

**UOB Kay Hian “2X Rewards Points Promotion”
1 August 2013 to 31 October 2013**

Terms and Conditions

1. The UOB Kay Hian (“UOBKH”) “2X Rewards Points Promotion” (“Promotion”) is applicable only to new clients of UOBKH who open trading account with UOBKH between 1 August 2013 to 31 October 2013.
2. To be eligible for the Promotion:
 - a. “New client” must not have an existing securities trading account with UOBKH. Persons whose accounts have been dormant or persons who closed their UOBKH trading accounts in the past six months (from date of this T&C) are also not eligible for this Promotion.
 - b. The eligible securities account types are: Cash (individual and joint), Margin (including YieldMax), Extended Settlement, UTRADE Plus, and UTRADE Edge.
 - c. The new client will need to open a UOBKH online trading account even if he/she only trades offline. This is for crediting of Rewards Points and redemption purpose.
 - d. Account opening form completed by the new client but not submitted to Client Services Department or Client Accounts Department by the last day of the Promotion will not qualify for this Promotion.
3. Under this Promotion:
 - a. A new client will receive 2X Rewards Points based on the commission he/she generated from date of his/her online account commencement until 31 December 2013. (Note: The account must be opened between 1 August 2013 to 31 October 2013.)

For example, if the investor opened the account on 31 Oct, the period of calculation of 2X Rewards Points will be till 31 December 2013.
 - b. The eligible markets for this Promotion are: SGX, Bursa, HKEx and US.
 - c. Commission generated by the new client’s online and offline accounts will be used to calculate 2X Rewards Points.
 - Two Rewards Points will be awarded for every S\$1 brokerage paid to UOBKH.

- d. The new client will receive the “regular” rewards point as he/she trades. The “additional points” will be credited in January 2014.
 - For example, the new client received a total of 500 points (his “regular” rewards points) for the eligible period. In January 2014, UOBKH will credit another 500 rewards points into his account.
4. New securities trading account opening may be done at UOBKH at 8 Anthony Road #01-01 or any UOBKH Investor Centres. Alternatively, the new account application form may be submitted on behalf of the new client by a UOBKH Trading Representative after it has been duly completed.
5. In determining the amount of brokerage payable by a new client for purposes of calculation of Rewards Points, disputed, unauthorized or fraudulent trades and other mandatory fees/charges (including goods and services taxes) will not be taken into account. Note that transactions made under Unit Trust platform and Fixed Income Products will not be taken into account and are not considered for Rewards Points under this Promotion. UOBKH is entitled, in its absolute discretion, at any time and from time to time and without notice and without giving any reason, to take into account any trades or charges in the calculation of Rewards Points or to otherwise vary the basis of calculation of Rewards Points.
6. UOBKH reserves the right, in its absolute discretion, to disqualify/reject the Rewards Points for the new client for any reason whatsoever, including upon the occurrence of the following:
 - a. New client failed to pay UOBKH for his/her executed trade(s) and/or that he/she has outstanding payment to UOBKH during the rebate eligible period.
 - b. The new client is not in good standing. If the new client’s account has been suspended temporarily or terminated due to any reason, the new client will be disqualified from this Promotion.
7. UOBKH reserves the right to terminate or suspend this Promotion for any reason whatsoever.
8. UOBKH reserves the right in its absolute discretion to terminate, vary, delete or add to any of these terms and conditions, at any time without prior notice and without having to disclose any reason therefore and without any payment or compensation whatsoever.
9. 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.

10. 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 or accrual of Rewards Points, to rectify any errors in the calculation, or otherwise adjust such calculation.

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31 July 2013