



UOB Save up Cash in Promotion (1 October 2024 to 31 December 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 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 2.4.
- 1.5 **“Earmark Period”** has the meaning ascribed to it in Clause 2.9.
- 1.6 **“Incremental Fresh Funds”** means funds in the amount of S\$20,000, S\$50,000, S\$100,000 or S\$150,000:
- (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 - (iii) that are not withdrawn from any existing UOB current/savings account within 30 days before or during the Promotion Period and re-deposited (whether part or all the amounts withdrawn) into the Participating Account(as defined below).
- Note:
- (a) The Incremental Fresh Funds must result in at least a corresponding increment in the Participating Account’s day-end balance throughout the Promotion Period **and** Earmark Period as compared to the Participating Account’s Monthly Average Balance for September 2024.
 - (b) For Participating Accounts newly opened during the Promotion Period, the Monthly Average Balance for these Participating Accounts for September 2024 shall be taken to be zero.
- 1.7 **“Monthly Average Balance”** is the summation of each day-end balance for each month divided by the number of calendar days for that month. The Bank will determine this monthly average balance amount.
- 1.8 **“Promotion”** means this UOB Save up Cash in Promotion (1 October 2024 to 31 December2024).
- 1.9 **“Promotion Period”** means the period from 1 October 2024 to 31 December 2024, both dates inclusive.
- 1.10 **“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 of this Promotion (the “**Terms and Conditions**”).

How to participate

2.2 This Promotion is only open to Personal Banking, Wealth Banking, Privilege Banking and Privilege Banking Reserve Account holder(s) who maintain their Account with one of the aforementioned segments throughout the Promotion Period and Earmark Period.

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

(i) you must successfully deposit a minimum amount of S\$20,000, S\$50,000, S\$100,000, or S\$150,000 in Incremental Fresh Funds (the “**Participating Deposit**”) into your Account (“**Participating Account**”).

(ii) you must successfully register and provide consent to earmark the Participating Deposit deposited for the Earmark Period pursuant to sub-paragraph 2.3(i) above by duly completing the online participation form available at 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.

2.4 If you satisfy all of the requirements set out in these Terms and Conditions and your Participating Deposit corresponds with the amount stated in the Participation Form you 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\$20,000	S\$70
2	S\$50,000	S\$200
3	S\$100,000	S\$450
4	S\$150,000	S\$700

2.5 You shall only be entitled to receive the Cash Credit once under this Promotion.

2.6 If you are eligible to receive the Cash Credit in this Promotion, your Cash Credit will be credited directly into your Participating Account in accordance with the timeline set out in Clause 2.9 below (or such other date as UOB may determine in its sole discretion).

2.7 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 to determine your eligibility for the Cash Credit and for earmarking purposes.

2.8 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

- 2.9 Your Participating Deposit will be Earmarked for the period corresponding to your Participating Deposit date or Participation Form submission date (whichever is later) till the Earmark End Date as set out in the table below (“Earmark Period”). “Earmarked” means that the amount deposited and cannot be withdrawn. **You are required to maintain the applicable minimum Incremental Fresh Funds in your Participating Account (i.e. your Participating Account day-end balance should be at least the aggregate of your Account’s Monthly Average Balance for September 2024 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 and Cash Credit will be credited by	Earmark End Date (including this date)
1 October 2024 to 31 October 2024	29 November 2024	17 March 2025
1 November 2024 to 30 November 2024	31 December 2024	17 April 2025
1 December 2024 to 31 December 2024	31 January 2025	16 May 2025

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

3. New-to-UOB Account Gifts

- 3.1 If you are amongst the first 25 customers each calendar month during the Promotion Period who submitted a Participation Form and who satisfies all the conditions set out below, you shall be eligible to receive a Gift (defined in the table below):

- (a) you must not have held and/or closed any UOB current or savings account within twelve (12) months prior to the commencement of the Promotion Period;
- (b) you must not be an existing holder of a UOB current or savings account at the time of submitting your new Account application during the Promotion Period;
- (c) your new Account application must be approved within the Promotion Period and the new Account must be used as the Participating Account for this Promotion;
- (d) you must submit your Participation Form in the same month (“**Participation Form Submission Month**”) that your new Participating Account is opened; and
- (e) you must fulfil the Participating Deposit of S\$150,000 in the same month that your new Participating Account is opened and must have received the Cash Credit under this Promotion.

Participation Form Submission Month	Gifts
October 2024	2D1N Staycation at PARKROYAL COLLECTION Marina Bay Hotel, Singapore (worth S\$600)
November 2024	Hotel Buffet Dinner for 4 persons at Lime Restaurant, PARKROYAL COLLECTION Pickering, Singapore (worth S\$500)

December 2024	A pair of Singapore Airlines Economy Class return air tickets from Singapore to Bangkok (worth S\$800)
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- 3.2 If you choose to withdraw from the Promotion and/or if your Participating Deposit (or any part thereof) is released from the earmark placed or withdrawn prior to the expiry of the Earmark Period, you shall not be eligible to receive the Gift. If you are subsequently discovered to be ineligible to receive the Gift (which eligibility shall be determined at the UOB's sole discretion), UOB reserves the right to reclaim the Gift, or charge you the full value of the Gift.
- 3.3 You are only entitled to redeem one Gift under this Promotion. Gifts are on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person. The Gift is not 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 is allowed.
- 3.4 If you are eligible to receive a Gift under this Promotion, you will be notified via a notification letter, SMS or email (or such other mode of communication as UOB may determine at its sole discretion without prior notice) sent based on your contact details in UOB's records, of your eligibility to redeem the Gift by 31 January 2025 (or such other date as UOB may decide in its sole discretion) (the "**Redemption Notification**").
- 3.5 You are required to comply with all the requirements set out in the Redemption Notification regarding the redemption of the Gift. The Gift must be redeemed by the date set out in the Redemption Notification ("**Redemption Deadline**"). Strictly no extension of the Redemption Deadline will be allowed. If you fail to redeem your Gift by the Redemption Deadline for any reason whatsoever, your Gift will be forfeited without any compensation whatsoever.
- 3.6 Customer shall ensure to remain contactable at all times for the purposes of receiving communications relating to the redemption of the Gift. If any customer is uncontactable and/or fails to receive any communications relating to the redemption of the Gift for any reason whatsoever, any UOB reserves the right to forfeit/reclaim the Gift at UOB's discretion (without any liability to any persons whose Gift was forfeited) and redistribute unclaimed Gift to another person as may be selected by UOB at its sole discretion.
- 3.7 The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.
- 3.8 Redemption and/or use of the Gift remains subject to the prevailing terms and conditions imposed by the merchant and/or supplier of the Gift (or such other terms and conditions which the merchant and/or supplier may impose subsequently in its sole discretion), which shall be your sole responsibility to comply with. For the avoidance of doubt, the redemption and/or use of the Gift may be subject to applicable taxes, insurance charges, surcharges or administrative fees which are to be solely borne by you.

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 date that the Account is opened.

For the avoidance of doubt, your Participating Account must be in good standing at all times as determined by UOB at its absolute discretion. In the event that your Participating Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Cash Credit is credited into your Participating Account or before you receive the Gift (as the case may be), the Cash Credit and/or Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

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 Participating 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 Participating 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 are 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 by any person. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB.

- 5.3 If UOB determines that you are ineligible to participate in this Promotion or to receive the Cash Credit and/or Gift (collectively, the "**Benefit**") under this Promotion, UOB may in its sole discretion forfeit the Benefit, reclaim the Benefit or charge to and debit an amount equal to the value of the Benefit 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 Benefit through such means as UOB may determine in its sole discretion.

- 5.4 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 (collectively the "**Standard Terms**"). In the event of any conflict or inconsistency between the

Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency. 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 to the extent that such discrepancy relates to this Promotion.

- 5.5 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 all persons shall be bound by these amendments.
- 5.6 You will need to maintain sufficient funds in your Participating Account 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 Participating Account or otherwise.
- 5.7 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 Benefit 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.
- 5.8 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 prior notice or enter into any correspondence with any person on any matter or decision concerning this Promotion and no appeal, correspondence or claims will be entertained.
- 5.9 The Promotion is not valid with any other offers, privileges or promotions unless otherwise stated.
- 5.10 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 and the necessary third parties for all purposes in connection with the Promotion (including by contacting you via voice call or text message).
- 5.11 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.
- 5.12 The Terms and Conditions are 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\$100,000 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\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.