

## Terms and conditions

### UOBAM Invest promotion – Refer a friend and get rewarded (From 1 July 2023)

1. This promotion (“**Promotion**”) is offered by UOB Asset Management Ltd (“**UOBAM**”) to all new and existing UOBAM Invest app users, from 1 July 2023 onwards.
2. “Referrer” means the UOBAM Invest user with the unique referral link, “Referee” means the friend or individual using the Referrer’s unique referral link to sign up to UOBAM Invest.
3. During the Promotion Period, the Referrer(s) and Referee(s) who meet the Promotion eligibility below will each receive S\$10 credit(s) respectively in their Cash account in UOBAM Invest.
4. Promotion eligibility:
  - a. Valid for new and existing UOBAM Invest app users who refers a friend(s) using the referral link in the UOBAM Invest App.
  - b. Referee must sign-up successfully to UOBAM Invest using the Referrer’s unique referral link found in the UOBAM Invest App.
  - c. Referee has not signed up for UOBAM Invest before.
  - d. Referee must make a top up of any amount to his / her own UOBAM Invest account. .
  - e. The Referrer is not limited to any number of referrals made, however, UOBAM Invest will only recognise the Referee(s) who used the unique referral link of the Referrer.
5. UOBAM Invest app users who fulfill the Promotion eligibility criteria will be notified via email and/or SMS. The eligible UOBAM Invest app users must have their UOBAM Invest Account set up and will receive the credit(s) in their Cash account by the 7<sup>th</sup> business day of the following month.
6. If an eligible participant is subsequently found to be ineligible or disqualified for any reason, UOBAM reserves the right at its absolute discretion to withdraw/forfeit any reward, gift or prize related to the Promotion, and/or (if already awarded) reclaim the value of the any reward, gift or prize through such modes and methods as UOBAM may so decide at its absolute discretion, including, but not limited to, deducting from that said party’s account(s) with UOBAM, sums equal to the value of the said reward, gift or prize. No participant shall be entitled to any payment or other compensation in such an event.
7. Notwithstanding anything to the contrary, UOBAM reserves the right at its absolute discretion (i) to determine whether any participant has met all the requirements of this Promotion and/or to receive any applicable reward, prize or gift, (ii) to terminate this Promotion or (iii) vary, delete or add to any of these terms and conditions at any time without notice. This includes, without limitation, substituting or varying the value of any reward, gift or prize related to the Promotion, the eligibility criteria of any participant, the Promotion Period, and/or delivery dates, and all participants shall be bound by such amendments.

8. UOBAM's decisions on all matters relating to this Promotion shall be final and binding on all participants. UOBAM is not obliged to give any reason or prior notice on any matter relating to this Promotion or to enter into any correspondence with any persons. No communication, correspondences, claims and/or appeals will be entertained.
9. UOBAM will not be liable or responsible for (i) any injury, loss, expenses, charges or damage whatsoever as a result of or in connection with the participation in this Promotion, (ii) any breakdown or malfunction in any computer system or equipment or any access and/or use or failure or inability to access and/or use any websites or app or any inability to download any website, app or document/form or (iii) any loss or damage or expenses arising in connection with the Promotion or reliance on any 3rd party links or any website, app or document/form, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected which may affect a participant's eligibility to participate in the Promotion and/or to receive/use/redeem/claim/enjoy any reward, prize or gift. No payment or compensation shall be paid. UOBAM makes no representation or warranty to the quality of any reward, prize or gift provided in connection with the Promotion or the performance of any goods and services provided by the manufacturer, merchant, agent, supplier or service provider in connection with any Promotion, reward, prize or gift.
10. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
11. While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOBAM makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
12. A person who is not a party to the terms and conditions of this Promotion has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce or enjoy the benefit of any term herein.
13. These terms and conditions shall be governed by the laws of Singapore and each participant irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.