



The “UOB CashPlus - 60 Days Free Cash” Promotion Terms and Conditions

1. Definitions

- 1.1 “**Account**” means UOB CashPlus Account which is in valid, subsisting and in good standing at all times during this Promotion as determined by UOB at its discretion.
- 1.2 “**Promotion**” means UOB CashPlus - 60 Days Free Cash promotion.
- 1.3 “**Promotion Period**” means the period from 1 June 2016 to 31 October 2016, both dates inclusive.
- 1.4 “**60 Days Free Cash**” means no interest charged on/posted to an Account for the Qualifying Period.
- 1.5 “**Qualifying Period**” means the period of 60 days commencing from the date UOB approves the withdrawal amount from the Account.
- 1.6 “**UOB**” means United Overseas Bank Limited and includes any successor or assign of UOB.

2. Promotion

- 2.1 The Promotion is open to new customers who applied for the Account via online or have been invited to apply for the Account (“Eligible Customers”).
- 2.2 An Eligible Customer shall qualify for the 60 Days Free Cash if:-
 - a) his/her application to open the Account is submitted and approved during the Promotion Period;
 - b) he/she makes a withdrawal amount of 95% of the available credit limit on his/her Account during the Promotion Period provided that such withdrawal amount does not exceed S\$20,000 and is approved by UOB (“Approved Amount”); and
 - c) he/she credits the Approved Amount to his/her account maintain with other bank or financial institution in Singapore.
- 2.3 For the avoidance of doubt, the 60 Days Free Cash shall be awarded on a maximum withdrawal amount of S\$20,000 only for the whole Qualifying Period.
- 2.4 Upon approval of the application for the Account and the withdrawal of the Approved Amount, UOB shall debit the Approved Amount from the Eligible Customer’s Account and credit the Approved Amount to the Eligible Customer’s account maintain with other bank or financial institution in Singapore.
- 2.5 UOB shall ordinarily require a minimum of five (5) business days (excluding Saturdays, Sundays and public holidays) or such other period as UOB may determine from time to time at its discretion, to process the withdrawal application.



- 2.6 60 Days Free Cash applies only on the Approved Amount during the Qualifying Period and shall not apply to any other outstanding balances incurred on the Eligible Customer's Account via issuance of cheque, withdrawal at ATM, online fund transfers, bill payment or point of sale transaction. After the Qualifying Period, the prevailing UOB CashPlus interest rate of 19.8% p.a. shall apply to any Approved Amount remaining outstanding on the Account.
- 2.7 Any customer who cancelled or closed their Account in the last six (6) months prior to the Promotion Period and thereafter opened a new Account during the Promotion Period will not be eligible for this Promotion.
- 2.8 Notwithstanding anything to the contrary, to receive the 60 Days Free Cash, the Account of the Eligible Customer must be in good standing and conducted in a proper and satisfactory manner at all times during the Qualifying Period as determined by UOB at its absolute discretion.
- 2.9 UOB has the sole discretion to review and determine the 60 Days Free Cash and reserves the right to decline any withdrawal application from the Eligible Customer's Account including any application to credit/transfer the withdrawal amount to any of the Eligible Customer's account which is denominated in foreign currencies.
- 2.10 The following are not qualified / eligible to participate in the Promotion:- (a) any individual who is an existing UOB CashPlus account holder prior to the Promotion Period; (b) any individual whose Account has been, voluntarily or involuntarily, suspended, terminated, cancelled or closed at any time during the Promotion Period; (c) any individual whose Account is not active, valid, subsisting or in good standing at any time during the Promotion Period; or any individual whose Account is deemed to be delinquent or unsatisfactorily conducted by UOB at its absolute discretion at any time during the Promotion Period,
- 2.11 Eligible Customer is not qualified to participate in UOB CashPlus Personal Loan during the Qualifying Period.
- 2.12 If UOB deems that the Eligible Customer is not qualified to participate (or continue to participate) in the Promotion, UOB may at its discretion forfeit the 60 Days Free Cash (or if already awarded, reclaim the interest chargeable at the expense of the Eligible Customer or make deductions from the Eligible Customer's UOB accounts or otherwise) as UOB deems fit at its absolute discretion without payment, compensation, or reason.
- 2.13 All payments received by UOB shall be applied in any manner or order of priority at UOB's discretion notwithstanding any requests of appropriation by the Eligible Customer or any other person making such payment on behalf of the Eligible Customer. UOB has the absolute right to apply payments



received by it to all outstanding balances in the Account and corresponding fees payable from the highest to the lowest applicable interest rate.

3. General

- 3.1 All Eligible Customers will be bound by the Terms and Conditions governing UOB CashPlus (the “Standard Terms”). In the event of inconsistency between:
- (i) the terms and conditions herein and the Standard Terms; or
 - (ii) the terms and conditions herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the terms and conditions herein shall prevail only to the extent of such inconsistency in relation to this Promotion.
- 3.2 Participation in the Promotion is subject to the terms and conditions herein. While all the information provided herein is believed to be correct and reliable as the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 3.3 UOB’s decisions on all matters relating to the Promotion shall be final, conclusive and binding on all parties. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter concerning the Promotion and no appeal, correspondence or claims will be entertained.
- 3.4 UOB shall not be responsible for any loss to, charges or expenses of any Eligible Customer or any other persons in connection with the Promotion, howsoever arising.
- 3.5 UOB shall not be responsible for (i) any failure or delay in transmission of application/transactions by postal or telecommunication authorities which may result in a transaction being omitted during the Promotion Period or Qualifying Period; (ii) any late posting of the application/transactions and thereby affecting the customer’s eligibility for this Promotion or the 60 Days Free Cash; or (iii) for any breakdown or malfunction in any computer system or equipment.
- 3.6 Notwithstanding anything in the terms and conditions herein, UOB reserves the right at any time and from time to time in its absolute discretion to vary, add, modify, delete any of these terms and conditions without prior notification or giving any reason, including but not limited to the discontinuation of the Promotion, the eligibility criteria and the timing of any act to be done, and all customers shall be bound by these amendments.
- 3.7 A person who is not a party to the terms and conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce or enjoy the benefit of any of the terms and conditions herein.



3.8 The terms and conditions herein shall be governed by the laws of the Republic of Singapore and all persons who participate in the Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.