



Terms and Conditions
UOB Christmas Growth Deposit – Series (11) Promotion (the “Promotion”)

1. Promotion Period

The Promotion period for UOB Growth Deposit – Series (11) is from 8 November to 11 December 2010, both dates inclusive (“**Promotional Period**”).

2. Promotion Offer

2.1 During the Promotional Period, customers who invest a minimum of S\$80,000 or equivalent in USD (exchange rate will be based on the Bank’s prevailing rate of exchange rounded up to the nearest thousand in USD) in the UOB Principal Guaranteed Structured Deposit: Growth Deposit – *Series (11)* (“**UOB Growth Deposit – Series (11)**”) shall receive a limited edition UOB 999 Fine Gold-plated Bar (“**the Gift**”), while stocks last. Investment in UOB Growth Deposit – *Series (11)* is subject to UOB’s assessment of product suitability for the customer.

2.2 Each customer will only be entitled to ONE Gift for each investment transaction that fulfills the Promotion tier 2.1 stated above.

2.3 Redemption letters will be sent out to eligible customers within 14 working days from start date of UOB Growth Deposits – *Series (11)*.

2.4 Any late redemption of the Gift at the respective Singapore Mint redemption outlets after the stipulated collection period (i.e. 1 month from the date of the issuance of redemption letter) will not be entertained and will be treated as uncollected. Eligible customers shall not be entitled to any payment or compensation for any uncollected Gift.

2.5 The Gift is not exchangeable for cash, credit or other gifts. UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this Promotion. UOB is not an agent or the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.

3. Withdrawals / Cancellation of Investment

3.1 Customer shall not be entitled to the Gift if investment in the UOB Growth Deposits – *Series (11)* is withdrawn / cancelled before the start date. No redemption letter will be sent to customers for withdrawn / cancelled trades.

4. General

- 4.1 UOB's decision on all matters relating to or in connection with this Promotion shall be final, conclusive and binding on all parties concerned and no correspondence or claims will be entertained.
- 4.2 In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or materials relating to the Promotion, these Terms and Conditions shall prevail.
- 4.3 Participation in the Promotion is subject to the Terms and Conditions stated herein. UOB may, at its discretion, vary, delete or add on to any of these Terms and Conditions, including but not limited to varying the Promotional Period or terminating this Promotion at any time without giving any reasons or prior notice or assuming any liability to any customers.

Please refer to the Indicative Term Sheet for full details of the UOB Growth Deposit – *Series (11)*.