

**UOB Kay Hian “US Promotion 2018”  
1 October 2018 to 31 December 2018  
Terms and Conditions**

1. The UOB Kay Hian ("UOBKH") US Promotion 2018 ("Promotion") is only applicable to US trades done online by UOBKH Equities and CFD clients.
2. This Promotion will be held from 1 October 2018 to 31 December 2018.
3. There will be 1 winner for iPhone XS Max. The lucky draw will be held on 9 January 2019, 6.30pm or such other dates and time as determined by UOBKH. Location for the draw will be at 8 Anthony Road, UOB Kay Hian's Auditorium or other public location as determined by UOBKH.
4. Under this Promotion:
  - a. Every 3 online Equities or 3 online CFD US contracts will represent one chance in the lucky draw. Example: 1 online US Equities trade contract cannot be combined with 2 online CFD trade contracts to represent one chance in the lucky draw

<b>Qualifying Month</b>	<b>No. of Contracts</b>	<b>No. of Chances</b>
October 2018	3	1
November 2018	6	2
December 2018	10	3
	<b>Total chances</b>	<b>6</b>

- b. Clients who have accumulated the number of qualifying online Equities or CFD US trade contracts during the promotion period will be eligible for rebates as shown below. Example: 20 online US Equities trade contracts cannot be combined with 40 US CFD trade contracts to be eligible for the S\$100 trade rebate.

<b>Accumulated No. of Contracts</b>	<b>Rebate Amt (S\$)</b>
60	100
80	150
100	200
120	300
140	400

- c. Only online trade contracts on US Markets are eligible. Online trade contracts are defined as contracts generated as a result of trades executed via UTRADE Web and UTRADE Mobile.
  - d. The rebates will be credited into the client's UTRADE account respectively by 31 January 2019 and will be used to offset their future trades.

- e. The eligible account types are: retail individual Equities and CFD accounts, retail joint Equities and CFD accounts, individual/joint UTRADE Edge accounts. Corporate, Institutional, UTRADE Plus, UOBKH trading representatives and staff accounts are not eligible for this Promotion.
5. Winners will be picked randomly by computerized means in the presence of members of public. 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.
  6. UOBKH will inform the lucky draw winner via email by 20 January 2019 on the collection details for the iPhone XS Max. The prize is non-transferable and cannot be exchanged in any format.
  7. The iPhone XS Max is to be collected by the winner at UOB Kay Hian Head Office or Investor Centres by 28 February 2019. Prize not collected will be forfeited.
  8. This Promotion is not valid in conjunction with other UOBKH promotions that may be running at the same time, i.e. if a client has enrolled in any UOBKH promotion that is held during October to December 2018, he will be excluded from this promotion.
  9. 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.
  10. 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 that he/she has outstanding payment to UOBKH during the promotional period.
    - b. 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.
  11. UOBKH reserves the right to terminate or suspend this Promotion for any reason whatsoever.
  12. 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.

13. 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.
14. UOBKH's records 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.