

**UOB Kay Hian “Daily Leverage Certificates” Promotion
14 November 2018 to 31 January 2019**

Terms and Conditions

1. The UOB Kay Hian (“UOBKH”) “Daily Leverage Certificates” (“DLCs”) Promotion (“Promotion”) is applicable only to UOBKH clients. Please note that UOBKH remisiers and dealers are excluded from this Promotion.
2. This Promotion will be held from 14 November 2018 to 31 January 2019.
3. Clients participating in this Promotion 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.
4. To be eligible for the Promotion:
 - a. Promotion is open to UOBKH retail clients. The investor must be an individual who has an online securities trading account with UOBKH. Only retail individual account type will be eligible.
 - Non-clients of UOBKH can participate in this Promotion by opening a securities trading account with UOBKH. UOBKH’s Master Trading Agreement, and terms and conditions for securities trading account application apply.
 - b. As DLCs are classified as Specified Investment Products (“SIPs”), only UOBKH clients who have cleared Customer Account Review (“CAR”) can trade DLCs and be eligible for this Promotion. (Please refer to UTRADE website on CAR, or contact your UOBKH Trading Representative or UOBKH Client Services about your CAR status.)
 - c. Only Buy Orders for DLCs executed successfully by eligible UOBKH clients from 14 November 2018 to 31 January 2019 (both dates inclusive) will be considered for the Promotion.
5. Under this Promotion:

Promotion period	14 November 2018 to 31 January 2019
Market applicable	Singapore – SGX-ST
Product applicable	Daily Leverage Certificates
Promotion mechanism	Execute 3 DLC buy orders successfully during promotion period and receive S\$50 Takashimaya shopping voucher. Each eligible client will only be entitled to 1 voucher.
Commission chargeable for DLC trades (online execution only)	0.18% (minimum commission S\$10)

6. Collection of shopping vouchers. We will notify the eligible clients who qualified for the shopping vouchers in February 2019. Collection of the shopping vouchers will be at UOB Kay Hian main office (8 Anthony Road #01-01 Singapore 229957). The eligible client will need to present the relevant proof of identity when collecting the vouchers.
7. Commission chargeable. Eligible clients will be entitled to 0.18% commission charge (minimum S\$10) for DLC trades executed online during this promotion period. This will be done on a rebate basis.

Example. Client A pays 0.275% commission for trading Singapore market.

Client A will be charged 0.275% commission for his DLC orders during the promotion period. Client will settle his contracts accordingly.

For this promotion, UOBKH will calculate the difference in commission for his DLC trades (0.275% - 0.18%) and rebate the amount by the 2nd week of the following month. This amount will be credited into the client's trust account.

8. New account opening can be done at UOBKH at 8 Anthony Road #01-01 or any UOBKH Investor Centre. 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.
9. Disputed trades, unauthorized or fraudulent trades will not be taken into account for the Promotion.
10. UOBKH reserves the right, in its absolute discretion, to disqualify / reject a client for any reason whatsoever, including upon the occurrence of the following:
 - a. Client failed to pay UOBKH for his / her executed trade(s) and/or that he/she has outstanding payment to UOBKH during the Promotion period.
 - b. A change in the brokerage chargeable to the new client during the Promotion period made at the request of the Trade Representative and/or the new client.
 - c. 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, 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.
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 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, to rectify any errors in the calculation, or otherwise adjust such calculation.

.....