

UOB Kay Hian Win The Next S\$50,000 Promotion
1 October 2020 to 30 April 2021
Terms and Conditions

1. The UOB Kay Hian ("UOBKH") Win The Next S\$50,000 Promotion ("Promotion") is applicable to clients who trade via online and offline with UOBKH.
2. This Promotion will be held from 1 October 2020 to 30 April 2021.
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. This Promotion is valid in conjunction with other promotions carried out by UOBKH during this period unless otherwise specified.
6. Under this promotion:
 - 6.1 Clients stand a chance to win cash prizes in the Monthly Lucky Draws and Grand Lucky Draw. Only trades executed with UOBKH between 1 October 2020 and 30 April 2021 (both dates inclusive) will qualify for the Lucky Draws.
 - 6.2 Every S\$100 brokerage gives existing clients 3 chances at our Lucky Draw.

Additional chances for:

- New Clients
For new accounts opened during the promotion period, every S\$100 brokerage gives new clients 5 chances at our Lucky Draw.
- Selected Products
If clients trade CFD 10, CFD Equities, CFD Indices, Leveraged FX and/or Metals, they will be entitled to 3X more chances.

Please refer to the tables in Point 7.1 and 7.2 for more details.

- 6.3 The eligible products include: CFD 10, CFD Equities, CFD Indices, Daily Leverage Certificates (DLCs), Equities, Exchange Traded Funds (ETFs), Leveraged Foreign Exchange (LFX), Margin Trading, Metals, UTRADE Robo, Unit Trusts, YieldMax and Endowus CPF Portfolios.
- 6.4 Products that are not eligible include: Bonds, Equity Linked Notes and Wealth Management Products.
- 6.5 The eligible markets include: Singapore, Australia, Canada, Europe, Hong Kong, Indonesia, Japan, London, Malaysia, New Zealand, Philippines, Taiwan, Thailand, United Kingdom, United States and Vietnam.

6.6 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), you will be entitled to 6 Lucky Draw chances. (Every S\$100 entitles you to 3 Lucky Draw chances)

6.7 Clients can only win once in this promotion.

7. Qualifying criteria as follows:

7.1 Existing Clients

Eligible Products	Criteria	No. of Chances
Equities, ETFs, DLCs, Margin Trading, UTRADE Robo, YieldMax	Every S\$100 brokerage	3 Lucky Draw chances*
CFD 10, CFD Equities, CFD Indices	Every S\$100 brokerage	9 Lucky Draw chances*
Leveraged FX, Metals	Every US\$1,000,000 volume equivalent	9 Lucky Draw chances*
Endowus CPF Portfolios, Unit Trust	Every S\$1,000 invested	1 Lucky Draw chance*

7.2 New Clients:

Eligible Products	Criteria	No. of Chances
Equities, ETFs, DLCs, Margin Trading, UTRADE Robo, YieldMax	Every S\$100 brokerage	5 Lucky Draw chances*
CFD 10, CFD Equities, CFD Indices	Every S\$100 brokerage	15 Lucky Draw chances*
Leveraged FX, Metals	Every US\$1,000,000 volume equivalent	15 Lucky Draw chances*
Endowus CPF Portfolios, Unit Trust	Every S\$1,000 invested	1 Lucky Draw chance*

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

8. New Clients are defined as:

8.1 Brand new UOB Kay Hian client who opens an account and trades during the Promotion period

8.2 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.

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

9. For clients of Endowus who have invested their CPF monies and win in our lucky draw, the winning prize amount will be credited into their CPF Ordinary Accounts.

10. Prizes as follows:

Monthly Draw			
Qualifying Period	Lucky Draw Date	Number of Winners	Prize
1 – 31 October 2020	13 November 2020	2	S\$1,000 each
1 – 30 November 2020	11 December 2020	2	S\$1,000 each
1 – 31 December 2020	15 January 2021	2	S\$1,000 each
1 – 30 January 2021	19 February 2021	2	S\$1,000 each
1 – 28 February 2021	12 March 2021	2	S\$1,000 each

Grand Draw			
Qualifying Period	Lucky Draw Date	Number of Winners	Prize
1 October 2020 – 30 April 2021	14 May 2021	1	S\$50,000

11. The Lucky Draws will be conducted on the dates stated above or such other dates as determined by UOBKH. Location for the Lucky Draws will be at UOB Kay Hian (8 Anthony Road, Singapore 229957) or other location as determined by UOBKH.

12. 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.
13. UOBKH will inform the winners via email within 7 calendar days from each Lucky Draw date, 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-transferrable and may not be exchanged in any format.
14. Winners will have 5 working days to acknowledge receipt of the notification. If UOBKH does not receive any acknowledgement from the winners within this period, such winner's prize will be forfeited, unless reasons given are deemed valid by UOBKH.
15. Results will be published on UTRADE website (www.utrade.com.sg) after each Lucky Draw or in a local newspaper of UOBKH's choice within 7 calendar days from the last Draw conducted or on other date(s) as determined by UOBKH.
16. 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.
17. Clients will be disqualified from this Promotion if their accounts with UOBKH are closed before 30 April 2021.
18. 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.
19. 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:
 - 19.1 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.
 - 19.2 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.
20. UOBKH reserves the right to terminate or suspend this Promotion for any reason whatsoever and to reveal client details to relevant authorities for the purposes of the Promotion.

21. 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.
22. 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.