Fresh Funds amount cannot be accumulated across multiple Accounts held by the same Accountholder.

3. **Gift Set**

- 3.1. The first 200 Accountholders who satisfy all of the requirements set out in these Terms and Conditions, you shall be eligible to receive one (1) limited-edition UOB x Curious Creatures gift set (worth S\$188) (the “**Gift Set**”). Each set contains:
 - one (1) collectible silk twilly scarf, exclusively designed by Tiffany Lovage; and
 - two (2) I Am Necklaces from Curious Creatures.
- 3.2. There are four (4) Gift Sets available and they differ in terms of designs. UOB will assign the Gift Set based on your preferences indicated on the Participation Form as well as the stock availability for each Gift Set.
- 3.3. If you are eligible to receive the Gift Set, UOB will send you a redemption notice by 31 March 2024 (or such other date as UOB may determine in its sole discretion) based on your mailing address or email address or mobile phone number (as the case may be) in UOB’s records (the “**Redemption Notice**”).
- 3.4. The Redemption Notice will set out details on the redemption of the Gift Set. Any redemption of the Gift Set may be declined if any one of the requirements in the Redemption Notice is not met at the time of the redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notice. For the avoidance of doubt, UOB may impose additional terms and conditions for the redemption of the Gift Set.
- 3.5. The Gift Set must be redeemed during the redemption period specified in the Redemption Notice and the redemption period will not be extended for any reason whatsoever. If the Gift Set is not redeemed during the redemption period, the Gift Set will be forfeited.
- 3.6. Gift Sets are on a first-come-first-served basis, whilst stock last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift Sets.
- 3.7. You are only entitled to receive one (1) Gift Set under this Promotion, regardless of the amount and/or number of Participating Deposit you deposit under this Promotion.
- 3.8. The Gift Set is neither transferable nor exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Gift Set is allowed.
- 3.9. UOB may substitute the Gift Set with any item of equivalent or similar value, without prior notice or reason or being liable to any person. UOB’s determination of the substituted Gift Set shall be final, conclusive and binding. No correspondence or claims will be entertained.
- 3.10. The Gift Set is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift Set. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift Set and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift Set. Any dispute regarding the Gift Set is to be resolved directly with the merchant and/or supplier of the Gift Set. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift Set. For the purposes of this clause, “Gift Set” includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift Set.
- 3.11. All prices and values of the Gift Set set out in any advertising, promotional, publicity and other materials are purely indicative and for information purposes only and such prices and values may vary in accordance with market fluctuations and other market conditions. UOB accepts no liability for any loss howsoever arising from the use of or reliance on such indicative prices and values.

- 3.12. Your Account must be in good standing at all times as determine by UOB at its absolute discretion. In the event that your Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you redeem the Gift Set, the Gift Set shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

4. Withdrawals / Closure of Account

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

5. General

- 5.1. You shall be solely responsible for ensuring that you maintain sufficient funds in your Account to meet all your financial commitments. You shall continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your Account or otherwise.
- 5.2. Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Promotion:
- (a) any individual who is an existing secondary holder of an Account or who has successfully opened an Account as a secondary holder of an Account during the Promotion Period;
 - (b) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (c) 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;
 - (d) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (e) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.3. Sending and receiving SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to and/or received. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 5.4. 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 the redemption or usage of any reward under this Promotion or 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.

- 5.5. 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.
- 5.6. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such 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.
- 5.7. These Terms and Conditions shall be read in conjunction with the UOB's Terms and Conditions Governing Accounts and Services, the prevailing UOB Cardmember Agreement, Terms and Conditions for the UOB Lady's Cards and any other terms and conditions that may be relevant in connection with this Promotion ("**Standard Terms**"). In the event of any conflict or inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions herein shall prevail only to the extent of matters relating to this Promotion. In the event of any inconsistency between 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.
- 5.8. UOB may, at any time and at its discretion, terminate the Promotion and/or vary any of the Terms and Conditions without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments.
- 5.9. Unless otherwise stated and save for the following promotions, this Promotion is not valid with other offers, privileges or promotions:
- (a) UOB Lady's Festive Promotion – UOB Lady's Card (20 November 2023 to 19 January 2024)
- 5.10. 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.
- 5.11. A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce these Terms and Conditions.
- 5.12. The Terms and Conditions are governed by the laws of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts 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.