

UOB Business Banking Go Global Program Terms and Conditions

1. ELIGIBILITY FOR PROMOTION

- 1.1 This “*UOB Business Banking Go Global Program*” (“**Promotion**”) is only applicable to any non-individual party who fulfills all of the following conditions (“**Customer(s)**”):-
- (a) has indicated its interest online to participate in the Promotion by successfully signing up via the Promotion microsite (available at https://u-uniservices1.uobgroup.com/appforms/business/UOB_Business_Go_Global_Online_Exclusive_Promotion.page) and completing the necessary online form on such microsite (“**Online Form**”); and
 - (b) has not transacted on any Trade Transactions (as defined in Paragraph below) during the past six (6) months prior to the date of interest registration described under Paragraph 1.1(a) above.
- 1.2 Without limiting the generality of the above, the following parties shall NOT be eligible for the Promotion:-
- (a) Directors or employees/staff of United Overseas Bank Limited (“**UOB**”) or any of UOB’s subsidiaries during the Promotion Period and their immediate family members;
 - (b) Employees and staff of any auditors, advertising agency, promotion agencies and/or other persons involved (directly or indirectly) in organizing, promoting and/or conducting the Promotion and their immediate family members;
 - (c) Persons whose Account is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever;
 - (d) Persons who during the Promotion Period are or have become mentally incapacitated, deceased, insolvent or who face legal incapacity;
 - (e) Persons who face legal proceedings of any nature or have any legal proceedings of any nature threatened against them;
 - (f) Persons who have transaction Trade Transactions during the past six (6) months prior to the date of interest registration described under Paragraph 1.1(a) above; and
 - (g) Persons who UOB may decide to exclude at its discretion without notice and without furnishing any reason, at any time.
- 1.3 Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and without having to give any reason, to determine the eligibility of the Customer(s) to participate in the Promotion.
- 1.4 By participating in the Promotion, the Customer(s) agrees to be bound by the rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification for the Promotion.

2. PROMOTION PERIOD

- 2.1 The Promotion shall be for a period commence from 3 October 2017 to 31 March 2018, both dates inclusive (“**Promotion Period**”).

3. THE PROMOTION

- 3.1 Under the Promotion:-

Waiver of Transaction Fee of S\$1,200.00 only

- (a) (i) each Customer(s) shall, subject to Paragraph 3.1(a)(ii) below receive four (4) Vouchers with an aggregate worth of SGD1,200.00 in accordance with Paragraph 4.1 below. The Vouchers entitles each Customer(s) to a discount on the transaction fee(s) payable in connection with any of the first four (4) Trade Transactions (“**Transaction Fee Discount**”) which are performed by such Customer(s) prior to the expiry of the applicable Voucher used (“**Applicable Trade Transaction**”) **provided** that Customer(s) has already fulfilled all of the following prior to carrying out the Applicable Trade Transactions:-

- (1) that Customer(s) already maintains any one of the following account(s) (each an “**Account**” and collectively the “**Accounts**”) with either UOB or Far Eastern Bank Limited (“**FEB**”) during the Promotion Period (as defined in Paragraph 2 below) and prior to the said Customer(s) performing any of the Applicable Trade Transactions:-

- (aa) UOB SGD Current Account;
(bb) UOB Global Currency Account;
(cc) UOB eBusiness Account; or
(dd) UOB BizTransact Account;

AND

- (2) that Customer(s) has completed and submitted the applicable application form to apply for the Applicable Trade Transactions referred to in Paragraph 3.1(a)(i) above and has attached the printed Voucher to that application form;

AND

- (3) in connection with the first Applicable Trade Transaction to be performed by that Customer(s), that Customer(s) has not transacted on any Trade Transactions during the past six (6) months prior to the date of interest registration described under Paragraph 1.1(a) above].

- (ii) for the avoidance of doubt, the Transaction Fee Discount applicable to an Applicable Trade Transaction shall be an amount equal to the value stated on the applicable Voucher used for that Applicable Trade Transaction and only one Voucher can be used per Applicable Trade Transaction referred to hereunder.

Waiver of “fall below fee” for 12 months (“Fall Below Waiver”)

- (b) each New Customer that applies for and successfully opens a UOB BizTransact Account with a minimum initial deposit of S\$1,000.00 in Fresh Funds into that new UOB BizTransact Account will receive a waiver of the “fall-below fee” (if any) payable in connection with that UOB BizTransact Account for the first twelve (12) months starting from opening date of that UOB BizTransact Account.

3.2 The following terms when used in the Promotion have the following meanings:-

- (a) “**fall below fee**” refers to the fee payable to UOB if the average daily balance of the UOB BizTransact Account falls below the minimum amount of S\$80,000.00 for any one month.
- (b) “**Fresh Funds**” refers to (1) funds in the form of non UOB/FEB cheques (2) other funds that are not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (3) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether by part or all of the amounts withdrawn) into the UOB BizTransact Account.
- (c) “**New Customer**” shall refer to any Customer(s) who is a new-to-bank or new-to-product customer of the Business Banking segment of UOB that has successfully opened any Account with either UOB or FEB during the Promotion Period **but** has not transacted with UOB for a trade import and/or export service transaction prior to the Promotion Period.
- (d) “**Reward**” refers to the Transaction Fee Discount and Fall Below Waiver.
- (e) “**Trade Transactions**” refers to any trade transactions which relate to either a Letter of Credit Negotiation; Letter of Credit Confirmation; Letter of Credit Discounting or Transferable Letter of Credit.

4. VOUCHERS AND TRANSACTION FEE DISCOUNT

- 4.1 (a) Each Customer(s) will receive an email (“**Email**”) enclosing four (4) vouchers (collectively “**Vouchers**” and each a Voucher) with the following denominations– for the avoidance of doubt, the aggregate value of all the four (4) Vouchers shall be SGD1,200.00:-
- (i) one Voucher with a value of SGD200
 - (ii) one voucher with a value of SGD200
 - (iii) one voucher with a value of SGD300; and
 - (iv) one voucher with a value of SGD500.
- (b) The Email will be sent to the email address of the applicable Customer(s) as was set out on the Online Form. UOB is not obliged to enter into any correspondence with any persons who do not qualify as Customers for this Promotion.
- (c) The Vouchers are subject to the terms printed on the Vouchers:-

4.2 In order to claim and redeem for:

- (a) the applicable Transaction Fee Discount on the Customer(s)' Applicable Trade Transaction with UOB - the Customer(s) is to complete the applicable application form to apply for the Applicable Trade Transaction and attach the applicable printed Voucher for the Transaction Fee Discount which the Customer(s) wishes to redeem:-
 - (b) Fall Below Waiver – the customer must present a print out of the original Email when opening the UOB BizTransact Account with a minimum initial deposit of S\$1,000.00 in Fresh Funds
- 4.3 The redemption period for the Transaction Fee Discount is within six (6) months from the date of the Email . For the avoidance of doubt, only **one** Voucher can be used for one Applicable Trade Transaction and a Voucher cannot be used cumulatively with other Vouchers or any other trade service vouchers provided by the Bank.
- 4.4 If any of the Vouchers is not redeemed or utilised by the stipulated date, the Transaction Fee Discount will be forfeited. No payment in cash, credit or in other kind shall be given for any un-utilised portion of the Transaction Fee Discount.
- 4.5 For the avoidance of doubt, the transaction fee payable in connection with any of the Customer(s)' Applicable Trade Transaction could be more than or lesser than the Transaction Fee Discount reflected by the applicable Voucher used. If the transaction fee payable for an Applicable Trade Transaction is more than the Transaction Fee Discount reflected on the Voucher that is used for that Applicable Trade Transaction, the Customer(s) is required to settle, in full, any difference between the transaction fee payable in connection with that Applicable Trade Transaction to be performed and the applicable Transaction Fee Discount before such Applicable Trade Transaction is actually performed. If the transaction fee payable for an Applicable Trade Transaction is less than the applicable Trade Transaction Discount , no payment in cash, credit or in other kind shall be given for any un-utilised portion of the Transaction Fee Discount and the un-utilised portion of the Transaction Fee Discount cannot be used for any other transaction to be performed by the Customer(s) with UOB.
- 5. GENERAL TERMS AND CONDITIONS**
- 5.1 Each Reward is not transferrable or exchangeable for cash, credit, products or privileges or other kind in full or in part and is not refundable or replaceable. UOB reserves the right to replace any part of the Reward with another item of similar value or amend the value of any part the Reward without giving any reason or prior notice or assuming any liability to any person.
- 5.2 Participation in the Promotion is subject to the terms and conditions stated herein. Notwithstanding anything to the contrary, UOB may, at its discretion, change or add to any of these terms and conditions of the Promotion in connection with the Promotion set out herein including, but not limited to, changing the Promotion Period, any part of the Reward (including the value of any part of the 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 the Reward shall be final, binding and conclusive. UOB is not obliged to give any reason or prior notice on any matter concerning the Promotion or the Reward. No appeal, correspondence or claims will be entertained. UOB has the right and discretion to determine whether a party has met the requirements of the Promotion and/or ~~to~~ receive the Reward.
- 5.3 UOB will not be liable or responsible for any failure or delay in the receipt of the Email by the applicable Customer(s) or for any Email which has expired or for any Email which is lost, misplaced, tampered with,

defaced, stolen, damaged or misdirected or for any failure to redeem or utilise the Waiver Fee within the applicable time frames or for any breakdown or malfunction in any computer system or equipment. No payment or compensation whether in cash, credit or kind shall be made arising from any of the above. Any Email that is expired, lost, misplaced, tampered with, defaced, stolen, misdirected or damaged or Waiver Fee which is not redeemed or utilised within the applicable time frames is strictly non-replaceable notwithstanding non-receipt of the Email . No payment or compensation whether in cash, credit or kind shall be made if the Waiver Fee (or any part therefrom) is not utilised or for any Email which has expired or which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged. UOB shall not be held liable of responsible for any loss, injury, damage or harm suffered as a result of or in connection with the redemption or usage of the good Waiver Fee,—or arising from or in connection with the Promotion.

- 5.4 All the prevailing terms and conditions governing each of the Accounts respectively together with the prevailing terms and conditions governing the trade transactions shall apply (collectively the “**Terms**”) and are to be read together with these terms and conditions relating to the Promotion set out herein. Refer to uob.com.sg for the full Terms. In the event of any conflict or inconsistency between the terms and conditions relating to the Promotion and any of the Terms, the terms and conditions of the Promotion shall prevail only to the extent of matters relating to the above Promotion. While all information provided herein is believed to be correct and reliable at the time of printing of this letter, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy. In the event of any conflict or inconsistency between the terms and conditions relating to the Promotion as set out herein and any terms set out in any marketing material prepared for the Promotion, the terms and conditions of the Promotion set out herein shall prevail.
- 5.5 UOB’s determination of all matters in connection with the Promotion are at its discretion and shall be final, conclusive and binding on all parties. UOB is not obliged to give any reason or prior notice on any matter relating to the Promotion or to enter into any correspondence with any persons. No communication, correspondences, claims and/or appeals will be entertained. UOB has the right and discretion to determine whether the Customer(s) has met all the requirements of the Promotion (including, but not limited to, receive the Email or the Reward).
- 5.6 The Promotion is not valid with other promotions or offers.
- 5.7 (a) By participating in the Promotion, each Customer(s) agrees to be bound by the rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification for the Promotion.
- (b) By participating in the Promotion, each Customer(s) is deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of each Customer(s), the verifying identity of the each Customer(s) at the time of giving the Reward , conducting the Promotion, announcing/publicity of each Customer(s) (including having the each Customer(s) photo taken/published), contacting each Customer(s) regarding the foregoing, and all purposes and promotions incidental to the Promotion.
- (c) Without prejudice to the other terms and conditions of the Promotion, each Customer(s) expressly and irrevocably permit and authorise UOB to disclose, reveal and divulge information regarding each Customer(s)’ information and particulars to any person (including, without

limitation, the parties involved in organising, promoting and conducting the Promotion and the redemption and provision of the Reward) as UOB deems fit at its discretion in connection with the Promotion.

- 5.8 A person who is not a party to any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore) to enforce or enjoy the benefit of any term of such agreement.
- 5.9 These terms and conditions are governed by Singapore laws and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore Courts.
- 5.10 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.