

**Unit Trust Bonus Unit & Lucky Draw Promotion  
2 January 2025 to 30 June 2025  
Terms and Conditions**

1. UOB Kay Hian ("UOBKH") Unit Trust Bonus Unit & Lucky Draw Promotion ("Promotion") is only applicable for clients transacting in Cash and SRS.
2. This Promotion will be held between 2 January 2025 and 30 June 2025, both dates inclusive ("Promotion Period"). All qualifying transactions must be completed by 30 June 2025
3. UOBKH trading representatives and staff accounts are not eligible for this Promotion.
4. Under this Promotion:
  - a. Clients will receive S\$10 worth of Unit Trust ("Rewards"), capped at a maximum of S\$200, for every S\$10,000 worth of Cash or SRS Net Unit Trust Investment transacted.
  - b. For every S\$10,000 worth of Cash or SRS Net Unit Trust Investment, clients will qualify for 1 lucky draw chance to win the following prizes:

1 <sup>st</sup> Prize x 1 winner	SGD 2500 worth of Selected Unit Trust
2 <sup>nd</sup> Prize x 1 winner	SGD 1000 worth of Selected Unit Trust
3 <sup>rd</sup> Prize x 1 winner	SGD 700 worth of Selected Unit Trust
4 <sup>th</sup> Prize x 1 winner	SGD 500 worth of Selected Unit Trust
5 <sup>th</sup> Prize x 1 winner	SGD 300 worth of Selected Unit Trust

Note: UOBKH reserves the right to replace prizes with any other items of similar value without giving prior notice.

- c. Net Investment refer to Buy minus(-) Sell and applicable for Retail Individual and Retail Joint Account. Net Investment will be rounded down to the closest S\$ 10,000.
  - i. Example: Total Net Investment of S\$59,000 will be rounded lower to S\$50,000. Rewards will be S\$50 worth of Unit Trust and 5 lucky draw chances.
- d. UOBKH reserves the right to claw back the rewards if client closes their account or redeem the Unit Trust Investments within 6 months from the end of the Promotion Period.
- e. The choice of Unit Trust for the Reward and Lucky Draw Prizes will be at the discretion of UOBKH.
- f. Eligible clients will be notified via email upon crediting of the Rewards.

- g. The Draw will be conducted on 14 July 2025, or such other dates and time as determined by UOBKH. Location of the Lucky Draw will be at UOB Kay Hian or other location as determined by UOBKH. The results of the Draw will be announced by 21 July 2025.
  - h. Winners will be picked randomly by computerised means. If UOBKH subsequently determines that a winner is not eligible for any reason, it 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.
  - i. UOBKH will inform the Winners via email using the current 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.
  - j. UOBKH will consolidate the rewards within 8 weeks after the Promotion Period. Rewards will be credited to their UTRADE Unit Trust account.
  - k. Clients are not allowed to combine Unit Trust holdings held in two or more separate UTRADE accounts for this Promotion.
  - l. By receiving the prize, each Winner agrees to indemnify and keep UOBKH and all its staff indemnified at all times against any claims, demands, actions, suits, proceedings, loss and expenses (including legal costs on a full indemnity basis) that may arise in any manner howsoever from or in relation to the usage, quality, or any other aspect associated with the prizes. UOBKH makes no representation or warranty with respect to the prizes, including the services, merchantability, fitness for a particular purpose or that the prize will be available. In addition, all prizes are provided "as-is".
  - m. UOBKH may, in its sole and absolute discretion and without prior notice, replace, change or substitute any prizes with another of similar value.
- 5. Eligible clients will be notified via email upon crediting of the Rewards.
  - 6. Unit Trust Holdings that are transferred into UOBKH do not qualify for this promotion.
  - 7. 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.
  - 8. 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.
9. 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.
  10. 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.
  11. 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.
  12. 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.
  13. 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.
  14. 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 Condition.

