

**UOB Lady's Savings Account NestBloom Top Up Promotion (1 January 2022 to 28 February 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 Lady's Savings Account which is valid, subsisting and in good standing at all times as determined by UOB 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. **"Gift"** has the meaning ascribed to it in Clause 2.8.
- 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 - (iii) other funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account at any time during the Promotion Period.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 the minimum amount of S\$50,000 or S\$100,000; 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 December 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 31 December 2021 shall be zero.
- 1.8. **"Promotion"** means this UOB Lady's Savings Account NestBloom Top Up Promotion (1 January 2022 to 28 February 2022).
- 1.9. **"Promotion Period"** means the period from 1 January 2022 to 28 February 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 of the following conditions during the Promotion Period:
- (i) deposit a minimum amount of S\$50,000 or S\$100,000 of Incremental Fresh Funds into your Account via any one of the permitted channels listed in this Clause 2.2(i) during the Promotion Period; and
 - 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 UOB; and/or
 - e. any other channels as UOB may permit in its sole discretion from time to time.
 - (ii) register and provide consent to earmark the Incremental Fresh Funds amount deposited pursuant to Clause 2.1(i) above by completing the Online Participation Form available at uob.com.sg/sfregister ("**Participation Form**") indicating your Singapore mobile number registered with UOB.
- 2.3. For the avoidance of doubt:
- 2.3.1. If the Incremental Fresh Funds so deposited is less than S\$50,000, you shall not be eligible to participate in the Promotion.
 - 2.3.2. In the event that the Incremental Fresh Funds so deposited is equal to or more than S\$50,000 but less than the amount stated in your Participation Form, UOB will earmark the amount that corresponds to the nearest S\$50,000 or such other amount as may be determined by UOB in its sole discretion.

Earmarking of Incremental Fresh Funds

- 2.4. The amount of Incremental Fresh Funds to be earmarked for this Promotion will be based on the amount registered via the Participation Form, of either S\$50,000 or S\$100,000 in Incremental Fresh Funds. The Incremental Fresh Funds will be earmarked ("**Earmarked Funds**") for approximately four (4) 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.

Accountholders with multiple Accounts

- 2.5. 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 UOB, provided that:
- (i) The Account number indicated in the Participation Form corresponds with a valid and subsisting Account as per UOB's records;
 - (ii) You are the primary holder of the Account specified in the Participation Form; and

- (iii) The mobile number used for the Participation Form matches the mobile number of the primary holder of the Account as maintained in UOB's records.
- 2.6. For the avoidance of doubt, where you have already submitted a Participation Form to UOB in accordance with these Terms and Conditions, all subsequent Participation Forms received by UOB indicating different or alternative Account numbers from this first Participation Form will be deemed null and void by UOB, and all Incremental Fresh Funds deposited into another Account that is not indicated in the first Participation Form will not be eligible for any Gift under this Promotion.
- 2.7. For the purposes of this Promotion, the Incremental Fresh Funds amount cannot be accumulated across multiple Accounts held by the same Accountholder.

Gift

- 2.8. If you satisfy all of the conditions in Clause 2.2 above, you will be eligible to redeem one (1) NestBloom package corresponding to the relevant amount of Incremental Fresh Funds deposited into your Account during the Promotion Period in accordance with the table below (the "Gift"), subject to the applicable Total Quantity of Gifts stated in the table below and 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 December 2021 (the "Eligible Accountholder").

Package	NestBloom Package 1	NestBloom Package 2
Amount of Incremental Fresh Funds Deposited	S\$50,000	S\$100,000
Gift	Nestbloom gift box of 1 (worth S\$38)	Nestbloom gift box of 3 (worth S\$108)
Total Quantity	125	175

- 2.9. You will be notified by letter or SMS by the date stated in the table below (or such other date as UOB may determine in its sole discretion) if you are eligible to redeem the Gift based on your mailing address or mobile phone number (as the case may be) in UOB's records (the "Redemption Notice").

Participate and Top-up By	Earmark End Date	Date of Redemption Notice
1 January – 31 January 2022	31 May 2022	28 February 2022
1 February – 28 February 2022	30 June 2022	31 March 2022

- 2.10. The Redemption Notice will set out details on the redemption of your Gift. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Notification is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notification. The Gift must be redeemed during the redemption period specified in the Redemption Notification. UOB will not extend the redemption period for any reason whatsoever.
- 2.11. You are only entitled to redeem one (1) Gift under this Promotion, regardless of the number of Accounts held by you.

- 2.12. The Gift is subject to the applicable Total Quantity of Gifts stated in the table under Clause 2.8 above.
- 2.13. The 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 Gifts.
- 2.14. The Gift is not exchangeable for cash, credit or kind, in full or in part. No reservation, refund or exchange of the Gift is allowed.
- 2.15. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.16. 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. Withdrawals / Closure of Account

- 3.1. An early account closure fee of S\$30 is payable if an Account is closed within six (6) months from the opening date of the Account.
- 3.2. If an Eligible Accountholder closes the Account and/or withdraws part of or all of the Earmarked Funds from the Account within the Earmark Period, or is otherwise discovered to be ineligible for this Promotion, UOB may at its discretion forfeit the Gift, reclaim the Gift or debit an amount equal to the value of the Gift from the Account or any other account that the Eligible Accountholder has with UOB. If the monies standing to the credit of the Account or such other accounts are insufficient to reimburse UOB, the Eligible Accountholder shall immediately reimburse UOB for the value of the Gift through such modes and means as UOB decides at its discretion.

4. General

- 4.1. Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Promotion:
 - (i) 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;
 - (ii) 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;
 - (iii) 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
 - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

- 4.2. 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.
- 4.3. These Terms and Conditions shall be read in conjunction with the Bank's Terms and Conditions Governing Accounts and Services (Individual Customers), the UOB Lady's Savings Account Terms and Conditions 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.
- 4.4. 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.
- 4.5. 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.
- 4.6. 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.
- 4.7. 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.
- 4.8. The Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 4.9. 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.
- 4.10. 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 (Cap. 53B) to enforce any term of the Terms and Conditions.
- 4.11. 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.