

UOB Kay Hian “Refer Your Friends” Promotion 6 May 2019 to 31 December 2019

Terms and Conditions

1. The UOB Kay Hian (“UOBKH”) “Refer Your Friends” (“Promotion”) is applicable only to UOBKH clients introducing a new client to open securities trading account, CFD account and/or LFX account with UOBKH. Please note that UOBKH remisiers and dealers are excluded from this Promotion.
2. This Promotion will be held from 6 May 2019 to 31 December 2019.
3. Existing clients and new 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. “Existing client” (referrer) must be an individual who has a securities trading account, UTRADE CFD account and/or UTRADE LFX account with UOBKH.
 - b. “New client” must not have an existing account for the account type that he/she is being referred to.
 - For example, if Client X has only a UOBKH securities trading account, Client X is regarded as a “new client” for UTRADE CFD account and UTRADE LFX account. Only transactions in the relevant new account(s) will be used for calculation of rebates.
 - c. For securities trading account, only the following types are eligible: retail individual, retail joint account and corporate account.
 - d. The new eligible account(s) of the new client must be tagged under the same Trading Representative of the existing client (referrer).
 - e. Account opening form completed by the new client but not submitted to Client Services Department or Client Accounts Department by the last day of the Promotion will not qualify for this Promotion.
 - f. The new client shall only be eligible for one promotion held by UOBKH during the promotion period, i.e., if the new client has enrolled for “Refer Your Friends” promotion for his new equities trading account, he will not be eligible and/or entitled to other promotions for equities trading held during the “Refer Your Friends” promotion period.

5. Under this Promotion:

	Securities Trading Account	UTRADE CFD Account	UTRADE FX Account
Promotion Period	6 May 2019 – 31 December 2019		
Market(s) Applicable	Singapore	Singapore, Malaysia, Hong Kong, U.S. and Australia	Global
Promotion Mechanism	<p><u>Existing Client:</u> Will receive a 10% rebate of the brokerage charged based on transactions done by the new client for Singapore market only.</p> <p><u>New Client:</u> Will receive a 10% rebate on his brokerage charged for transactions done for Singapore market only.</p>	<p><u>Existing Client:</u> Will receive SGD 25 for every 20 trades or cumulative contract value SGD 200,000 equivalent in CFD account done by the new client.</p> <p><u>New Client:</u> Will receive SGD 25 for every 20 trades or cumulative contract value SGD 200,000 equivalent done in his CFD account.</p>	<p><u>Existing Client:</u> Will receive SGD 25 for every USD4million traded in LFX account done by the new client.</p> <p><u>New Client:</u> Will receive SGD 25 on for every USD4million traded in his LFX account.</p>
Cap on rebate	Capped at S\$200	Capped at S\$200	Capped at S\$500
Rebate Eligible Period	First six months from the date the new account was opened during the promotion period		
When will the rebate be credited?	The rebate will be credited into the respective New Client's and Existing Client's trust accounts by the following month.	The rebate will be credited into the respective New Client's CFD account and Existing Client's account by the next month after the end of the promotion period.	The rebate will be credited into the respective New Client's LFX account and Existing Client's account by the next month after the end of the promotion period.
Additional Condition(s)	The rebate is only applicable to trades with commission payable above S\$50.		

6. The brokerage chargeable to the new client will be at the applicable UOBKH "board rates" for the relevant account(s) and/or UOBKH's "existing rate" for on-line and/or off-line transactions.

7. To participate in this Promotion, certain personal particulars (name, trading account number / NRIC number) of the existing client must be provided at the point of account opening for the new client. UOBKH reserves the right to reject the participation of the existing client and new client in this Promotion if the mandatory information is not made available at the time of account opening.

8. New account opening can be done at UOBKH at 8 Anthony Road #01-01 Singapore 229957. Alternatively, the new account application form can be submitted on behalf of the client by a UOBKH Trading Representative after it has been duly completed and verified.
9. In determining the amount of brokerage payable by a new client for purposes of calculation of the rebate, 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 ESOS, UTRADE Edge Account, UTRADE Plus Account, Margin Financing facility, Unit Trust and Fixed Income Products will not be taken into account and are not considered for rebate 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 rebate or to otherwise vary the basis of calculation of rebate.
10. UOBKH reserves the right, in its absolute discretion, to disqualify / reject the rebate for the new client for any reason whatsoever, including upon the occurrence of the following:
 - a. New client failed to pay UOBKH for his / her executed trade(s) and/or that he/she has outstanding payment to UOBKH during the rebate eligible period.
 - b. A change in the brokerage chargeable to the new client during the rebate eligible period made at the request of the Trade Representative and/or the new client.
 - c. The new client is not in good standing. If the new client's account has been suspended temporarily or terminated due to any reason, the new 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 or accrual of cash rebate, to rectify any errors in the calculation, or otherwise adjust such calculation.

.....