

**UTRADE SG App Launch Promotion
14 December 2020 to 30 April 2021
Terms and Conditions**

1. The UOB Kay Hian ("UOBKH") UTRADE SG App Launch Promotion ("Promotion") is only applicable to UTRADE Equities clients trading online on the new UTRADE SG Mobile App ("App").
2. This Promotion will be held between 14 December 2020 and 30 April 2021, both dates inclusive ("Promotion Period").
3. The eligible securities account types are: retail individual account and retail joint account.
4. Corporate/Institutional, UTRADE PLUS, UOBKH trading representatives and staff accounts are not eligible for this Promotion.
5. Under this Promotion:
 - a. Clients will earn Rewards Points when trading on the new App during the Promotion Period.
 - b. Clients must accumulate a minimum brokerage of S\$100 during the Promotion Period to be eligible for the Rewards Points.

Total Accumulated Brokerage (S\$)	Reward Points Multiplier	Example
100 – 499	2x	Commission: S\$100 Total Rewards Points: 200
500 – 999	3x	Commission: S\$500 Total Rewards Points: 1,500
1,000 – 1,499	4x	Commission: S\$1,000 Total Rewards Points: 4,000
1,500 and above	5x	Commission S\$1,500 Total Rewards Points: 7,500

- c. The Bonus Points will be credited to the client's account by 31 May 2021 and are valid till 31 December 2022.
6. Prevailing terms and conditions on Rewards and Bonus Points apply.
7. Clients will be disqualified from the Promotion if their accounts with UOBKH are closed before 30 April 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 Promotion 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.