

**United Overseas Bank FX Campaign 2023 ("Promotion")****Terms and Conditions**

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. The Promotion is open to all non-individual customers of United Overseas Bank Limited ("**UOB**") from UOB Business Banking Singapore ("**Customers**") who successfully meet the "**Eligibility Criteria**" (as defined below) during the Promotion Period.
2. This Promotion is from 1<sup>st</sup> February 2023 to 30<sup>th</sup> June 2023, both dates inclusive ("**Promotion Period**").
3. "**Eligibility Criteria**" refers to the following (subject always to Clause 4):
  - 3.1 Customers shall be New to Bank or New to FX; and
  - 3.2 Such Customers shall successfully book at least five (5) Online FX Contracts during the Promotion Period.

For the purpose these Terms and Conditions: -

**"New to Bank"** refers to Customers who do not have any Deposit Account with UOB Business Banking Singapore prior to 1<sup>st</sup> February 2023.

**"Deposit Account"** means either the UOB BizTransact Account, UOB eBusiness Account, Global Currency Account or the Singapore Dollar Current Account.

**"New to FX"** refers to Customers who have not booked a FX Contract with UOB the last 6 months. For example, Customer shall be considered **"New to FX"** in February 2023 if the last FX Contract booked by such Customer is before 1<sup>st</sup> August 2022.

**"FX Contract"** refers to a successfully booked FX contract (i) at a UOB branch in Singapore, (ii) through the FX Hotline at 6709 8808 or (ii) via Online FX for the purchase and/or sale of foreign currencies (with the exception of Malaysian Ringgit) of at least SGD\$20,000 (or its foreign currency equivalent) per contract.

**"Online FX"** refers to any FX Contract booked via UOB SME app or [uobsme.uobgroup.com](http://uobsme.uobgroup.com).

4. Notwithstanding the above, the following Customers shall not be eligible for the Promotion: -
  - 4.1 Customers which have a UOB bank account voluntarily or involuntarily suspended, cancelled, closed or terminated at any time and for any reason whatsoever;
  - 4.2 Customers which face legal proceedings of any nature or have any legal proceedings of any nature threatened against them;

- 4.3 Customers which are participating in any other FX promotions or offers; and/or
- 4.4 Customers which UOB may decide to exclude at its sole and absolute discretion without notice and without furnishing any reason whatsoever, at any time.
5. Each Customer shall be eligible for a cash reward as set out below ("**Cash Reward**") if Customer fulfils the Eligibility Criteria and the criteria set out in the column labelled "Description" :

Description		Cash Reward (S\$)
Value of Accumulated eligible FX Contracts (in S\$ equivalent) during the Promotion Period	>= 250,000	250
	>= 500,000	500

## 6. **Reward**

- 6.1 A one-time credit of the Cash Reward will be made to the Customer's Deposit Account with UOB latest by 30<sup>th</sup> September 2023 (or such later date as determined by UOB).
- 6.2 If the Cash Reward is to be credited into a Global Currency Account (non-SGD Denominated Deposit Account), the Cash Reward will be converted to such currency at a rate determined by UOB and the resulting amount shall be deposited into such Global Currency Account.

## 7. **General Terms and Conditions**

- 7.1 Subject to these terms and conditions for the Promotion, the Cash Reward is not transferable, refundable, replaceable, or exchangeable in full or in part for cash, credit, products, privileges or any other form of payment in kind. UOB reserves the right to replace the Cash Reward with another item of similar value or to amend the value of the Cash Reward without giving any reason or prior notice or assuming any liability to any person.
- 7.2 Participation in the Promotion is subject to the terms and conditions set out herein. Notwithstanding anything to the contrary, UOB may at its discretion change or add to any of the terms and conditions of the Promotion, including but not limited to changing the Promotion Period, the type and value of the Cash Reward or withdrawing the Promotion, at any time without giving any reason, prior notice or being liable to any person. UOB's determination of all matters in connection with the Promotion and Cash Reward shall be final, binding and conclusive. No appeal, correspondence or claim will be entertained. UOB has the sole right and discretion to determine whether a party has met the requirements of the Promotion and/or is awarded a CashReward.
- 7.3 All of UOB's prevailing terms and conditions governing the use of FX services shall continue to apply, and shall be read together with these terms and conditions. In the event of any conflict or inconsistency between these terms and conditions, any of the prevailing terms and conditions governing the use of FX Services, and/or any terms set out in any marketing material prepared for the Promotion, these terms and conditions shall prevail only to the extent of the matters relating to the Promotion. While all information provided herein is believed to be correct and reliable at the time of posting or publishing online, UOB makes no representation or warranty whether express or

implied, and accepts no responsibility or liability for its completeness or accuracy.

- 7.4 Each Customer agrees to be bound by the rules, regulations and decisions of UOB, by these terms and conditions and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in the Customer being disqualified from the Promotion.
- 7.5 A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce or enjoy the benefit of any term of such agreement.
- 7.6 These terms and conditions are governed by the laws of Singapore, and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore courts.
- 7.7 Except where the context otherwise requires, words denoting the singular include the plural, and vice versa.
- 7.8 In the event of any inconsistency between the terms and conditions herein and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the terms and conditions herein shall prevail.

**Important Notice & Disclaimers:**

This publication shall not be regarded as an offer, recommendation, solicitation or advice to buy or sell any investment product and shall not be transmitted, disclosed, copied or relied upon by any person for whatever purpose. Any description of investment products is qualified in its entirety by the terms and conditions of the investment product and if applicable, the prospectus or constituting document of the investment product. Nothing in this document constitutes accounting, legal, regulatory, tax, financial or other advice. If in doubt, you should consult your own professional advisers about issues discussed herein.

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