

TERMS AND CONDITIONS GOVERNING UTRADE REWARDS PROGRAMME

ELIGIBILITY

1. UOB Kay Hian's UTRADE Rewards Programme is available to all UOB Kay Hian clients with the following qualifying online trading account(s):
 - Cash (Individual and Joint)
 - Margin (including YieldMax)
 - Extended Settlement (ES)
 - UTRADE Plus
 - UTRADE Edge
2. Institutional and Corporate accounts are not eligible for the Rewards Programme.
3. Trading Representatives and staff of UOB Kay Hian Pte Ltd and its affiliates do not qualify for the Rewards Programme.
4. Participation in the Rewards Programme and redemption of rewards items will be suspended for delinquent and/or suspended accounts. Rewards and bonus points shall not be transferable to the same client with other qualifying online account(s) or other clients with any qualifying online account(s).
5. If any of the client's qualifying online account(s) is terminated at any time for any reason, whether by the client or UOB Kay Hian, the client will not be disqualified from participating in the Rewards Programme. However, all unused bonus and rewards points then accrued will be forfeited on the terminated account(s).
6. UOB Kay Hian Pte Ltd reserves the right to determine which online account(s) shall be eligible to participate in the Rewards Programme and shall be entitled to disqualify any online account(s) and/or client from participating in the Rewards Programme as determined by UOB Kay Hian in its sole discretion.

ISSUANCE AND ACCRUANCE OF REWARDS POINTS

1. A client with an eligible online trading account will be awarded with 1 rewards point for every S\$1 brokerage paid to UOB Kay Pte Ltd through that online trading account.
2. All online and offline trades for SGX, Bursa, HKEx and US executed via an eligible online trading account from 2 January 2013 or the date of account enrolment, whichever is later, will be awarded with rewards points.
3. Rewards points are awarded by UOB Kay Hian Pte Ltd in its sole discretion based on the amount of online or offline commission payable to UOB Kay Hian Pte Ltd from client's trading transactions with UOB Kay Hian Pte Ltd.
4. Rewards points shall be awarded to the respective eligible online trading account daily, and rounded down to the nearest rewards point.
5. Rewards points earned are non-transferable to any other eligible online trading account(s) of the same client and not exchangeable for cash or credit.
6. Interest charges, late payment charges, finance charges and other miscellaneous fees and charges will not be taken eligible for rewards points.
7. UOB Kay Hian Pte Ltd reserves the right to revoke, deduct and/or recompute any rewards points in the event the client with eligible online trading account(s) fails to effect due payment for the trading transactions and/or if the account is closed or terminated by the client or UOB Kay Hian Pte Ltd for any reason.
8. UOB Kay Hian Pte Ltd shall not be liable to any person for any loss or damage arising in connection with any delay or failure or inaccuracy on its part in awarding clients with rewards points.

REDEMPTION AND EXPIRY OF REWARDS POINTS

1. UTRADE rewards points may be utilized by the holder of the eligible trading account(s) to redeem reward(s) from the catalogue in our Rewards page within UTRADE Web.
2. All redemption requests shall be processed on a first-come, first-served basis, and are subject to availability of rewards at the time of redemption provided that the holder of the eligible trading account(s) has sufficient rewards points for the rewards selected.
3. All redemptions are irreversible and irrevocable. Rewards points which have been successfully redeemed cannot be refunded or transferred back to any eligible online trading account of the client(s).
4. Rewards points earned by all eligible online trading accounts will be valid for up to two calendar years. All rewards points accumulated in a single calendar year will expire at the end of the following calendar year (i.e. 31 December).
5. Rewards points earned on multiple eligible online trading accounts can be combined for redemption as long as accounts are all linked to one eligible master online trading account.
6. All rewards points not redeemed by their expiry date shall be automatically cancelled.
7. Unused rewards points that are cancelled or have expired shall not be entitled to any compensation or reinstatement.

REWARDS GENERAL TERMS AND CONDITIONS

1. UOB Kay Hian Pte Ltd reserves the right to terminate or amend the Rewards Programme at any time without prior notice.
2. UOB Kay Hian Pte Ltd shall not be liable to any person for any loss or damage arising in connection with the Rewards Programme.
3. UOB Kay Hian Pte Ltd reserves the right to amend these terms and conditions at any time without prior notice.
4. The decision of UOB Kay Hian Pte Ltd on all matters relating to the Rewards Programme shall be final.