

**US Equities and CFDs Active Traders Promotion  
1 September 2024 to 30 November 2024  
Terms and Conditions**

1. The UOB Kay Hian ("UOBKH") US Equities and CFDs Active Traders Promotion ("Promotion") is applicable only to clients trading online with UOBKH.
2. This Promotion will be from 1 September 2024 to 30 November 2024.
3. Only online US trades (Securities and CFDs) via UTRADE Online Platforms (Web or Mobile App) are eligible.
4. The eligible securities account types are: retail individual account and retail joint account.
5. Leveraged Products, UTRADE Robo, Corporate/Institutional, UOBKH trading representatives and staff accounts are not eligible for this Promotion.
6. Under this Promotion:
  - a. A client will be eligible for one (1) prize only based on the qualifying total cumulative gross brokerage paid ("Qualifying Total Brokerage Paid") during the Promotion Period ("Winner").
  - b. Qualifying Total Brokerage Paid is only based on US Equity and US CFDs trades fulfilled and fully settled during the Promotion Period.
    - o If a client's Qualifying Total Brokerage Paid meets the respective Prize Tier listed in the table in clause 8 below, he/she will receive that prize only.
    - o E.g. If Client A paid a total of USD 59,000 brokerage during the Promotion Period, he/she will receive one Samsung Galaxy Z Flip6 512GB mobile phone.
7. Client's Qualifying Total Brokerage Paid will be calculated at the end of the Promotion, or such other date(s) and time(s) as determined by UOBKH.
8. Prizes as follows:

Tier	Prizes	Qualifying Total Brokerage Paid
1	SIA Economy Class to Tokyo for 2 pax*	USD 60,000 and above
2	Samsung Galaxy Z Flip6 512GB <sup>1</sup>	USD 40,000 to USD 59,999.99
3	SGD 1000 worth of Selected Unit Trust <sup>2</sup>	USD 20,000 to USD 39,999.99
4	SGD 500 worth of Selected Unit Trust <sup>2</sup>	USD 10,000 to USD 19,999.99
5	SGD 300 worth UOB Travel Voucher	USD 6,000 to USD 9,999.99

*\*UOB Travel terms and conditions apply.*

*<sup>1</sup>Subject to availability. Default colour to be Crafted Black.*

*<sup>2</sup>Winners will be required to open a Unit Trust Account. Terms and conditions apply.*

9. UOBKH will inform the Winners via email using the current contact details in its records and such notification shall be effective and deemed to have been received by the Winners. All prizes are non-transferable and may not be exchanged in any format.

10. Winners will be required to collect the prizes at 8 Anthony Road, UOB Kay Hian's office. There will be no delivery of the prizes to the winners. If the prizes are not collected by 28 February 2025, the winner will be considered as forfeiting the prize, and the final disposition of the prize will be at the discretion of UOBKH. For the Winners of Unit Trust prize, the Unit Trust will be credited into their respective Unit Trust Account with UOBKH.

11. By receiving the prize, each Winner agrees to indemnify and keep UOBKH and all its staff indemnified at all times against any claims, demands, actions, suits, proceedings, loss and expenses (including legal costs on a full indemnity basis) that may arise in any manner howsoever from or in relation to the usage, quality, or any other aspect associated with the prizes. UOBKH makes no representation or warranty with respect to the prizes, including the services, merchantability, fitness for a particular purpose or that the prize will be available. In addition, all prizes are provided "as-is". UOB Kay Hian is not responsible for any products or services provided by the prize merchant platform, including product sales or after-sales. Please contact the merchant directly for enquiries.

For UOB Travel voucher prizes, it is advisable for the Winners to contact UOB Travel at 6302 5503 or email Jason.limcs@uobgroup.com for more information on redemption of vouchers.

12. UOBKH may, in its sole and absolute discretion and without prior notice, replace, change or substitute any prizes with another of similar value.

13. By participating in this Promotion, winners agree to have their photos taken with the presented prize for marketing purposes.

14. Clients will be disqualified from the Promotion if their accounts with UOBKH are closed before 30 November 2024.

15. 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.

16. Contracts for Difference (CFDs) are considered Specified Investment Products (SIPs), which are generally more complex and may involve significant risk. Clients must fulfill the necessary requirements, such as being an Accredited or Expert Investor or completing the Customer Account Review (CAR) / Customer Knowledge Assessment (CKA), to ensure they have the appropriate knowledge and experience to trade such products. By participating in this promotion, clients acknowledge that they have met these requirements, and they are responsible for understanding the risks associated with CFD trading, including the potential for loss beyond the initial investment.

17. 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 Promotion 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.

18. 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.

19. 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 organising and/or facilitating the promotional campaign. Further, UOBKH reserves the right to reveal clients' details, to the relevant authorities if it is requested to do so.

20. 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.

21. 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.

22. 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.

23. UOBKH's records, statements and confirmations of all matters relating to the Promotion are conclusive and binding on the clients. However, UOBKH is entitled, for any reason and at any time, without liability or prior notice, to suspend the calculation and/or to rectify any error in calculation or any error on any record, statement or confirmation, or otherwise to adjust such calculation and to demand immediate return or repayment from the client of the prize erroneously paid over to the client as a result of such error.

24. 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 2001 to enforce any of these Terms and Conditions.