

Exchange Traded Funds (ETFs) Promotion 19 October 2020 to 31 January 2021 Terms and Conditions

1. The UOB Kay Hian ("UOBKH") Exchange Traded Funds ("ETFs") Promotion ("Promotion") is only applicable to clients trading online with UOBKH.
2. This Promotion will be held from 19 October 2020 to 31 January 2021 (both dates inclusive) ("Promotion Period").
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. Under this Promotion:

Clients are entitled to three times more chances in the S\$50,000 Lucky Draw Promotion when they invest in ICBC CSOP FTSE Chinese Government Bond Index ETF (CYC-S\$/CYB-US\$), CSOP Hang Seng TECH Index ETF (3033. HK), NikkoAM-ICBCSG China Bond ETF (ZHS-S\$/ZHD-US\$/ZHY-CNY) and Lion-OCBC Securities Hang Seng TECH ETF (HST-S\$/HSS-US\$) during Promotion Period.

Type of Client	Criteria	Normal Trades	Participating ETFs
Existing	Every S\$100 brokerage	3 Lucky Draw chances	9 Lucky Draw chances
New	Every S\$100 brokerage	5 Lucky Draw chances	15 Lucky Draw chances

6. The prevailing Terms and Conditions on the S\$50,000 Lucky Draw Promotion shall apply.
7. Clients will be disqualified from this Promotion if their accounts with UOBKH are closed before 31 January 2021.
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 terminate or suspend this Promotion for any reason whatsoever and to reveal client details to relevant authorities for the purposes of the Promotion.
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 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 records of all matters relating to the Promotion are 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.