

UTRADE SRS-ETF Promotion
1 November 2023 to 31 January 2024
Terms and Conditions

1. The UOB Kay Hian ("UOBKH") UTRADE SRS-ETF Promotion ("Promotion") is only applicable to UTRADE Equities clients trading online using Supplementary Retirement Scheme funds ("SRS").
2. This Promotion will be held between 1 November 2023 and 31 January 2024, both dates inclusive ("Promotion Period").
3. The eligible securities account type - retail individual account.
4. Corporate/Institutional, UOBKH trading representatives and staff accounts are not eligible for this Promotion.
5. Under this Promotion:
 - a. Clients will earn 1,500 bonus points when they trade using SRS during the Promotion Period (capped at 1,500 points).
 - b. Clients must accumulate a minimum brokerage of S\$100 during the Promotion Period to be eligible for the bonus points.
 - c. The bonus points will be credited to the client's account by 28 February 2024 and are valid till 31 December 2024.
6. Prevailing terms and conditions on Rewards and Bonus Points apply.
7. Clients will be disqualified from the Promotion if their accounts with UOBKH are closed before 31 January 2024.
8. 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 may have entered into with UOBKH.

9. 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:
 - a. The client failed to pay UOBKH for his/her executed trade(s) and/or has outstanding payment to UOBKH during the promotional period.
 - b. The client is deemed by UOBKH as not in good standing. If the client's account has been suspended temporarily or terminated by UOBKH due to any reason, the client will be disqualified from this Promotion.
10. UOBKH reserves the right to suspend, withdraw or terminate this Promotion at any time for any reason whatsoever and without notice. UOBKH shall not be liable to any person for any loss or damage howsoever arising in connection with the Promotion.
11. All participants in the Promotion expressly and irrevocably permit and authorise UOBKH to disclose, reveal and divulge information regarding their particulars to the parties involved in facilitating the promotional campaign. Further, UOBKH reserves the right to reveal clients' details, to the relevant authorities if it is requested to do so.
12. UOBKH reserves the right in its absolute discretion to add to, delete, vary, modify and/or supplement any one or more of these Terms and Conditions, at any time without prior notice, in such manner as UOBKH shall deem fit, including without limitation, the eligibility of any customer, product and market, the qualifying criteria and the promotional period, without assigning any reasons therefore and without any compensation whatsoever or being liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters or arising from these Terms and Conditions.
13. The decision of UOBKH on all matters relating to the Promotion and these Terms and Conditions shall be final, conclusive and binding on all UOBKH clients who participate, including, without limitation, any decision on the eligibility of any person or cancellation or suspension of the Promotion and no correspondence or appeal will be entertained.

14. 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.

15. These Terms and Conditions shall be governed by the laws of Singapore. UOBKH clients participating in the Promotion will irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions.