

UOB Salary Credit Campaign (5 August 2021 to 30 September 2021) Terms and Conditions

1. Definition

- 1.1 **"Account"** means a UOB Passbook Savings Account, UOB Uniplus Account, UOB Stash® Account, UOB One Account, UOB Lady's Savings Account or KrisFlyer UOB Account which is valid, subsisting and in good standing at all times as determined by the Bank at its sole discretion.
- 1.2 **"Account Holder"** means an individual who is a primary holder of an Account.
- 1.3 **"Bank"** or **"UOB"** means United Overseas Bank Limited and includes its successors or assigns.
- 1.4 **"Monthly Average Balance"** refers to the summation of each day-end Account balance in a particular calendar month, divided by the number of calendar days in that month.
- 1.5 **"Promotion"** means this UOB Salary Credit Campaign (5 August 2021 to 30 September 2021).
- 1.6 **"Participating Period"** means the period from 5 August 2021 to 30 September 2021, both dates inclusive.

2 Promotion

- 2.1 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the **"Terms and Conditions"**).
- 2.2 Without limiting the generality of the above, the following persons shall not be eligible to participate in this Promotion:
 - (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Participating Period;
 - (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole discretion;
 - (c) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time (including without limitation any UOB staff member or UOB employee).

2.3 To participate in this Promotion:

- (a) you must not have credited your salary into any UOB deposit, current or savings account (including an Account) during the period from 1 January 2021 to 31 July 2021, both dates inclusive;
- (b) you must, within the Participating Period, duly complete and successfully submit to UOB an online campaign participation form (accessible at <https://forms.uob.com.sg/personal/save/salary-credit.html>) ("**Participation Form**") to register your participation in this Promotion and to state the Account to which your salary is to be credited (the "**Participating Account**"); and
- (c) you must successfully credit your monthly salary of at least S\$1,600 via GIRO into your Participating Account with the transaction description "GIRO-SALA".

2.4 For the purposes of this Promotion, all transactions via GIRO with the transaction description "GIRO-SALA" must originate from and be credited into the relevant Participating Account by a company, organisation, business entity or such other entity acceptable to UOB at its discretion. All transactions with the transaction description "GIRO-SALA" which originate from and/or are credited by an individual or natural person will not be eligible for the purposes of this Promotion.

2.5 The Participating Account number and Singapore mobile number indicated on the Participation Form must be the same as that maintained in the Bank's records. Participation Form(s) with an account number and/or Singapore mobile number that differs from that maintained in the Bank's records will be invalid for the purposes of this Promotion.

3 Additional Interest

3.1 If you satisfy the requirements in this Promotion, you shall be eligible to receive additional interest at 0.25% p.a. (the "**Additional Interest**") on the first S\$75,000 of your Monthly Average Balance in your Participating Account for each calendar month during the Interest Earning Period as set out in the table below, for which your salary has been successfully credited via GIRO in accordance with these Terms and Conditions:

Date of participation	Interest Earning Period
5 August 2021 to 31 August 2021	1 September 2021 to 28 February 2022
1 September 2021 to 30 September 2021	1 October 2021 to 31 March 2022

3.2 No Additional Interest is payable on any amount which is in excess of the Monthly Average Balance of S\$75,000. Any amount of Monthly Average Balance exceeding S\$75,000 in the Participating Account shall only earn interest at the Bank's prevailing interest rates.

3.3 The Additional Interest is calculated at the end of each calendar month based on the Monthly Average Balance and will be credited into the Participating Account in the following month. For the avoidance of doubt, the Additional Interest is in addition to any interest which may be earned on the Participating Account at the applicable prevailing interest rates.

4 UOB Salary Credit Campaign Lucky Draw

4.1 To participate in the Promotion lucky draw (“**Draw**”):

- (a) you must have satisfied all of the requirements stated in to Clause 2 above; and
- (b) your first salary crediting made pursuant to Clause 2.3(c) above must be made by the applicable salary crediting period set out in the table under clause 4.3 below.

4.2 If you satisfy all of the requirements in Clause 4.1 above, you will earn one chance in the Draw. The maximum number of chances that you may earn for the purposes of the Draw is capped at one.

4.3 The Draw will be conducted using an electronic system on the following dates (the “**Draw Date**”) for each Qualifying Period at 80 Raffles Place, UOB Plaza, Singapore 048624 (or such other date, time or location as UOB may determine at its own discretion without prior notice):

Draw	1 st salary crediting period	Draw Date
1	From 5 August 2021 to 30 September 2021, both dates inclusive	5 November 2021
2	From 1 October 2021 to 31 October 2021, both dates inclusive	3 December 2021

The Draw will be witnessed by an external auditor or a public witness appointed by UOB at its sole discretion.

4.4 3 winners (each a “**Winner**”) will be randomly selected on each Draw Date. UOB reserves the right to draw reserve winners to replace any winner who is or may be subsequently found to be ineligible or disqualified from the Draw.

4.5 Each Winner will be eligible to one Secretlab TITAN EVO 2022 S Hybrid Leatherette (the “**Gift**”).

4.6 Results of the Draw will be published on UOB’s website within 7 working days after the date of the Draw. The Winners will also be notified separately by 31 December 2021 (or such other date as UOB may determine in its sole discretion) (the “**Notice**”).

4.7 The Gift must be redeemed during the redemption period stated in the Notice. UOB will not extend the redemption period for any reason whatsoever. Any Gift that is not redeemed within the redemption period will be forfeited and you shall not be entitled to any compensation or replacement.

4.8 The Gift is not transferable or exchangeable for cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable. No reservation, refund or exchange of any Gift is allowed.

4.9 The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or

supplier of the relevant Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift.

- 4.10 UOB shall not be required to assist or act on any person's behalf in communicating with the merchant and/or supplier of the Gift.
- 4.11 UOB reserves the right to replace the Gift with another item of similar value without giving any reason or prior notice or assuming any liability to any person.
- 4.12 Redemption and use of the Gift remain subject to any terms and conditions which may be imposed by the merchant. You shall be responsible for complying with any such terms and conditions.

5 General

- 5.1 UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with your participation in the Promotion and the Draw. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
- 5.2 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion and the Draw, including but not limited to the determination of whether you qualify for the Promotion and the Draw. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion and/or the Draw.
- 5.3 If, at any time, UOB determines at its sole discretion that any of the eligibility criteria in this Promotion was not or has not been complied with, UOB reserves the right to recover, revoke or forfeit the Additional Interest and/or the Gift (as applicable) or charge to and debit an amount equal to the value of the Additional Interest and/or the Gift (as applicable) from the Participating Account or any other account that you have with UOB. If the monies standing to the credit of your UOB accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Additional Interest and/or the Gift (as applicable) through such modes and means as UOB decides at its discretion.
- 5.4 The Terms and Conditions shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Term 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 to the extent that such discrepancy relates to this Promotion.
- 5.5 Notwithstanding anything to the contrary in the Terms and Conditions, the Bank may, at any time and at its sole discretion terminate the Promotion and/or vary or amend any of the Terms

and Conditions without giving any reason or prior notice or assuming any liability to any person, and all persons 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.

- 5.6 Unless otherwise expressly stated, this Promotion is not valid with any other offers, discounts, rebates, vouchers, privileges or promotions.
- 5.7 By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your name and contact information) for all purposes in connection with this Promotion and the Draw (including for all legal purposes, identifying you as a Winner and announcing the Winners on UOB's website) and to contact you, including by voice call or text message. The Winners shall, if required by UOB, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with the Promotion and the Draw at his/her own costs.
- 5.8 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any term of the Terms and Conditions.
- 5.9 The Terms and Conditions shall be governed by the laws of Singapore and you 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\$75,000 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\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.