

United Overseas Bank Limited ("UOB")**Property Loans Online Exclusive Terms and Conditions:**

- 1) (a) The "*United Overseas Bank Limited ("UOB") Property Loans Online Exclusive*" ("**Promotion**") is open to the individuals who comply with all the following conditions ("**Applicant(s)**"):-

- (i) submit(s) an application to United Overseas Bank Limited ("**UOB**") to apply for a property loan ("**Property Loan**") for any of the following purposes:-

- (1) to finance his/her/their purchase of a Residential Property or
- (2) to re-finance his/her/their existing residential property loan in respect of a Residential Property, from another bank to UOB; or
- (3) for additional facility(ies) which will be secured against Residential Property that have yet to be mortgaged to UOB,

via the "Apply Now" or "Let's Chat" forms available at uob.com.sg/TDSR or "*UOB Property Loans Online Exclusive Promotion Sign Up*" form available [here](#) by 17 August 2018;

- (ii) accepts the letter of offer issued by UOB in connection with the Property Loan ("**Letter of Offer**") by 24 August 2018; and

- (iii) the Applicable Interest Rate stated on the Letter of Offer is

- (1) 1.85% fixed for 1st year and 1.85% fixed for 2nd year; or

(the "**Promotional Interest Rate**")

UOB reserves the right, at any time and from time to time, to vary the Promotional Interest Rate at its sole discretion without giving any reason or prior notice.

For the purpose of this Paragraph 1(a), "**Residential Property**" means a residential property located or situated in Singapore, and which has been issued with a Temporary Occupation Permit.

- (b) For the avoidance of doubt, the Promotion:-

- (i) is not applicable to any of the following Property Loans:-

- (1) Property Loans involving the restructuring or re-pricing of existing property loans already taken out with UOB;
- (2) Property Loans involving application for additional facility(ies) which shall be secured against property(ies) that is/are already mortgaged to UOB;
- (3) Property Loans which are under the UOB's Staff Housing Loans Scheme;
- (4) where the Property Loan applied for under Paragraph 1(a)(i) above is a bridging loan or an overdraft facility;
- (5) where the property to be mortgaged to UOB has not obtained Temporary Occupation Permit; or
- (7) where the property to be mortgaged to UOB is located or situated outside of Singapore;

- (ii) is only available to Applicant(s) who are natural persons and in respect of the financing of property registered in the name of natural persons; and/or
 - (iii) is not available to body corporates.
- (c) Notwithstanding anything to the contrary, UOB reserves the right to determine at its sole and absolute discretion the eligibility of any individual for the Promotion. The decisions of UOB on all such matters relating to the eligibility of any such individual and/or persons are final, conclusive and binding, and UOB is not obliged to give any reason or prior notice or be liable to any person whatsoever.
- 2) This Promotion is not valid with agent, Introduce A Friend, welcome back and/or third party referral payment, and shall not be applicable to Applicant(s) who have received other benefits, rewards and/or administrative concessions from UOB on his/her existing or new property loan(s) (including, but not limited, to a waiver or reduction of any fee payable or penalty incurred by Applicant(s)).
- 3) (a) All property loan applications (including, but not limited to, the Property Loans) are subject to approval and acceptance by UOB. UOB shall not be required to give any reason or prior notice for any rejection of any property loan application and shall not be liable or responsible to any party for any rejection of any property loan application. No payment or compensation whether in cash, credit or any kind will be made for any rejection of any property loan application.
(b) The Letter of Offer shall contain such terms and conditions as UOB may require in relation to the Property Loan(s).
- 4) UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion, including, but not limited to, the determination of whether the Applicant(s) have met all the requirements of this Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person. UOB shall not be obliged to give any prior notice or any reason or enter into any correspondence with any person on any matter relating to this Promotion or its decision. No communication, appeal, claims and/or enquiries will be entertained
- 5) Participation in this Promotion is subject to these terms and conditions ("**Terms and Conditions**"). UOB reserves the right, at any time and from time to time, to vary, delete and/or add on to any of these Terms and Conditions at its discretion at any time without giving any reason or prior notice or assuming any liability to any party and all Applicant(s) shall be bound by such variations, deletions and/or additions.
- 6) (a) In the event of any inconsistency or discrepancies between these Terms and Conditions and any advertising, publicity, brochure, marketing, promotional, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.

(b) While all the information provided herein is believed to be reliable at the time and date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 7) A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce or enjoy the benefit of any term herein.
- 8) These Terms and Conditions shall be governed by the laws of Singapore, and all participants in this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.
- 9) Except where the context otherwise requires, words denoting the singular include the plural and vice versa.