

**UOB Kay Hian “Share Financing Promotion”
1 April 2022 to 30 June 2022
Terms and Conditions**

1. The UOB Kay Hian (“UOBKH”) “Share Financing Promotion” (“Promotion”) is applicable only to investors opening **new “share margin financing account”** (“margin account”) with UOBKH. UOBKH staff and trading representatives are excluded from this Promotion.
2. This Promotion will be held from 1 April 2022 to 30 June 2022, both dates inclusive (“Promotion Period”).
3. New margin account 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.
4. To be eligible for the Promotion:
 - a. “New client” must not have an existing margin account with UOBKH.

Note: Clients who have closed their UOBKH margin accounts in the last 6 months will not be eligible.

Corporate clients will not be eligible.

- b. Account opening must be done during promotion period, i.e., 1 April 2022 and 30 June 2022 (“eligible margin account”).
 - c. The eligible securities for these promotional share margin financing rates are securities in Category SA, Category A, Category B for the relevant markets (i.e., Singapore, Hong Kong, USA). The lists of marginable securities can be found on www.utrade.com.sg.
 - d. If the concentration of Category SA, Category A and Category B securities in the new client’s portfolio falls below 50% of his/her total marginal portfolio value, then the new client will not be entitled to the promotional rates. The eligible margin accounts will be reviewed regularly.
5. Under this Promotion:
 - a. The promotional share financing rates for eligible new clients during the promotion period are:

SG	3.28% p.a.
US	3.28% p.a.
HK	3.28% p.a.

- b. The promotional share margin financing rates are applicable only to relevant trades executed in eligible margin account from 1 April 2022 and 30 June 2022 ("eligible period").
 - c. The brokerage chargeable will be at 0.18%, applicable for online trades only. (Minimum commission applies. SG market: S\$25; HK market: HK\$100; US market: US\$20)
6. UOBKH reserves the right to reject the participation of the new client in this Promotion if the mandatory information is not made available at the time of account opening and/or the account opening form is not complete.
7. New margin account opening can be done at UOBKH at 8 Anthony Road #01-01. Alternatively, the new margin account application form may be submitted on behalf of the new client by a UOBKH Trading Representative after it has been duly completed.

In determining the amount of brokerage and share margin financing interests payable by a new client for purposes of calculation, disputed, unauthorized or fraudulent trades and other mandatory fees/charges (including goods and services taxes) will not be taken into account. Note that transactions made under Equities trading account, CFD, LFX, UTRADE Edge Account, Unit Trusts and Fixed Income Products will not be taken into consideration and are not considered for promotional rates under this Promotion. UOBKH is entitled, in its absolute discretion, at any time and from time to time and without notice and without giving any reason, to take into account any trades or charges in the calculation of brokerage and share margin financing interests or to otherwise vary the basis of calculation of share margin financing interests.

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 may 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 has outstanding payment to UOBKH during the promotional period.
 - b. The client is deemed by UOBKH as not in good standing. If the client's account has been suspended temporarily or terminated by UOBKH due to any reason, the client will be disqualified from this Promotion.
10. UOBKH reserves the right to suspend, withdraw or terminate this Promotion at any time for any reason whatsoever and without notice. UOBKH shall not be liable to any person for any loss or damage howsoever arising in connection with the Promotion.

11. All participants in the Promotion expressly and irrevocably permit and authorise UOBKH to disclose, reveal and divulge information regarding their particulars to the parties involved in facilitating the promotional campaign. Further, UOBKH reserves the right to reveal clients' details, to the relevant authorities if it is requested to do so.
12. UOBKH reserves the right in its absolute discretion to add to, delete, vary, modify and/or supplement any one or more of these Terms and Conditions, at any time without prior notice, in such manner as UOBKH shall deem fit, including without limitation, the eligibility of any customer, product and market, the qualifying criteria and the promotional period, without assigning any reasons therefore and without any compensation whatsoever or being liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters or arising from these Terms and Conditions.
13. The decision of UOBKH on all matters relating to the Promotion and these Terms and Conditions shall be final, conclusive and binding on all UOBKH clients who participate, including, without limitation, any decision on the eligibility of any person or cancellation or suspension of the Promotion and no correspondence or appeal will be entertained.
14. 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.
15. These Terms and Conditions shall be governed by the laws of Singapore. UOBKH clients participating in the Promotion will irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions.