

**UOB Family Savings Festival Promotion (1 April 2021 to 30 June 2021)
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 Passbook Savings Account, UOB Uniplus Account, UOB Stash® Account, UOB One Account, UOB Lady’s Savings Account or KrisFlyer UOB 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 - (iii) other funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account at any time during the Promotion Period.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\$10,000; 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 31 March 2021.
- 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 31 March 2021 shall be zero.
- 1.8 **“Promotion”** means this UOB Family Savings Festival Promotion (1 April 2021 to 30 June 2021).
- 1.9 **“Promotion Period”** means the period from 1 April 2021 to 30 June 2021, 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 of the following conditions during the Promotion Period:
- (i) deposit a minimum amount of S\$10,000 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 completing the Online Participation Form ("**Participation Form**") available at uob.com.sg/sfregister.
- 2.3 You may make multiple deposits of Incremental Fresh Funds into your Account at any time during the Promotion Period, provided that each such deposit of Incremental Fresh Funds is made into the same Account indicated in the first Participation Form submitted to the Bank and you successfully register each such deposit of Incremental Fresh Funds via a fresh Participation Form in accordance with Clause 2.2 above.
- 2.4 In the event that the Incremental Fresh Funds so deposited is less than (i) the amount indicated in the corresponding Participation Form for that deposit or (ii) the accumulated amount indicated in all the Participation Forms for all deposits during the Promotion Period, the Bank will earmark the amount that corresponds to the nearest S\$10,000 or such other amount as may be determined by the Bank in its sole discretion.
- 2.5 The participating Account number and mobile number indicated on the Participation Form must be the same as that maintained in the Bank's records. Participation Form(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\$10 cash credit for every S\$10,000 of Incremental Fresh Funds deposited into your Account during the Promotion Period (capped at a maximum of S\$120 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 31 March 2021 (each, an "**Eligible Accountholder**").
- 2.7 The maximum Cash Credit that you may receive under this Promotion is S\$120, 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 Participation Form(s), up to a maximum of S\$120,000 in Incremental Fresh Funds. The Incremental Fresh Funds will be earmarked (“**Earmarked Funds**”) for approximately 6 months until the relevant Earmark End Date (date inclusive) 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:

Participate and Top-up By	Earmark End Date	Cash Credit By
1 Apr – 30 Apr 2021	29 October 2021	31 May 2021
1 May – 31 May 2021	30 November 2021	30 June 2021
1 Jun – 30 Jun 2021	31 December 2021	31 July 2021

- 2.10 If an Eligible Accountholder withdraws the Fresh 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 In the event that you have multiple Accounts, UOB will only verify the Incremental Fresh Funds in the Account number indicated in the first Participation Form received by the Bank, provided that:
- (i) The Account number indicated in the Participation Form 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 Participation Form; and
 - (iii) The mobile number indicated on the Participation Form matches the mobile number of the primary holder of the Account as maintained in the Bank’s records.
- 2.12 For the avoidance of doubt, where you have already submitted a Participation Form to the Bank in accordance with these Terms and Conditions, all subsequent Participation Forms received by the Bank indicating different or alternative Account numbers from this first Participation Form will be deemed null and void by the Bank, and all Incremental Fresh Funds deposited into another Account that is not indicated in the first Participation Form will not be eligible for any Cash Credit under this Promotion. All subsequent Participation Forms must indicate the same Account number as that stated in the first Participation Form, and all subsequent deposits of Incremental Fresh Funds must be made into the same Account stated in the first Participation Form received by the Bank.
- 2.13 For the purposes of this Promotion, the Incremental Fresh Funds amount cannot be accumulated across multiple Accounts held by the same Accountholder.

Family Savings Festival Grand Draw

- 2.14 All Eligible Accountholders will be automatically enrolled in our Family Savings Festival Grand Draw (“**Lucky Draw**”).
- 2.15 For the purposes of the Lucky Draw, each Eligible Accountholder will receive 1 lucky draw chance for every S\$10,000 of Incremental Fresh Funds deposited into an Eligible Accountholder’s Account during the Promotion Period (capped at a maximum of 12 lucky draw chances).
- 2.16 10 winners (each a “**Winner**”) will be randomly selected during the Lucky Draw to win the following prizes (each, a “**Prize**”):

Prizes	Quantity
The Barracks Hotel Sentosa – One night in Suite room inclusive 1 extra bed and daily breakfast for 2 adults and 2 children and usage of lounge plus evening cocktails (worth S\$1,400)	1
Playstation® 5 Console (worth S\$729)	1
Microsoft Surface Go 2 – Intel Pentium 4425Y – WiFi, 4GB RAM, 64GB storage (worth S\$618)	2
Andaz Singapore staycation – One night stay in Andaz Residence Suite inclusive of daily breakfast for 2 adults and 2 children plus \$100 F&B Credit applicable in all restaurants (excluding Bar Square) and room service (worth S\$965)	2
Anova Precision® Cooker Pro (worth S\$548)	2
Nintendo Switch Gen 2 - 32GB (NTSC/Asia 110V/240V) (worth S\$489)	2

- 2.17 The Lucky Draw will be conducted using an electronic system on 27 August 2021 (the “**Draw Date**”) at 80 Raffles Place, UOB Plaza, Singapore 048624 (or such other date, time or location as UOB may determine at its own discretion without prior notice). The Draw will be witnessed by an external auditor appointed by UOB at its sole discretion.
- 2.18 Any Eligible Accountholder who have chosen to withdraw from the promotion and/or release the earmark funds prior to the date on which the Lucky Draw is conducted will not be eligible for the Lucky Draw.
- 2.19 If any Eligible Accountholder is subsequently discovered to be ineligible to participate in the Lucky Draw or to receive the Prize (which eligibility shall be determined at UOB’s sole discretion), UOB reserves the right to reclaim the Prize, or charge the Eligible Accountholder the full value of the Prize.
- 2.20 UOB reserves the right to draw reserve winners to replace any Winner who is or may be subsequently found to be ineligible or disqualified from the Lucky Draw.
- 2.21 Each Winner shall only be entitled to win one (1) Prize under this Lucky Draw.
- 2.22 The Prize is neither transferable nor exchangeable for cash, credit or kind. No reservation, refund or exchange of the Prize is allowed.

- 2.23 UOB may substitute the Prize 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 Prize shall be final, conclusive and binding. No correspondence or claims will be entertained.
- 2.24 The results of the Lucky Draw will be published on UOB's website within 7 working days after the date of the Lucky Draw. The Winners will be notified by 30 September 2021 via an acknowledgement letter/SMS/email as per each Winner's records with UOB.
- 2.25 Winners shall ensure that they remain contactable at all times. If any Winner is uncontactable for any reason whatsoever, UOB reserves the right to forfeit/reclaim the Prize at UOB's discretion (without any liability to any Winners whose Prize was forfeited) and redistribute any unclaimed Prize to another person as may be selected by UOB at its sole discretion, whereupon said person shall then be the Winner. Alternatively, UOB may elect to donate any forfeited or unclaimed Prize or its equivalent value to such charitable organisation as UOB may determine in its sole discretion.
- 2.26 The Prize is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Prize. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prize and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prize. Any dispute regarding the Prize is to be resolved directly with the merchant and/or supplier of the Prize. The merchant and/or supplier of the Prize may impose additional terms and conditions for the redemption of the Prize. UOB shall not be required to assist or act on a Winner's behalf in communicating with the merchant and/or supplier of the Prize. For the purposes of this clause, "Prize" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Prize.
- 2.27 By participating in the Lucky Draw, 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 all purposes relating to the Lucky Draw, including without limitation:
- a) for the announcement of the Winners on the UOB website/Facebook/social media page, newspaper and/or such other channel as UOB may determine in its sole discretion; and
 - b) to contact you (including by voice call or text message) regarding the redemption of the Prize.
- 2.28 You further acknowledge and agree that photographs and videos may be taken of you at or during the Lucky Draw event (if applicable) for the purpose of publication on the UOB website/Facebook/social media page and/or such other channel as UOB may determine in its sole discretion.

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 Account holder 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.
- 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 (Cap. 53B) 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.