

Chinese New Year Lucky Draw Promotion 2 January 2025 to 28 February 2025 Terms and Conditions

1. The UOB Kay Hian ("UOBKH") Chinese New Year Lucky Draw Promotion ("Promotion") is applicable only to clients trading online with UOBKH.
2. This Promotion will be held from 2 January 2025 to 28 February 2025.
3. The eligible securities account types are: retail individual account and retail joint account.
4. Corporate/Institutional, UOBKH trading representatives and staff accounts are not eligible for this promotion.
5. Under this promotion:
 - 5.1 Clients stand a chance to win various prizes through a Lucky Draw. Only online trades executed with UOBKH between the promotion period 2 January 2025 to 28 February 2025 qualify for the Lucky Draw chances.
 - 5.2 The eligible products include: Equities, Exchange Traded Funds (ETFs), Daily Leverage Certificates (DLCs), Singapore Depository Receipts (SDRs), Margin Trading, CFD Equities, Precious Metals, Listed Structured Certificates (Autocallable and Discount Certificates).
 - 5.3 Products that are not eligible include: Unit Trusts, CFD Indices, Endowus CPF Portfolios Bonds, Equity Linked Notes, Wealth Management Products, and any other products not listed in point 6.2 above.
 - 5.4 The eligible markets to trade in include: Singapore, Australia, Canada, Europe, Hong Kong, Indonesia, Japan, London, Malaysia, New Zealand, Philippines, Taiwan, Thailand, United Kingdom, United States and Vietnam.
 - 5.5 Clients are entitled to Lucky Draw chances based on per account basis.
ie. If you have an individual account and a joint account (earned a brokerage of S\$100 for each account), each account will be entitled to 1 Lucky Draw chance each. (Every S\$100 entitles you to 1 Lucky Draw chance)
 - 5.6 Clients must have a UTRADE SG Account to be eligible for this Lucky Draw. For example, if Client A only has a UTRADE Delta account but does not have a UTRADE SG Account, Client A will be considered ineligible.

6. Qualifying criteria as follows:

6.1 Existing Clients:

Eligible Products	Criteria	No. of Chances*
Equities, ETFs, DLCs, SDRs, Margin Trading	Every S\$100 brokerage	1 Lucky Draw chance
CFD Equities	Every S\$100 brokerage	3 Lucky Draw chances
Precious Metals	Every US\$1,000,000 volume equivalent	3 Lucky Draw chances
Listed Structured Certificates (Autocallable & Discount Certificates)	Every S\$20 brokerage	1 Lucky Draw chance

6.2 New Clients:

Eligible Products	Criteria	No. of Chances*
Equities, ETFs, DLCs, SDRs, Margin Trading	Every S\$100 brokerage	5 Lucky Draw chances
CFD Equities	Every S\$100 brokerage	15 Lucky Draw chances
Precious Metals	Every US\$1,000,000 volume equivalent	15 Lucky Draw chances
Listed Structured Certificates (Autocallable & Discount Certificates)	Every S\$20 brokerage	5 Lucky Draw chances

****No cap on the number of chances.***

7. New Clients are defined as:

7.1 Any client who opens a new UOB Kay Hian account and trades during the Promotion period.

7.2 Not applicable to existing clients who open a new product account.
For example, if you are an existing UTRADE client with an Equities account and wish to open a new CFD account, you do not qualify as a new client.

7.3 Clients with dormant accounts who re-activate or open a new account do not qualify as a new client.

Examples

- *Example A: Existing client trades Equities with S\$1,000 brokerage, client is entitled to 10 Lucky Draw chances.*
- *Example B: New client trades Equities with S\$1,000 brokerage, client is entitled to 50 Lucky Draw chances.*
- *Example C: Existing client trades CFD Equities with S\$1,000 brokerage, client is entitled to 30 Lucky Draw chances.*
- *Example D: New client trades CFD Equities with S\$1,000 brokerage, client is entitled to 150 Lucky Draw chances.*

8. Prizes as follows:

1 st Prize x 1 winner	S\$3,888 Cash
2 nd Prize x 1 winner	S\$2,888 Cash
3 rd Prize x 1 winner	S\$1,888 Cash
4 th Prize x 1 winner	3,888 Bonus Rewards Points
5 th Prize x 1 winner	2,888 Bonus Rewards Points

9. The results of the Lucky Draw will be announced by 17 March 2025, or such dates and time as determinate by UOBKH.

10. Winners will be randomly picked by computerized means. If UOBKH subsequently determines that a winner is not eligible for valid reasons, UOBKH may forfeit the prize and deal with it in any manner deemed fit in its sole and absolute discretion. UOBKH shall also be entitled to draw a replacement winner(s) to replace any winner(s) subsequently found to be ineligible.

11. UOBKH will inform the winners via email using the contact details in its records and such notification shall be effective and deemed to have been received by the winners. All prizes are non-transferable and may not be exchanged in any format.

12. Winners will be required to collect the cash prizes at 8 Anthony Road, UOB Kay Hian's office. There will be no delivery of the prizes to the winners. If the prizes are not collected by 30 April 2025, the winner will be considered as forfeiting the prize, and the final disposition of the prize will be at the discretion of UOBKH.
13. UOBKH may collect, use, disclose and share the Lucky Draw winners' personal data, including the photographs, audio-video or other recordings for publicity and/or use in advertisements across all media, including, without limitation in UOBKH's publications, presentations and promotional materials on its website without further notification, remunerations or compensation, and are subject to UOBKH's privacy policy.
14. By participating in this Promotion, winners agree to have their photos taken with the presented prize for marketing purposes.
15. Clients will be disqualified from this Promotion if their accounts with UOBKH are closed before 28 February 2025.
16. Clients will continue to be bound by UOBKH Master Trading Agreement and the Terms and Conditions of any other agreement(s) that the respective clients have entered into with UOBKH.
17. UOBKH reserves the right, in its absolute discretion, to disqualify/reject the client from this Promotion for any reason whatsoever, including upon the occurrence of the following:
 - 17.1 The client failed to pay UOBKH for his/her executed trade(s) and/or that he/she has outstanding payment to UOBKH during the promotional period.
 - 17.2 The client is not in good standing. If the client's account has been suspended temporarily or terminated due to any reason, the client will be disqualified from this Promotion.
18. UOBKH reserves the right to alter, terminate or suspend this Promotion for any reason whatsoever and to reveal client details to relevant authorities for the purposes of the Promotion.
19. UOBKH reserves the right in its absolute discretion to terminate, vary, and add to any of these Terms and Conditions, at any time without prior notice without having to disclose any reason therefore and without any compensation whatsoever.
20. The decision of UOBKH on all matters relating to the Promotion is final, conclusive and binding on all UOBKH clients and no correspondence will be entertained. In the event of any inconsistency between these Terms and Conditions and any marketing material relating to this Promotion, these Terms and Conditions will prevail.

21. UOBKH's record of all matters relating to the Promotion is conclusive and binding on the clients. UOBKH is entitled, for any reason and at any time, without liability or prior notice to suspend the calculation, to rectify any errors in calculation, or otherwise adjust such calculation.