



**UOB Festive Savings Promotion (1 Oct 2013 to 31 Dec 2013) (“Promotion”)
Promotion Terms and Conditions**

1. Definitions

- 1.1 “Account” means a UOB Passbook Savings Account or a UOB Uniplus Account which is 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 as at 30 September 2013. For Accountholders who open a new Account during the Promotion Period, the Account Balance shall be deemed as zero.
- 1.4 “Bank” means United Overseas Bank Limited (“**UOB**”) or Far Eastern Bank Limited (“**FEB**”) as the case may be, and includes any successors or assign of the Bank.
- 1.5 “Bonus Rate” refers to the interest rates set out in Clause 2.2 which is awarded to the Accountholder in addition to the Prevailing Interest Rates during the Promotion Period for Fresh Funds placed in / deposited into an Account, subject to a minimum lump sum of S\$10,000 in Fresh Funds.
- 1.6 “Cash Prize” means prize of S\$15,000 cash under Draw 3 credited into the winning Account.
- 1.7 “Eligible Account” means an account eligible for the Lucky Draw with a minimum Fresh Funds deposit of S\$10,000.00 that is maintained for the entire duration of the Promotion Period until the actual date of the draw as stipulated in Clause 4.1.
- 1.8 “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not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotion Period.
- 1.9 “Gift” means Early Bird Gift as stipulated in Clause 3.1.
- 1.10 “Lucky Draw” means the lucky draws that will take place on the dates set out in the table at Clause 4.3.
- 1.11 “Prevailing Interest Rates” means the interest rates stipulated in Clause 2.1 herein.
- 1.12 “Promotion” means this UOB Festive Savings Promotion (1 Oct 2013 to 31 Dec 2013).
- 1.13 “Promotion Period” means the period from 1 October 2013 to 31 December 2013, both dates inclusive.
- 1.14 “Terms and Conditions” means the terms and conditions for this Promotion, as may be amended from time to time.
- 1.15 “Top-up Amount” means the incremental daily balances in an Account maintained during the Promotion Period compared against the Account Balance.

2. Bonus Rates

2.1 The Prevailing Interest Rate on the Account as at 30 September 2013 are as follows:

Account Balance	Prevailing Interest Rates (% p.a.)
First S\$3,000	0.050
Next S\$47,000	0.050
Next S\$50,000	0.075
Remaining balance above S\$100,000	0.100

2.2 During the Promotion Period, customers who:

- a) open a new Account with a minimum deposit of S\$10,000 in Fresh Funds or top-up an existing Account with a minimum deposit of \$10,000 in Fresh Funds; and
- b) maintains the Fresh Fund deposit of S\$10,000 during the Promotion Period in each new or existing Account(s), shall qualify for the following Bonus Rates on the Fresh Fund deposit amount during the Promotion Period.

Fresh Funds deposit of minimum S\$10,000 or more	Bonus Rates on the amount of Fresh Funds deposited (% p.a.)
S\$10,000 to S\$50,000	0.500
More than S\$50,000 to \$100,000	0.700
More than S\$100,000	0.900

**The maximum interest rate an Account can earn from this Promotion is up to 1.000% p.a.*

2.3 For the avoidance of doubt, during the Promotion Period:

- a) the Prevailing Interest Rate shall apply to the amount of all deposits (including the amount of Fresh Funds deposited) in the Account;
- b) the Bonus Rates shall apply only to the amount of Fresh Funds deposited in the Account;
- c) if you have an existing Account and you deposit Fresh Funds of S\$10,000 or more into the existing Account during the Promotion Period, the amount of Fresh Funds deposited will be determined by the incremental balance in that Account against the day-end balance as at 30 September 2013; and
- d) the Bonus Rates shall not apply to the amount of Fresh Funds in the Account if at any time the amount of Fresh Funds falls below S\$10,000 whether as a result of withdrawals, deductions or otherwise.

2.4 For this Promotion, the maximum interest rate (i.e. Prevailing Interest Rate plus Bonus Rates) applicable to the deposits in the Account shall be 1.00% p.a. only.

2.5 Upon expiry of the Promotion Period on 31 December 2013, the Prevailing Interest Rates shall apply to the deposits in the Account.

2.6 Accounts which are suspended, terminated, cancelled or in the Bank's opinion, are deemed to be delinquent or unsatisfactorily conducted during the Promotion Period shall not enjoy the benefit of the Bonus Rates.

2.7 If it subsequently arises that the Accountholder is not eligible to participate in or enjoy the benefit of this Promotion, the Bonus Rate shall not apply to the Fresh Funds deposited during the Promotion Period and the Bank may require the return of such interest paid.

2.8 The following example illustrates how the interest rates (Prevailing Interest Rate and the Bonus Rates) apply to the deposits in the Account:

Example: existing Account with credit balance

Date	Description	Account Balance	Fresh Funds	Deposits in Account @ Following Interest Rates	
				Total Deposits in Account @ Prevailing interest rate ¹	+ Fresh Funds @ Bonus Rate
30 Sep '13	Balance	S\$50,000		S\$50,000 @ prevailing interest rate	N.A.
01 Oct '13	Deposit S\$100,000	S\$150,000	S\$100,000	S\$150,000 @ prevailing interest rate	+ S\$100,000 @ Bonus Rate of 0.70% p.a.
01 Nov '13	Withdrawal S\$25,000	S\$125,000	S\$75,000	S\$125,000 @ prevailing interest rate	+ S\$75,000 @ Bonus Rate of 0.70% p.a.

Example: new Account with nil balance

Date	Description	Account Balance	Fresh Funds	Deposits in Account @ Following Interest Rates	
				Total Deposits in Account @ Prevailing interest rate ¹	+ Fresh Funds @ Bonus Rate
30 Sep '13		S\$0		<i>No account</i>	
01 Oct '13	Account Opened S\$200,000	S\$200,000	S\$200,000	S\$200,000 @ prevailing interest rate	+ S\$200,000 @ Bonus Rate of 0.90% p.a.
15 Oct '13	Withdrawal S\$125,000	S\$75,000	S\$75,000	S\$75,000 @ prevailing interest rate	+ S\$75,000 @ Bonus Rate of 0.70% p.a.
01 Nov '13	Withdrawal S\$70,000	S\$5,000	S\$5,000	S\$5,000 @ prevailing interest rate	+ S\$5,000 not qualified for Bonus Rate

3. Gift

- 3.1 There will be Early Bird Gift in the form of shopping vouchers, (“**Gift**”) given to customers who deposit incremental Fresh Funds of S\$50,000 and S\$100,000 respectively in accordance with the tiers specified below. An earmarking period of **3 months** from the date of deposit is compulsory. **Each Account is only eligible for 1 Gift.**

	Fresh Fund Deposit	Gift
Tier 1	\$50,000 - \$99,999	S\$50 CapitaVoucher
Tier 2	\$100,000 & above	S\$100 CapitaVoucher

- 3.2 The Gift will be given on a first-come-first-served basis, while stocks last, and on a one-time basis to the eligible Accountholder.
- 3.3 The Bank reserves the discretion to vary or substitute the Gift with other items of similar or equal value, at the Bank’s discretion without having to give any notice or provide any explanation.
- 3.4 The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen.
- 3.5 To be eligible for the Gift, subject to the Accountholder fulfilling the relevant requirements stated in clause 3.1 above, the Accountholder must sign the Participation Form for this Promotion, consenting to the deposits being earmarked for a period of three (3) months from the date of deposit, and submit the completed Participation Form to any branch of the Bank.
- 3.6 The Bank assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this Promotion, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in

this Promotion. The Bank is not an agent and/or a principal of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for redemption or use of the Gift.

- 3.7 The Bank may require the return of the value of the Gift if the earmarked amount is withdrawn (whether in part or in full) at any time within the period of three (3) months from the date of deposit or earmarking, whichever is earlier.
- 3.8 Gift redemption, if applicable, is done only at specific locations stipulated in the Bank's redemption letter.

4. Lucky Draw

- 4.1 To qualify for the Lucky Draw, a minimum Fresh Funds deposit of S\$10,000 must be deposited and maintained in the Account during the Promotion Period until the actual date that the lucky draw is to be conducted ("Eligible Account").
- 4.2 Accounts belonging to any one of the following persons shall not be eligible for the Lucky Draw:
- (a) directors and employees of the Bank;
 - (b) person(s) whose account has been terminated during the Promotion Period; and
 - (c) person(s) who are or become mentally incapacitated, or who pass away or declared bankrupt or has any legal proceeding of any nature instituted against him or investigations by any governmental authority against him during the Promotion Period;
- 4.3 The Lucky Draw will have six (6) qualifying periods. The qualifying periods, corresponding draw dates, prizes and number of winners are as follows:

Qualifying Period	Draw Date	Prize ("Prize")	No. of Winners
01 Oct 2013 to 12 Oct 2013	16 Oct 2013	S\$100 worth of Dairy Farm Gift Vouchers	100
13 Oct 2013 to 26 Oct 2013	29 Oct 2013	S\$1,000 worth of UOB Travel Voucher	10
27 Oct 2013 to 16 Nov 2013	20 Nov 2013	S\$15,000 Cash	1
17 Nov 2013 to 30 Nov 2013	03 Dec 2013	S\$100 worth of CapitaVoucher	100
01 Dec 2013 to 14 Dec 2013	17 Dec 2013	Sony BRAVIA 40" LED TV (KLV-40EX430) + Sony Home Theatre System (DAV-TZ140) worth S\$1,048	10
15 Dec 2013 to 31 Dec 2013	03 Jan 2014	S\$15,000 worth of UOB Travel Voucher	1

- 4.4 Only one (1) chance shall be allocated for a minimum Fresh Funds deposit of S\$10,000.
- 4.5 Eligible Accounts of a qualifying period that do not win will be automatically entered into the lucky draw for the next qualifying period, and each subsequent qualifying period thereafter, provided that the incremental Fresh Funds are maintained in the Account.
- 4.6 The Lucky Draw will be conducted in the presence of the Bank's external auditors at such venue as may be determined by the Bank. The Bank may appoint any external auditor as the Bank deems fit as the external auditor for the Lucky Draw.

4.7 The winners of the Lucky Draw (“Winners”) are selected at random by a computer.

Draw No.	Notification Deadline	Publication of Winners in Newspaper
Draw 1	22 October 2013	26 November 2013
Draw 2	05 November 2013	
Draw 3	25 November 2013	
Draw 4	09 December 2013	14 January 2014
Draw 5	23 December 2013	
Draw 6	09 January 2014	

4.8 If the Bank subsequently discovers that an Account is in fact ineligible to participate in the Lucky Draw, UOB may at its sole and absolute discretion forfeit the prize or reclaim it (if already awarded) at the expense of the Account holder and award or dispose of it in such a manner and to such person/persons as the Bank deems fit. The Bank reserves the right to draw reserve winners to substitute any Winner subsequently found to be disqualified or not eligible to participate in the Lucky Draw.

4.9 Eligible Accounts may only win once under this Promotion.

4.10 Winners will be notified that they have won the Lucky Draw by mail (at the last known mailing address in the Bank’s records) by the Notification Date stated above.

4.11 By way of participation in this Lucky Draw, the Account holder consents to and authorises (i) the disclosure of any information including but not limited to name, identification/ passport number and any photograph, (ii) the use, amendment, modification, adaptation, reproduction, publication of any photograph or recording taken during the redemption of the Prize, in any manner or mode, for publicity, marketing, commercial, or any other purposes the Bank deems fit without any payment or compensation.

4.12 If any Prize remains unclaimed for two (2) months after the date of notification, the Prize shall be forfeited (without any liability on the part of UOB to any winner(s) and the Prize(s) or proceeds thereof will be donated to a charitable organisation to be decided at the sole and absolute discretion of UOB. The winner whose prize has been forfeited shall not be entitled to any payment or compensation whatsoever from UOB.

4.13 The Prize of S\$15,000 cash under Draw 3 (“**Cash Prize**”) will be credited into the winning Account no later than 6 December 2013 after the winner has been notified.

4.14 In the event the winning Account is closed, before or at the time the Cash Prize is credited, the Cash Prize shall be forfeited (without liability on the part of the Bank) and the Cash Prize will be donated to a charitable organisation to be decided at the discretion of the Bank.

4.15 The Bank reserves the discretion to vary or substitute the Prize with other items (cash or otherwise) of similar or equal value, at the Bank’s discretion without having to give any notice or provide any explanation.

4.16 The Bank shall not be liable to any Account holder or any other persons for any loss or damage arising in connection with the Lucky Draw, including without limitation, any error in computing any lucky draw chances, any breakdown or malfunctions in any computer system or equipment. Without prejudice to the generality of the foregoing, the Bank assumes no responsibility for lost, late, misdirected, incomplete, ineligible and/or postage-due mail.

4.17 Lucky Draw Prize redemption, if applicable, is done only at specific locations stipulated in the Bank’s notification letter.

5. Withdrawals / Closure of Account

- 5.1 An Accountholder shall not be entitled to the Bonus Rates, for any period of time within the Promotion Period, during which the Fresh Fund in his Account falls below the minimum amount of S\$10,000, whether as a result of withdrawals or deductions or otherwise. In the event that the Account is closed within six months from the account opening date, the Account will be subject to an early account closure fee of S\$30.
- 5.2 If the Bank subsequently discovers that the Accountholder is in fact not eligible to participate in this Promotion, the Bank may at its discretion forfeit the additional interest(s) or reclaim it if already awarded and award or dispose of it in such a manner as the Bank deems fit. The Accountholder shall not be entitled to any payment or compensation from the Bank should any additional interest be forfeited / reclaimed by the Bank.
- 5.3 The Bank reserves the right to charge a fee of up to \$50.00 or S\$100.00 for the Gifts to the Accountholder's Account if the Accountholder withdraws part of or all of the earmarked amount of S\$50,000 or S\$100,000 as the case may be, within three (3) months from the date of deposit or earmark.

6. General

- 6.1 The Terms and Conditions set out herein supplement and are additional to the Bank's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) ("**Account Terms**"). In the event of any conflict or inconsistency between the Terms and Conditions herein and the Account Terms, in respect of the Promotion, the Terms and Conditions herein shall prevail only to the extent of matters relating to this Promotion and if necessary, the Account Terms shall be deemed to have been amended to the extent necessary to give effect to the Terms and Conditions for the regulation the Promotion.
- 6.2 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.
- 6.3 The Bank'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 will be entertained.
- 6.4 In the event of any inconsistency between the Terms and Conditions herein and any brochure, marketing or materials relating to this Promotion, the Terms and Conditions herein shall prevail.
- 6.5 Participation in this Promotion is subject to the Terms and Conditions stated herein and the Bank may, at its discretion, vary, amend, delete or add on to any of the Terms and Conditions herein, including, but not limited to, varying the Promotion Period or terminating this Promotion at any time without giving any reason or prior notice or assuming any liability to any customers, and all customers shall be bound by these amendments. However, the Bank will be liable for any direct loss caused directly by the Bank's fraud, negligence or willful misconduct.
- 6.6 The Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 6.7 The Promotion is open to Accountholders who are natural persons only.
- 6.8 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. All information is correct at time of printing.
- 6.9 The Bank's determination of all matters relating to the Promotion shall be final and conclusive.
- 6.10 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.

6.11 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. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.