



**UOB Lady's Savings Account Bonus Cash Rewards Programme
(8 March to 31 December 2023)
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 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 **"Accountholder"** means an individual who is a primary holder of an Account.
- 1.3 **"Bank" or "UOB"** means United Overseas Bank Limited.
- 1.4 **"Cash Rewards"** shall mean collectively the SuperSalary Bonus and the SuperMom Bonus and **"Cash Reward"** shall be construed accordingly.
- 1.5 **"Programme"** means this UOB Lady's Savings Account Bonus Cash Rewards Programme (8 March to 31 December 2023).
- 1.6 **"Programme Period"** means the period from 8 March 2023 to 31 December 2023, both dates inclusive.
- 1.7 **"SuperSalary Bonus"** means the bonus cash reward awarded on the crediting of the Accountholder's salary into the Account by satisfying all the requirements in Clause 3 of these Terms and Conditions.
- 1.8 **"SuperMom Bonus"** means the bonus cash reward awarded on the top-up into the Junior Savers Account held in the name of the Accountholder with UOB by satisfying all the requirements in Clause 4 of these Terms and Conditions.
- 1.9 **"Terms and Conditions"** means the terms and conditions of this Programme.

2 Programme

- 2.1 In this Programme, if you are an Accountholder, you shall be eligible to earn Cash Rewards in accordance with these Terms and Conditions in respect of a calendar month during the

Programme Period provided that you maintain a minimum cash balance of S\$10,000 in your Account at all times during that calendar month within the Programme Period.

- 2.2 Cash Rewards are credited on a monthly basis. Cash Rewards that you may earn in any given calendar month during the Programme Period will be credited into your Account by the end of the last working day of the following calendar month.
- 2.3 Your Account must be at good standing and conducted in a proper and satisfactory manner as determined by UOB in its sole discretion at the time of crediting the Cash Reward. Cash Rewards will be forfeited if your Account is closed, terminated or suspended for any reason whatsoever before the Cash Rewards has been credited into your Account.
- 2.4 Cash Rewards credited in a calendar month will be reflected in your Account statement for the following calendar month.
- 2.5 The Cash Rewards are not transferable or exchangeable for other items, credit or kind, in part or full.

3. **SuperSalary Bonus**

- 3.1 To be eligible to earn a cash reward amounting to 1% of your Monthly Salary (as defined below) in respect of a calendar month during the Programme Period, you are required to fulfill all of the following conditions:
 - (a) your full monthly salary must be successfully credited into your Account via GIRO/PAYNOW with the transaction reference "SALA" / "PAYNOW SALA" ("**Monthly Salary**") in any calendar month during the Programme Period; and
 - (b) you must save at least 20% of your Monthly Salary amount for that calendar month (the "**Minimum Monthly Savings Amount**") resulting in your Account balance at the end of the calendar month of your Monthly Salary crediting increasing by at least the Minimum Monthly Savings Amount when compared against the Account month end balance in the previous calendar month, excluding all interest credits and any other credits credited by the Bank.

For illustration purposes only:

- If your Monthly Salary that is credited via GIRO into your Account in May 2023 amounts to S\$1,000, you must save at least 20% of S\$1,000 (i.e. S\$200) of that Monthly Salary in your Account by 31 May 2023.

- If your Account month end balance as at 30 April 2023 is S\$10,000, then you must maintain minimum S\$10,200 in your Account by 31 May 2023 to be eligible for the SuperSalary Bonus.

3.2 The SuperSalary Bonus amount that you may earn is capped for each calendar month based on your Account balance amount at the end of that calendar month in accordance with the tiers set out in the table below:

Account Balance	SuperSalary Bonus Cap per calendar month
S\$10,000 to S\$50,000	S\$40
S\$50,001 to S\$100,000	S\$80
>S\$100,000	S\$120

4. SuperMom Bonus

4.1 To be eligible to earn a cash reward amounting to 1% of your JSA Top-Up (as defined below) in respect of a calendar month during the Programme Period, you are required to fulfill all of the following conditions:

- you must have a Junior Savers Account maintained with UOB which is held in both your name and your child's name (the "**JSA**");
- you must top-up your JSA in any calendar month during the Programme Period (the "**JSA Top-Up**"); and
- your JSA Top-Up must result in a corresponding increase of your JSA balance at the end of the calendar month in which the JSA Top-Up was made when compared against your JSA's month end balance in the previous calendar month, excluding interest credits and any other credits credited by the Bank.

For illustration purposes only:

If you made a JSA Top-Up amounting to S\$500 on 5 May 2023 into your JSA, and the balance of your JSA as at 30 April 2023 amounts to S\$15,000, then you must ensure that the balance of your JSA as at 31 May 2023 amounts to S\$15,500.

4.2 The SuperMom Bonus amount that you may earn is capped for each calendar month based on your Account balance amount at the end of that calendar month in accordance with the tiers set out in the table below.

Account Balance	SuperMom Bonus Cap per calendar month
S\$10,000 to S\$50,000	S\$20

S\$50,001 to S\$100,000	S\$40
>S\$100,000	S\$60

5. Withdrawals / Closure of Account

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

6. General

6.1 Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Programme:

- (i) 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 Programme Period;
- (ii) individuals whose UOB account(s) (including the Account) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Programme Period;
- (iii) individuals whose UOB account(s) (including the Account) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole discretion;
- (iv) 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
- (v) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

6.2 These Terms and Conditions shall be read in conjunction with the Bank's Terms and Conditions Governing Accounts and Services and any other terms and conditions that may be relevant in connection with this Programme ("**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 Programme. 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 Programme, the Terms and Conditions shall prevail.

- 6.3 The Bank may, at any time and at its sole and absolute discretion, terminate the Programme and/or vary any of the Terms and Conditions at any time without giving any reason or prior notice or assuming any liability to any person, and you shall be bound by these amendments.
- 6.4 You will need to maintain sufficient funds in your Accounts to meet your financial commitments. You shall continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions are returned or rejected as a result of there being insufficient funds in the relevant Account.
- 6.5 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 participation in this Programme. 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.
- 6.6 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Programme, including but not limited to the determination of whether you have met all the requirements of the Programme. UOB's decision on all matters relating to this Programme shall be final, conclusive and binding on you and no payment or compensation will be given. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Programme and no appeal, correspondence or claims will be entertained.
- 6.7 The Programme is not valid with any other privileges or promotions unless otherwise stated.
- 6.8 By participating in the Programme and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you hereby consent to the collection, use and disclosure of your information (including your personal data) by UOB, UOB's vendors, UOB's partners, suppliers, the organizers, sponsors, promoters and/or their respective contractors for all purposes in connection with the Programme (including by contacting you via voice call or text message).
- 6.9 A person who is not a party to the Terms and Conditions and/or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term of the Terms and Conditions.
- 6.10 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.