

Terms and Conditions Governing the UOB CashPlus 30% CashBack Promotion

1. The UOB CashPlus 30% CashBack Promotion ("Promotion") is open to all United Overseas Bank Limited ("UOB") CashPlus customers who open a UOB CashPlus account from 15 March 2012 ("Eligible Customers"). For the avoidance of doubt, all existing UOB CashPlus customers do not qualify for this Promotion.
2. The qualifying period for the Promotion for each Eligible Customer shall be from the date on which a UOB CashPlus account is opened to the anniversary of such date ("Qualifying Period")
3. The following Eligible Customers are not eligible to participate in the Promotion:
 - persons who are or become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them at any time during the Qualifying Period; and
 - customers whose UOB CashPlus account has been suspended, terminated, cancelled or whose account is deemed to be delinquent or unsatisfactorily conducted by UOB at its absolute discretion at any time during the Qualifying Period.
4. Eligible Customers will enjoy 30% cash cashback ("CashBack") each month on the interest amount on Overdraft ("OD") in their UOB CashPlus account as shown in the statement(s) for a period of one year (i.e. 12 consecutive statement months upon account opening) and the monthly CashBack will be credited into the Eligible Customer's UOB CashPlus account every quarterly and within two months from last statement date in that quarter.
5. Fees and charges are not considered as interest on the OD.
6. For the avoidance of doubt, the CashBack to be credited shall be rounded down to the nearest cent.
7. The CashBack is not exchangeable for immediate cash or in kind.
8. In the event that the Eligible Customer takes up UOB CashPlus Instalment Loan and/or UOB CashPlus Funds Transfer during the Qualifying Period, such Eligible Customer will not be eligible for the CashBack with immediate effect. The CashBack shall also be forfeited for the statement month in which the customer takes CashPlus Instalment Loan and/or UOB CashPlus Funds Transfer. Eligible Customers who are on promotional prevailing interest rates during the Qualifying Period are also not eligible for the CashBack.
9. In the event that the Eligible Customer's UOB CashPlus account is or has been terminated or suspended during the Qualifying Period or on a crediting date for any reasons whatsoever, the CashBack shall be forfeited.
10. Notwithstanding any provision herein, the Bank may in its absolute discretion apply or use the CashBack or any part thereof by crediting the Eligible Customer's UOB CashPlus account to reduce the outstanding monies owing thereunder and/or under any other accounts maintained with or other facilities granted by the Bank.

General

11. Eligible Customers will continue to be bound by the Terms and Conditions governing UOB CashPlus. In the event of inconsistency between the terms and conditions herein and the Terms and Conditions governing UOB CashPlus, the terms and conditions herein shall prevail only to the extent of such inconsistency in relation to the Promotion.
12. The Bank's decisions on all matters relating to the Promotion shall be final and binding. The Bank shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.

13. The Bank 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.
14. 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 the Promotion, the terms and conditions herein shall prevail.
15. The Bank reserves the right at any 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 and the timing of any act to be done, and all customers shall be bound by these amendments.
16. While the information provided herein is believed to be reliable as at 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.