



Terms and Conditions
UOB Festive Savings Account Promotion (16 November 2012 to 28 February 2013)

1. Definition

- 1.1 "Account" means the UOB Passbook Savings Account or the UOB Uniplus Account which is in good standing at all times during the Promotion as determined by the Bank at its absolute discretion.
- 1.2 "Eligible Account" means an Account that qualifies to earn Additional Interest Rates during the Promotional Interest Rate Period.
- 1.3 "Accountholder" means the holder of a UOB Passbook Savings Account or a UOB Uniplus Account.
- 1.4 "Account Balance" means the day-end balance of an Account as at 15 November 2012. Accountholders who open a new Account during the Promotional Interest Rate Period, the Account Balance shall be deemed as zero.
- 1.4 "Additional Interest Rates" means the interest rates awarded to the Accountholder in addition to the Prevailing Interest Rates during the Promotional Interest Rate Period for Fresh Funds deposited into an Account, subject to a minimum of S\$10,000 in Fresh Funds as stipulated in Clause 2.2 herein.
- 1.5 "Bank" means United Overseas Bank Limited ("UOB") or Far Eastern Bank Limited ("FEB") as the case may be, and includes any successor or assign of the Bank.
- 1.6 "Fresh Funds" means (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not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotional Interest Rate Period.
- 1.7 "Prevailing Interest Rates" means the interest rates stipulated in Clause 2.1 herein.
- 1.8 "Promotion" means the UOB Festive Savings Promotion (16 November 2012 to 28 February 2013).
- 1.9 "Promotional Interest Rate Period" means the period from 16 November 2012 to 28 February 2013, both dates inclusive in which the Promotion is open for Accountholders' participation.
- 1.11 "Terms and Conditions" means the terms and conditions for this Promotion, as may be amended from time to time.
- 1.12 "Top-up Amount" means the incremental daily balances in an Account during the Promotional Interest Rate Period compared against the Account Balance.

2. Promotion

- 2.1 The Prevailing Interest Rates on the Account as at 15 November 2012 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 Promotional Interest Rate Period (16 November 2012 to 28 February 2013), customers who:
- Open a new Account with a minimum deposit of S\$10,000 in Fresh Funds or top-up their existing Account with a Top-Up Amount of at least S\$10,000 in Fresh Funds; and
 - Maintain such Fresh Fund deposited in each new or existing Account(s) for the entire duration of the Promotional Interest Rate Period,

shall qualify for the following Additional Interest Rates on the Fresh Fund deposited for the duration of the Promotional Interest Rate Period:

Fresh Funds Deposit of minimum S\$10,000 or more	Additional Interest Rates* on Fresh Funds Deposit of minimum S\$10,000 or more (% p.a.)
S\$10,000 to S\$50,000	0.70
More than S\$50,000 to \$100,000	0.80
More than S\$100,000	0.90

**The maximum interest rate an Account can earn from this Promotion is up to 1.00% p.a.*

- 2.3 Customers who (i) deposit Fresh Funds of at least S\$30,000 into an Account; and (ii) sign a participation form for the Gift under this Promotion, will be eligible for CapitaVouchers (the "Gift") based on the gift tier below:-

	Incremental Fresh Fund Deposit Amount	Value of CapitaVouchers
Tier 1	S\$ 30,000	\$20
Tier 2	S\$ 80,000	\$75
Tier 3	S\$ 150,000	\$150

There must be incremental deposits qualifying the Accountholder to Additional Interest Rates before the Accountholder qualifies to receive the Gift. The qualifying incremental deposit shall be earmarked for a period of three (3) months from the date of deposit or earmark, whichever is earlier.

- 2.4 The Gift under this Promotion is limited and is available on a 'first-come-first-served' basis. **Each qualifying Account shall only be eligible under one (1) Gift tier based on the Fresh Fund deposited into the Account.** Eg. An Account with Fresh Fund deposit of S\$60,000 shall be eligible for one (1) Tier 1 Gift. For the avoidance of doubt, each qualifying Account is only entitled to one (1) Gift and shall not be entitled to any additional Gift notwithstanding that the Accountholder subsequently deposits additional Fresh Funds of at least S\$30,000 into his/her Account during the Promotional Interest Rate Period.
- 2.5 The Bank reserves the right to vary or change the Gift under the Promotion at any time without giving any reasons or prior notice or assuming any liability to any customers.
- 2.6 The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen.
- 2.7 To be eligible for the Gift, subject to fulfilling the requirements stated in clause 2.3, the Accountholder must sign a participation form for the Gift under this Promotion, consenting to the deposits being earmarked for a period of three (3) months from the date of deposit or earmark, whichever is earlier and submit the completed participation form to any UOB Group branch. Eligibility to receive the Gift is subject to the deposits being successfully earmarked for the specified duration.
- 2.9 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 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 of the goods or services.

3. Additional Interest Rate

3.1 To be eligible for the Additional Interest Rates, the Accountholder must maintain the required deposit of S\$10,000 in Fresh Funds or Top-Up Amount of at least S\$10,000 in Fresh Fund as stated in Clause 2.2 for the entire duration of the Promotional Interest Rate Period. Upon expiry of the Promotional Interest Rate Period, the interest rates shall revert to the Prevailing Interest Rates.

3.2 The following examples illustrate how an Accountholder can be entitled to the Additional Interest Rates:

Illustration 1 : Customer opens a new UOB Passbook Savings Account / UOB Uniplus Account

Date	Description	Withdrawal (S\$)	Deposits (S\$)	Balance (S\$)	Remarks
15 Nov 12				0.00	No account yet
18 Nov 12	Account Opening		30,000.00	30,000.00	Incremental fresh funds deposit of S\$30,000 qualifies for Additional Interest Rates of 0.70% p.a.
30 Nov 12	Interest Credit		8.01	30,008.01	Refer to Note 1a below
03 Dec 12	Deposit		30,000.00	60,009.24	Incremental fresh funds deposit of \$30,000 is added to the Account. Total Incremental fresh funds deposit of \$60,009.24 qualifies for Additional Interest Rates of 0.80% p.a. Refer to Note 1b below
31 Dec 12	Interest Credit		40.73	60,049.77	Refer to Note 1c below

Note 1:

a) From 18 Nov to 30 Nov 2012: $[(\$30,000 \times 0.75\%) \times 13/365 \text{ days}] = \8.01

b) From 01 Dec to 02 Dec 2012: $[(\$30,008.01 \times 0.75\%) \times 2/365 \text{ days}] = \1.23

c) From 03 Dec to 31 Dec 2012: $[(\$50,000 \times 0.85\%) + (\$10,009.24 \times 0.875\%) \times 29/365 \text{ days}] = \40.73

Total interest earned during the Promotional Interest Rate Period = \$49.97 (\$8.01 + \$1.23 + \$40.73)

Illustration 2 : Customer top-up existing UOB Passbook Savings Account / UOB Uniplus Account

Date	Description	Withdrawal (S\$)	Deposits (S\$)	Balance (S\$)	Remarks
15 Nov 12	Balance			80,000.00	Existing balance in a/c. Refer to Note 1a below
18 Nov 12	Deposit		300,000.00	380,000.00	Incremental fresh funds of S\$300,000 qualifies for Additional Interest Rate of 0.90% p.a. Refer to Note 1b below
30 Nov 12	Interest Credit		108.36	380,110.57	Refer to Note 1b below
03 Dec 12	Withdrawal	201,000.00		179,127.24	Incremental fresh funds of \$99,127.24 qualifies for Additional Interest Rate of 0.80% p.a. Refer to Note 1c below
31 Dec 12	Interest Credit		74.24	179,201.48	Refer to Note 1d below

Note 2:

- a) From 01 Nov to 17 Nov 2012: [(\$50,000 x 0.05%) + (\$30,000 x 0.075%) x 17/365 days] = \$2.21
- b) From 18 Nov to 30 Nov 2012: [(\$50,000 x 0.05%) + (\$50,000 x 0.075%) + (\$280,000 x 0.10%) + (\$300,000 x 0.90%) x 13/365 days] = \$108.36
- c) From 01 Dec to 02 Dec 2012: [(\$50,000 x 0.05%) + (\$50,000 x 0.075%) + (\$280,108.36 x 0.10%) + (\$300,108.36 x 0.90%) x 2/365 days] = \$16.67
- d) From 03 Dec to 31 Dec 2012: [(\$50,000 x 0.05%) + (\$50,000 x 0.075%) + (\$79,127.224 x 0.10%) + (\$99,127.24 x 0.80%) x 29/365 days] = \$74.24

Total interest earned during the Promotional Interest Rate Period = \$108.36 + \$16.67 + \$67.97 = \$193.00 (\$108.36 + \$16.67 + \$74.24)

- 3.3 The total interest rate of up to 1.00% p.a. mentioned in Clause 2.2 is the maximum interest rate that an Accountholder will receive on the Top-up Amounts during the Promotional Interest Rate Period subject to a minimum Fresh Fund deposit of S\$10,000.
- 3.4 Customers may open a UOB Passbook Savings or UOB Uniplus Account at any UOB Group branches and top-up their Account(s) via one of the following channels:
 - a) UOB Cash Deposit Machine;
 - b) UOB Quick Cheque Deposit Boxes;
 - c) UOB Group Branches;
 - d) UOB Phone Banking;
 - e) UOB Internet Banking;
 - f) GIRO; or
 - g) Any other channels permitted by the Bank
- 3.5 New/Existing Accountholders currently earning preferential interest rates are not eligible for this Promotion.
- 3.6 Additional Interest Rates would neither be transferable nor exchangeable for credits or otherwise, unless otherwise permitted by the Bank at its sole and absolute discretion. The Additional Interest Rates would be subject to all terms and conditions governing this Promotion.

4. Christmas Lucky Dip

- 4.1 Subject to Clause 4.3 below, the Christmas Lucky dip ("Christmas Lucky Dip") is open to all Eligible Accounts between 16 November 2012 and 31 December 2012, both dates inclusive ("Lucky Dip Period") and subject to all these terms and conditions stated herein.
- 4.2 All Eligible Accounts held by the following persons shall not be eligible to participate in the Christmas Lucky Dip:
 - i. Directors and employees of the Bank and Far Eastern Bank Ltd and their respective immediate family members;
 - ii. Person(s) whose Eligible Account is terminated during the Promotional Interest Rate Period;
 - iii. Person(s) who are or become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them; and
 - iv. Any other person deemed ineligible at the sole discretion of the Bank.

The Accountholder(s) of the Eligible Account shall not appoint a beneficiary/nominee to perform the Christmas Lucky Dip on their behalf. Only deposits deposited into Eligible Accounts over the counter at any UOB Group branch are eligible for the Christmas Lucky Dip. For the avoidance of doubt, any deposit deposited into Eligible Accounts via the following channels shall not be eligible for the Christmas Lucky Dip:-

- a) UOB Cash Deposit Machine;
- b) UOB Quick Cheque Deposit Boxes;
- c) UOB Phone Banking ;
- d) UOB Internet and Mobile Banking;
- e) GIRO;
- f) Telegraphic Transfer; or

g) Any other channels as may be determined by the Bank.

- 4.3 Notwithstanding anything herein, the Bank has the absolute discretion to determine the eligibility of the customer and/or the account(s) for the Christmas Lucky Dip. Such determination shall be final and conclusive and the Bank is not obliged to give any reason thereof.
- 4.4 The qualifying period for the Christmas Lucky Dip is the Lucky Dip Period. The Bank reserves the right to change the Lucky Dip Period, without notice or assigning any reason thereof.
- 4.5 An Eligible Account shall be entitled to one (1) chance for the Christmas Lucky Dip held at any one of the UOB Group branches, UOB Wealth Banking Centres or UOB Privilege Banking Centres. The result of the Eligible Account's entitlement to the Christmas Lucky Dip shall be known instantly. There are a total of 3,000 prizes available for the Christmas Lucky Dip.
- 4.6 For the avoidance of doubt, no one Account, whether singly or jointly shall be entitled to more than one (1) Christmas Lucky Dip chance or win more than one (1) Christmas Lucky Dip prize.
- 4.7 The Bank reserves the right to effect any adjustments, forfeitures or disqualification of the Christmas Lucky Dip chance to an Eligible Account.
- 4.8 The Christmas Lucky Dip shall be conducted at any one of the UOB Group branches during the Lucky Dip Period. The Bank shall appoint an external party as UOB deems fit to conduct, control and audit the Christmas Lucky Dip.
- 4.9 All Christmas Lucky Dip prizes are selected at random by a computer in a manner deemed fit and appropriate. The Christmas Lucky Dip prize selected for Eligible Account shall be final and conclusive and no correspondence or claims will be entertained.
- 4.10 Winners of the Christmas Lucky Dip will be notified by mail and a letter shall be issued to the winners within 3 working days of performing the Christmas Lucky Dip. Winner(s) shall have up 2 months from the date of the letter to claim their prize in person at the venue determined by the Bank.
- 4.11 If any prize remains unclaimed for two (2) months after the date of notification, the prize shall be forfeited (without liability on the part of the Bank to any Eligible Account) and the prize(s) or proceeds thereof will be donated to a charitable organization to be decided at the sole and absolute discretion of the Bank. The winner whose prize has been forfeited shall not be entitled to any payment or compensation whatsoever from the Bank.
- 4.12 As a participant in the Christmas Lucky Dip, each Eligible Account hereby authorizes the Bank to disclose the publicize his/her name and any other particulars determined by the Bank (including without limitation his/her photographs) to any person and in any mode and manner as the Bank may deem appropriate.
- 4.13 All prizes under the Christmas Lucky Dip are neither transferable nor exchangeable for cash, credits or otherwise. All prizes are subject to the terms and conditions accompanying them (if any).
- 4.14 The Bank reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute any prize in the Christmas Lucky Dip with any other prize of equal or similar value selected by the Bank.
- 4.15 If the Bank subsequently discovers that an Account is in fact ineligible to participate in the Christmas Lucky Dip, UOB may at its sole and absolute discretion forfeit the prize or reclaim it (if already awarded) and award or dispose of it in such a manner and to such person/persons as the Bank deems fit.
- 4.16 The Bank shall not be liable to any Accountholder or any other persons for any loss or damage arising in connection with the Christmas Lucky Dip, including without limitation, any error in computing an 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 The decision of the Bank on all matters relating to the Christmas Lucky Dip shall be final, conclusive and binding on all Accountholders of the Eligible Accounts and any other persons, including, without limitation, any decision to cancel or suspend the Christmas Lucky Dip. No correspondence(s) or claims will be entertained.

4.18 In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Christmas Lucky Dip, the terms and conditions herein shall prevail.

5. Withdrawals / Closure of Account

5.1 An Accountholder shall not be entitled to the Additional Interest Rates, for any period of time within the Promotional Interest Rate 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 S\$150 for the Gift to the Accountholder's Account if the Accountholder withdraws part of or all of the earmarked amount which qualifies the Accountholder for the Gift within three (3) months from the date of deposit or earmark, whichever is earlier.

6. General

6.1 The Terms and Conditions set out herein supplement and are additional to (i) the Terms and Conditions Governing Accounts and Services and (ii) the Additional Terms and Conditions Governing Accounts and Services. (i) and (ii) are collectively known as "Account Terms". In the event of any conflict or inconsistency between the Terms and Conditions herein and the Account Terms, the Terms and Conditions herein shall prevail only to the extent of matters relating to the 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 herein.

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 the 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 the Promotion, the Terms and Conditions herein shall prevail.

6.5 Participation in this Promotion is subject to the Terms and Conditions stated herein, the Bank may, at its sole and absolute discretion, vary, amend, delete or add on to any of the Terms and Conditions herein, including but not limited to varying the Promotional Interest Rate 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.

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 Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law.