



**UOB Lunar New Year Savings Promotion (1 January 2023 to 28 February 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 Passbook Savings Account, UOB Uniplus Account, UOB Stash Account, UOB One Account and 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 (i) an individual who is an existing primary holder of an Account during the Promotion Period or (ii) an individual who successfully opens an Account as a primary holder of an Account during the Promotion Period.
- 1.3 **“Bank” or “UOB”** means United Overseas Bank Limited.
- 1.4 **“Cash Credit”** has the meaning ascribed to it in Clause 2.3.
- 1.5 **“Incremental Fresh Funds”** means funds in the amount of S\$50,000, S\$100,000 or S\$200,000:
- (ii) in the form of non-UOB cheques or non-UOB cashier’s order;
  - (iii) that are not transferred from any existing UOB current/savings or fixed deposit account; and
  - (iv) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account indicated in the Registration (as defined below) at any time during the Promotion Period.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 as compared to the 31 December 2022 day-end balance of that Account.
  - (b) For Accounts newly opened during Promotion Period, the 31 December 2022 day-end balance shall be zero.
- 1.6 **“Promotion”** means this UOB Lunar New Year Savings Promotion (1 January 2023 to 28 February 2023).
- 1.7 **“Promotion Period”** means the period from 1 January 2023 to 28 February 2023, both dates inclusive.
- 1.8 **“Terms and Conditions”** means the terms and conditions of this Promotion.

## 2. Promotion

### How to participate

- 2.1 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (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\$50,000, S\$100,000, or S\$200,000 in Incremental Fresh Funds into your Account via any one of the following permitted channels during the Promotion Period (the “**Participating Deposit**”):
- “FAST” from any financial institution in Singapore that offers “FAST” services;
  - UOB Cash Deposit Machine;
  - UOB Quick Cheque Deposit Boxes;
  - over-the-counter at any one of the branches of UOB; and/or
  - 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/savings-promo](http://go.uob.com/savings-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.
- 2.3 If you satisfy all of the requirements set out in these Terms and Conditions and your Participating Deposit corresponds with the amount stated in your Participation Form submitted, you shall be eligible to receive a one-time cash credit (the “**Cash Credit**”) in the amount as set out below:

Tier	Participating Deposit Amount	Cash Credit Amount
1	S\$50,000	S\$388
2	S\$100,000	S\$888
3	S\$200,000	S\$1888

- 2.4 You shall only be entitled to receive the Cash Credit once under this Promotion.
- 2.5 If you are eligible to receive the Cash Credit in this Promotion, your Cash Credit will be credited directly into your Account specified in your Participation Form submitted in this Promotion (the “**Participating Account**”) in accordance with the timeline set out in Clause 2.8 below (or such other date as UOB may determine in its sole discretion).
- 2.6 If you have submitted more than one Participation Form during the Promotion Period under this Promotion, UOB will use the last Participation Form submitted within the earliest Qualifying Period (as defined in Clause 2.8 below) to determine your eligibility for earmarking purposes.
- 2.7 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.

### **Earmarking of Incremental Fresh Funds And Cash Credit**

- 2.8 Your Participating Deposit will be Earmarked for the period corresponding to your Participating 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.

<b>Participating Deposit date or Participation Form submission date, whichever is later (“Qualifying Period”)</b>	<b>Participating Deposit will be Earmarked and Cash Credit will be credited by</b>	<b>Earmark End Date (including this date)</b>
1 January 2023 to 31 January 2023	28 February 2023	16 May 2023
1 February 2023 to 28 February 2023	31 March 2023	16 June 2023

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

### **3. Golden Carrot Rewards**

- 3.1 If you are eligible to receive the Cash Credit under this Promotion, you will receive an additional cash credit of S\$28 for each successful Action below if you satisfy the respective conditions (the “Golden Carrot Reward”). Accordingly, you will get to receive up to three (3) Golden Carrot Rewards (worth a total cash credit of S\$84) under this Promotion if you successfully satisfy all conditions of all three (3) Actions below in this Clause 3.1.

<b>Action</b>	<b>Conditions</b>
PayNow registration	You must satisfy all of the following conditions:  (a) you must not have PayNow registered with UOB before and during the period between 1 July 2022 and 31 December 2022, both dates inclusive; and  (b) you must successfully register for PayNow with UOB during the Promotion Period.
New salary deposit	You must satisfy all of the following conditions:  (a) you must not have your monthly salary credited via GIRO or Paynow into any of your UOB current and/or savings account during the period between 1 July 2022 and 31 December 2022, both dates inclusive; and  (b) you must successfully credit your monthly salary of at least S\$1,600 via GIRO into your Participating Account with the transaction description “GIRO-SALA” or “PAYNOW SALA” by 31 March 2023.
Referral	You must make one (1) successful referral during the Promotion Period by satisfying all of the following conditions:  (a) the individual, whom you referred, must be a primary holder of an Account (the “Referee”) and you cannot name yourself as the Referee;

	<p>(b) the referral field in the Referee's Participation Form must indicate your Singapore mobile number registered with UOB when the Referee submits the form during the Promotion Period to participate in this Promotion; and</p> <p>(c) the Referee must successfully participate in this Promotion and is eligible to receive the Cash Credit.</p>
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3.2 For the Referral:

- (i) You are only eligible to receive one (1) Golden Carrot Reward, regardless of the number of successful referrals you make during the Promotion Period.
- (ii) If the Referee's Participating Account under this Promotion is held jointly with you, you shall not be eligible to receive the Golden Carrot Reward with respect to the Referee's Participating Account.
- (iii) In the event of multiple referrals of the same Referee, UOB will use the last Participation Form submitted by the Referee to determine which referrer to receive the Golden Carrot Reward .

3.3 For the avoidance of doubt, you are only entitled to receive one (1) Golden Carrot Reward for each Action in Clause 3.1 above under this Promotion.

3.4 The Golden Carrot Reward will be credited to your Participating Account by 30 April 2023 (or such other dates as UOB may determine in its sole discretion).

3.5 If you choose to withdraw from this Promotion or your Participating Deposit (or any part thereof) is withdrawn prior to the expiry of the Earmark Period, or if you are otherwise discovered to be ineligible for this Promotion, UOB may at its discretion forfeit or reclaim the Cash Credit and Golden Carrot Reward (as applicable) or charge to and debit an amount equal to the value of the Cash Credit and Gold Carrot Reward (as applicable) from the Participating Account or any other account that you maintain with UOB. If the monies standing to the credit of the Participating Account or such other accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Cash Credit and Golden Carrot Reward (as applicable) in such manner as UOB decides at its sole discretion.

**4. Withdrawals / Closure of Account**

4.1 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.

**5. General**

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

- (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 Promotion 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 Promotion 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.
- 5.2 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 their service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 5.3 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 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.
- 5.4 The Bank may, at any time and at its sole and absolute discretion, terminate the Promotion 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.
- 5.5 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.
- 5.6 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 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.
- 5.7 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 decision on all matters relating to this Promotion 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 Promotion and no appeal, correspondence or claims will be entertained.
- 5.8 The Promotion is not valid with any other privileges or promotions unless otherwise stated.

- 5.9 By participating in the Promotion 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 Promotion (including by contacting you via voice call or text message).
- 5.10 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.
- 5.11 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.