



**UOB Stash Your Cash Promotion (1 October 2022 to 31 October 2022)
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 Stash® 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 2.6.
- 1.5 **“Fresh Funds”** means:
- (i) funds in the form of non-UOB cheques or non-UOB cashier’s orders;
 - (ii) other funds that are not transferred from any existing UOB current/savings or fixed deposit account; or
 - (iii) other funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account at any time during the Promotion Period.
- 1.6 **“Incremental Fresh Funds”** means Fresh Funds deposited into the Account during the Promotion Period which:
- (i) are in multiples of S\$50,000; and
 - (ii) results in a corresponding increase in the day-end balance of the Account throughout the Promotion Period as compared to the Monthly Average Balance of that same Account as at 30 September 2022.
- 1.7 **“Monthly Average Balance” or “MAB”** refers to the sum of each day-end Account balance in a particular calendar month, divided by the number of calendar days in that month. In respect of Accounts which are newly opened during the Promotion Period, the MAB as at 30 September 2022 shall be zero.
- 1.8 **“Promotion”** means this UOB Stash Your Cash Promotion (1 October to 31 October 2022).
- 1.9 **“Promotion Period”** means the period from 1 October 2022 to 31 October 2022, both dates inclusive.
- 1.10 **“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 these Terms and Conditions.
- 2.2 To participate in this Promotion, you must be an Accountholder and you must satisfy all the following conditions during the Promotion Period:
- (i) deposit a minimum amount of S\$50,000 of Incremental Fresh Funds 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 the Bank; and/or
 - e. any other channels permitted by the Bank; and
 - (ii) register and provide consent to earmark the Incremental Fresh Funds amount deposited pursuant to sub-paragraph above by sending an SMS in the following format using your Singapore mobile number registered with UOB to 77862 (the "SMS Registration"): **Stash <space> Incremental Fresh Fund Amount (i.e. "50K", "500K", "1M") <space> 10-digit Account number**
- Example of SMS for participation in this Promotion:
- **Stash <space> 50K<space>1234567890**
 - **Stash <space> 500K<space>9876543210**
 - **Stash <space> 1M<space>1357246800**
- ("50K" means S\$50,000; "500K" means S\$500,000; "1M" means S\$1,000,000)
- 2.3 If you have submitted more than one SMS Registration during the Promotion Period under this Promotion, UOB will use the last SMS Registration submitted as valid submission to determine your eligibility for earmarking purposes.
- 2.4 In the event that the Incremental Fresh Funds deposited is less than the amount indicated in the corresponding SMS Registration for that deposit during the Promotion Period, the Bank will earmark the amount that corresponds to the nearest S\$50,000 (if any) or such other amount as may be determined by the Bank in its sole discretion.
- 2.5 The participating Account number indicated on the SMS Registration must be the same as that maintained in the Bank's records. SMS Registration(s) with a participating Account number and/or mobile number that differs from that maintained in the Bank's records will be invalid for the purposes of this Promotion.

Earmarking of Incremental Fresh Funds and Cash Credit

- 2.6 If you satisfy all of the conditions in Clause 2.2 above, you will be eligible to receive a S\$450 cash credit for every S\$50,000 of Incremental Fresh Funds deposited into your Account during the Promotion Period (capped at a maximum of S\$9,000 in cash credit) (the “**Cash Credit**”), provided that you maintain, at all times until the expiry of the Earmark Period, a day-end balance in your Account which is in excess of the Monthly Average Balance of that Account as of 30 September 2022 (each, an “**Eligible Accountholder**”).
- 2.7 The maximum Cash Credit that you may receive under this Promotion is S\$9,000, regardless of the number of Accounts held by you.
- 2.8 The amount of Incremental Fresh Funds to be earmarked for this Promotion will be based on the amount registered via the SMS Registration, up to a maximum of S\$1,000,000 in Incremental Fresh Funds, subjected to Clause 2.4. The Incremental Fresh Funds will be earmarked (“**Earmarked Funds**”) until 14 April 2023 stated in the table in Clause 2.9 below (“**Earmark Period**”). You will only be allowed to withdraw the Earmarked Funds after the expiry of the relevant Earmark Period. The Earmarked Funds will not be reflected in the Account statement upon earmark.
- 2.9 The Cash Credit will be credited into an Eligible Accountholder’s Account by the date stated in the table below or or such other date as the Bank may determine in its sole discretion:

Deposit date or SMS Registration date, whichever is later	Deposit will be earmarked and Cash Credit will be credited by	Earmark End Date
1 October to 31 October 2022	30 November 2022	14 April 2023

- 2.10 If an Eligible Accountholder withdraws the Earmarked Funds deposited from the Account within the Earmark Period, or is otherwise discovered to be ineligible for this Promotion, the Bank may at its discretion debit an amount equal to the value of the Cash Credit from the Account or any other account that the said Accountholder has with the Bank. If the monies standing to the credit of the Account or such other accounts are insufficient to reimburse the Bank, the Account Holder shall immediately reimburse the Bank for the value of the Cash Credit through such modes and means as the Bank decides at its discretion.

Accountholders with multiple Accounts

- 2.11 Regardless of the number of Accounts you may have, only one (1) Account may participate in the Promotion. In the event that you have multiple Accounts, UOB will only verify the Incremental Fresh Funds in the Account number indicated in the last SMS Registration and received by the Bank, provided that:
- (i) The Account number indicated in the SMS Registration corresponds with a valid and subsisting Account as per the Bank’s records;
 - (ii) You are the primary holder of the Account specified in the SMS Registration; and
 - (iii) The mobile number from which the Bank receives the SMS Registration matches the mobile number of the primary holder of the Account as maintained in the Bank’s records.
- 2.12 For the purposes of this Promotion, the Incremental Fresh Funds amount cannot be accumulated across multiple Accounts held by the same Accountholder.

3. Withdrawals / Closure of Account

- 3.1 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.
- 3.2 The Accountholder agrees and acknowledges that the Bank may at its discretion forfeit or reclaim the Cash Credit or charge to and debit an amount equivalent to the value of the Cash Credit, if already awarded/redeemed, from the Account, if the Accountholder closes the Account and/or withdraws part of or all of the Earmarked Funds before the Earmark End Date.
- 3.3 If the Bank subsequently discovers or determines that the Accountholder is in fact not eligible to participate in or does not qualify for the Promotion, the Bank may at its discretion, forfeit or reclaim the Cash Credit or charge to and debit an amount equivalent to the value of the Cash Credit, if already awarded, from the Accountholder's Account.
- 3.4 In the event where the monies standing to the credit of the Account is not sufficient to reimburse the Bank for the value of the Cash Credit, the Accountholder shall immediately reimburse the Bank for the value of the Cash Credit in such manner as the Bank may decide in its discretion.

4. General

- 4.1 By participating in this Promotion, you are deemed to agree to be bound by the Terms and Conditions.
- 4.2 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.
- 4.3 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 their service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 4.4 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 (“**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.

- 4.5 The Bank may, at any time and at its sole and absolute discretion, 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.
- 4.6 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.
- 4.7 UOB shall not be responsible for any losses to or expenses of any Accountholder or any other person in connection with the Promotion, howsoever arising.
- 4.8 UOB’s decision on all matters relating to this Promotion shall be final, conclusive and binding on the Accountholder. UOB shall not be obliged to give any reason or enter into any correspondence with the Accountholder or any persons on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained.
- 4.9 The Promotion is not valid with any other privileges or promotions unless otherwise stated. If you have participated in the UOB Great Singapore Savings Promotion (1 August – 31 October 2022), you will be eligible to participate in this Promotion. In the event you have participated in multiple promotions and the participating deposit does not meet the total fresh fund amount that you have submitted to the Bank, UOB shall decide at its sole and absolute discretion your eligibility for the promotions. For the avoidance of doubt, the same participating deposit cannot be used to participate in multiple promotions.
- 4.10 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.
- 4.11 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 to enforce any term of the Terms and Conditions.
- 4.12 The Terms and Conditions are governed by the laws of Singapore and all Accountholders 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.