

Terms and Conditions of the UOB Trade Financing Referral Program

- a) The United Overseas Bank Limited (“UOB”) Trade Financing Referral Program is open to all existing UOB Business Banking customers (“Referrer”).
- b) A “Successful Referral” is made when the following conditions are met:
- (i) Referrer must refer at least one (1) New to Trade (as defined below) customer (“Referee”) to UOB Business Banking; **AND**
 - (ii) Either of the following: (A) the Referee applies for and accepts UOB’s letter of offer for trade financing facility(ies) by 30 June 2021; **OR** (B) the Referee completes an export trade service transaction (excluding Export LC Advising) with UOB Business Banking by 30 June 2021.
- c) “New to Trade” refers to customers who have not used UOB’s trade services over the last 12 months, i.e., a customer shall be considered New to Trade in 1st January 2021 if the last trade services utilised by such customer is before 31st December 2019.
- d) Referees must not:-
- (i) have any existing trade facilities with UOB; or
 - (ii) be a related company to the Referrer.
- e) The Referrer will be eligible to receive up to S\$250 worth of vouchers (as illustrated below) for each Successful Referral (“Reward”). There is no limit to the number of referees per Referrer. Referrers cannot refer themselves under this program.

Reward Category;

Customer Category	Reward per Successful Referral
Existing Business Banking Trade (Import/ Export) Customers	\$200 Trade Vouchers + \$50 Shopping Vouchers
Non Business Banking Trade Customers	\$50 Shopping Vouchers

- f) If more than one Referrer successfully refers the same Referee to UOB, the Referrer whose referred contact is received first by UOB will be entitled to the Reward. UOB in its absolute discretion reserves the right to determine the eligible Referrer.
- g) UOB reserves the right not to contact any of the Referees for any reason whatsoever and UOB shall not be liable for any compensation to the Referrer if UOB exercises its right not to contact the Referee, the Referee’s loan application is unsuccessful or whatsoever thereby resulting in the Referrer not being eligible for the Reward. All loan applications are subject to approval and acceptance by UOB at its discretion.

- h) The Referrer agrees and consents to UOB collecting, using and disclosing the Referrer's name and particulars to the Referee, and represents that it:
 - (i) has obtained the prior consent and agreement of the Referee to refer the Referee to UOB and to disclose the Referee's contact details and personal data to UOB for UOB to contact the Referee for the purposes of this program; and
 - (ii) has informed, and obtained the prior consent and agreement of, each such Referee to UOB collecting, using and disclosing such Referee's personal data for the purposes of this program and the trade financing facility(ies).
- i) If UOB subsequently discovers that the Referrer is in fact not eligible to participate in this program or any of the conditions herein is not fulfilled, UOB may at its discretion forfeit the Reward. No person shall be entitled to any payment or compensation from UOB should UOB exercise its discretion to forfeit or reclaim any Reward.
- j) Each Reward is non-transferable and cannot be exchanged for cash, credit, other gifts or kind, whatsoever. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Reward with any other gift or equal or similar value selected by UOB.
- k) Usage of the trade vouchers is subject to the terms and conditions accompanying it.
- l) UOB reserves the right to make any changes where it deems necessary in its absolute discretion to the terms and conditions contained herein at any point in time without giving any reason or prior notification or assuming any liability to any person.
- m) UOB's decision on all matters relating to the program is final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this program. No communication, correspondences, claims and/or appeals will be entertained.
- n) A person who is not a party to the terms and conditions of this program or any agreement governed by the terms and conditions of this program herein shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any such terms or such agreement.
- o) 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 program, the terms and conditions herein shall prevail.
- p) These terms and conditions are governed by Singapore law and the parties agree to submit to the non-exclusive jurisdiction of the Singapore Courts.