



**UOB Foreign Currency Fixed Deposit Promotion (1 October to 31 October 2014) (“Promotion”)
Promotion Terms and Conditions**

1. Definitions

- (a) “Bank” means United Overseas Bank Limited (“UOB”) and/or Far Eastern Bank Limited (“FEB”) and includes any successor or assign of the Bank.
- (b) “Fresh Funds” refers to (i) funds in the form of non-UOB/FEB cheques; (ii) other funds that are not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotional Period.
- (c) “Promotional Period” means the period commencing on 1 October 2014 and ending on 31 October 2014, both dates inclusive.
- (d) “Promotional Rates” means to the promotional interest rates as set out in Paragraph 2.1.
- (e) “FCFD Account” means the UOB foreign currency fixed deposit account opened by an individual.

2. Promotional Rates

2.1 The Promotional Rates applicable to the foreign currency time/fixed deposit placed in the applicable FCFD Account for the applicable tenor during the Promotional Period are as follows:

Currency of time/fixed deposit and denomination of FCFD Account	Tenor	Promotional Rates (%p.a.)	Minimum placement amount*	Maximum placement amount*
AUD	3-Month	3.15	AUD50,000	AUD999,999,999
USD	3-Month	0.80	USD50,000	USD999,999,999

* Placement amounts must be made with Fresh Funds

- 2.2 The minimum and maximum time/fixed deposit placement amount is as set out in Paragraph 2.1 above.
- 2.3 The Promotional Rates applies only if the time/fixed deposit is held to maturity. The Promotional Rate will not be payable on the time/fixed deposit if it is prematurely or partially withdrawn or pre-maturely terminated.
- 2.4 The Promotional Rates may be changed or withdrawn at any time during the Promotional Period. Once any time/fixed deposit is placed under this Promotion, the interest rate applied to the time/fixed deposit shall remain fixed until maturity.
- 2.5 Upon maturity of the time/fixed deposit, the principal and interest amounts will be renewed at the Bank’s prevailing fixed deposit board rate (in respective currencies) for the same tenor, unless other maturity instructions have been provided by the account holder.

2.6 If the FCFD Account is closed within six (6) months from the date it was opened, an early account closure fee of S\$30 will apply.

2A. Exchange Rate Transactions

2A.1 All exchange rate transactions carried out to convert the Fresh Funds placement amounts into the relevant foreign currency prior to it being deposited in the FCFD Account during the Promotional Period shall be effected at the Bank's prevailing rate of exchange. Once a foreign exchange rate is contracted, it is binding and the transaction cannot be changed or cancelled. Bank charges and adverse exchange rate movements could reduce interest earnings or the original principal amount for foreign currency deposits. Foreign currency deposits are subject to exchange rate fluctuations which may result in gains or losses. Such deposits may also be subject to exchange controls imposed on the currency held. Earnings on foreign currency deposits would be dependent on the exchange controls prevalent at the time of their maturity if any conversion takes place.

3. General

3.1 The benefit of this Promotion will not be applicable to any time/fixed deposit that is (i) made with Supplementary Retirement Scheme (SRS) funds; or (ii) pledged, encumbered or in any way secured by or given as security to any party (including the Bank).

3.2 If the Bank subsequently discovers that the account holder is in fact not eligible to participate in the Promotion, the Promotional Rates shall not apply to the time/fixed deposit and the Bank may require the return of interest paid.

3.3 The Bank's prevailing "*Terms and Conditions governing Accounts and Services*" that apply to individual customers ("**Account Terms**") will apply. In the event of any inconsistency between these Promotion terms and conditions and the Account Terms (in respect of this Promotion) or any brochure or marketing materials, the Promotion terms and conditions will prevail.

3.4 This Promotion is not valid with other offers, privileges or promotions unless otherwise stated.

3.5 The Bank may, at its discretion, change or add to any of these Promotion terms and conditions, including but not limited to varying the Promotional Period or terminating this Promotion at any time without giving any notice or assuming any liability to any person. The Bank's determination of all matters relating to this Promotion shall be final and conclusive.

3.6 These Promotion terms and conditions are governed by the laws of Singapore and all account holders shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.