

**TERMS AND CONDITIONS FOR
UOB STASH ACCOUNT – UNLOCK YOUR BONUS INTEREST PROMOTION
(27 SEPTEMBER TO 31 OCTOBER 2017)**

1 Definitions

- 1.1 **“Account”** means a UOB Stash Account which is valid, subsisting and in good standing at all times during this Promotion as determined by the Bank at its discretion.
- 1.2 **“Accountholder”** means the holder of the Account.
- 1.3 **“Account Balance”** means the day-end balance in an Account.
- 1.4 **“Bank”** means United Overseas Bank Limited (**“UOB”**) as the case may be, and includes any successors or assign of the Bank.
- 1.5 **“Base Interest”** means the prevailing base interest which is payable on the Account pursuant to the Stash Terms
- 1.6 **“Bonus Interest”** means the prevailing bonus interest which is payable on the Account pursuant to the Stash Terms.
- 1.7. **“Monthly Average Balance”** means the summation of each day-end balance in the Account for each calendar month divided by the number of calendar days for that month.
- 1.8. **“Promotion”** means this UOB Stash Unlock your Bonus Interest Promotion (27 September to 31 October 2017).
- 1.9. **“Promotional Period”** means the period from 27 September to 31 October 2017, both dates inclusive.
- 1.10 **“Promotional Interest”** refers to the promotional interest awarded in accordance with Clause 3.
- 1.11 **“Stash Terms”** means the full Terms and Conditions Governing Accounts and Services, and the Stash Account, which can be found at www.uob.com.sg
- 1.12 **“Terms and Conditions”** means the terms and conditions for this Promotion, as may be amended from time to time.

2. Prevailing Interest Rates

- 2.1. The Base Interest rates as at 27 September 2017 are as follows:

| Account Balance | Base Interest Rates (% p.a.) |
|------------------------|-------------------------------------|
| First S\$10,000 | 0.050% |
| Next S\$40,000 | 0.050% |
| Next S\$50,000 | 0.050% |
| Above S\$100,000 | 0.050% |

2.2. The Bonus Interest[^] rates as at 27 September 2017 are as follows:

| Monthly Average Balance | Bonus Interest Rates (% p.a.) |
|-------------------------|-------------------------------|
| First S\$10,000 | 0.00% |
| Next S\$40,000 | 0.750% |
| Next S\$50,000 | 0.950% |
| Above S\$100,000 | 0.000% |

[^]Bonus Interest is payable only if the Accountholder meets the requirements for the Bonus Interest pursuant to the Stash Terms.

3. The Promotion

3.1. This Promotion only applies if there are **at least six thousand (6000) new Accounts applied for during the Promotion Period** (the “requisite threshold”).

3.2. If this requisite threshold is met, then all Accounts which :
a) are held within the period from 27 September to 30 November 2017, both dates inclusive; and
b) have a Monthly Average Balance for November 2017 that is equal to or more than its Monthly Average Balance for October 2017,
shall be deemed as “**Eligible Accounts**” which qualify for the Promotional Interest.

3.3. The Promotional Interest is awarded based on the Monthly Average Balance in the Eligible Account for November 2017 at the rates set out in the table below:

| Monthly Average Balance for November 2017 | Promotional Interest Rate |
|-------------------------------------------|---------------------------|
| First S\$10,000 | 1.15% |
| Next S\$40,000 | 1.15% |
| Next S\$50,000 | 1.15% |
| Above S\$100,000 | 0.00% |

3.4. The awarding of the Promotional Interest is also subject to the following conditions:

- a) The Eligible Account’s Monthly Average Balance which will earn the Promotional Interest is capped at S\$100,000.
- b) An Eligible Account earning Promotional Interest will not earn Bonus Interest.
- c) After 30 November 2017, the Promotional Interest no longer applies. The prevailing Base Interest and Bonus Interest shall apply to the Account.
- d) The Promotional Interest will be credited into the Eligible Account within the first 7 working days in December 2017.
- e) Accounts which are suspended, terminated, cancelled or in the Bank’s opinion, are deemed to be delinquent or unsatisfactorily conducted during the period from 27 September to 30 November 2017 shall not enjoy the benefit of the Promotional Interest.
- f) If the Account is closed before the crediting of any Promotional Interest earned, such Promotional Interest earned shall be forfeited. The Bank will not pay the Promotional Interest whether in full, in part or pro-rated.

3.5. The total interest rates (i.e. Base Interest rate and Promotional Interest rate, or Bonus Interest rate) applicable to an Account under this Promotion shall not exceed 1.20% p.a.

- 3.6. The Promotional Interest is awarded on an account basis. Each Eligible Account is only eligible to earn the Promotional Interest once, regardless of how many accountholders there are.

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 account opening date of the Account.
- 4.2. If the Bank subsequently discovers that any Account is not eligible to participate in or does not qualify for the Promotion, the Bank may at its discretion, forfeit or reclaim the Promotional Interest or charge to and debit an amount equivalent to the value of the Promotional Interest, if already awarded, from the Account.
- 4.3. 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 Promotional Interest (if awarded), the Accountholder agrees and consents to immediately reimburse the Bank for the value of the Promotional Interest.

5. General

- 5.1. Participation in the Promotion is subject to the Terms and Conditions. The Bank's Terms and Conditions Governing Accounts and Services, including the Stash Terms ("**Standard Terms**") continue to apply and be binding on the Accountholders. In the event of any conflict or inconsistency between the Terms and Conditions herein and the Standard Terms, in respect of the Promotion, 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.
- 5.2. The Bank may, at any time and at its sole and absolute discretion, vary, amend, delete or add on to any of the Terms and Conditions, including but not limited to varying the Promotion Period, the eligibility criteria, or terminating the Promotion at any time without giving any reason or prior notice or assuming any liability to any customers, and all Accountholders shall be bound by these amendments. The Bank shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.
- 5.3. Accountholders will need to maintain sufficient funds in their Accounts to meet their financial commitments. Accountholders will still 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.
- 5.4. The Bank shall not be liable if it is unable to perform its obligations under these Terms and Conditions, due directly or indirectly, to the telecommunication authorities, to any machine or communication system to any merchant, or service provider or such other third party which maybe engaged for the Promotion, industrial dispute, war, Act of God, or anything outside the control of the Bank.
- 5.5. UOB shall not be responsible for any loss to or expenses of any Accountholder or any other person in connection with the Promotion, howsoever arising.
- 5.6. 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.
- 5.7. The Bank 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 the Accountholder has met all the requirements of the Promotion. The Bank's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by the Bank to any person (including the Accountholder). The Bank shall not be obliged to give

any reason or enter into any correspondence with any person on any matter relating to the Promotion or its decision.

- 5.8. The Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 5.9. While the information provided herein is believed to be reliable as at the date of printing, the Bank makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.
- 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 (Cap. 53B) to enforce any term of such agreement or any of the Terms and Conditions.
- 5.11. 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\$50,000 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\$50,000 for each depositor per Scheme member.