

UOB Kay Hian New Year Promotion 2019
2 January 2019 to 31 March 2019
Terms and Conditions

1. The UOB Kay Hian ("UOBKH") New Year Promotion 2019 ("Promotion") is applicable only to clients trading online with UOBKH.
2. This Promotion will be held from 2 January 2019 to 31 March 2019.
3. Only online trades on SGX / Bursa / HKEx / HK-Shanghai connect / HK-Shenzhen connect / US Markets are eligible.
4. The eligible securities account types are: retail individual account and retail joint account.
5. UTRADE Edge, UTRADE Plus, UTRADE CFD, Corporate/Institutional, UOBKH trading representatives and staff accounts are not eligible for this Promotion.
6. Under this Promotion:
 - a. The top 10 clients with the most number of accumulated trades every month will be eligible for vouchers as shown below.

| | Voucher Amount (S\$) |
|------------|--------------------------------|
| Top 1 – 3 | \$500 Dairy Farm Group voucher |
| Top 4 – 6 | \$300 Dairy Farm Group voucher |
| Top 7 – 10 | \$200 Dairy Farm Group voucher |

- b. If you trade via UTRADE Mobile and/or UTRADE apps, we will double the number of trades for you.
 - c. In the event of a tie, winner(s) will be decided based on the value of their commission during the qualifying period.
 - d. Each eligible client will be entitled to only one voucher during the promotional period.
 - e. Clients who qualify for the vouchers will be notified in April 2019.
 - f. Vouchers have to be collected at our Head Office at 8 Anthony Road, #01-01, Singapore 229957 by 31 May 2019. Vouchers that are not collected will be forfeited.
 - g. Any request from client to swap the vouchers with other rewards will not be entertained. All vouchers cannot be exchanged for cash.
 - h. The usage of these vouchers is subject to the terms and conditions of the respective vendor.
7. 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 January to March 2019, he will be excluded from this promotion.
8. 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.

9. 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.

10. UOBKH reserves the right to alter, terminate or suspend this Promotion for any reason whatsoever.

11. 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 payment or compensation whatsoever.

12. 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.

13. 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 calculation, or otherwise adjust such calculation.