

Terms and Conditions US\$100 Four Seasons Hotel gift voucher reward to clients who successfully execute 2 designated activations via UBS Digital Banking (including UBS Mobile Banking App) within 3 months after the first successful logon to UBS Mobile Banking or E-banking. These 2 designated actions refer to trade electronically for the first time and activate electronic bank documents. Campaign period is valid from 2 May, 2024 – 30 June, 2024 ("**Offer**").

1. This Offer is only applicable to eligible clients of UBS AG Hong Kong Branch or UBS AG Singapore Branch, whose banking relationships are managed by Singapore-based client advisors ("Client(s)"). For the avoidance of doubt, UBS reserves the right to determine the Client's eligibility to the Offer.
2. This Offer is made available to clients by invitation only and is not transferrable.
3. This Offer is made available to clients who have successfully activated their Digital Banking account by logging in for the first time during promotion period from 2 May, 2024 – 30 June, 2024 (Both dates inclusive).
4. Client's activation of the 2 designated digital services namely (1) electronic trading refers to a Client's first successful execution of an online trade (i.e. trade electronically) via UBS Digital Banking (including UBS Mobile Banking App) and (2) activate electronic bank documents via UBS Digital Banking (including UBS Mobile Banking App). Client's login as recorded in UBS's system will be conclusive.
5. Upon successful first time electronic trading via UBS Digital Banking and successful activation of electronic bank documents via UBS Digital Banking, Clients will be entitled to receive a reward ("Reward") subject to the terms and conditions herein.
6. The Reward will be given on a first come, first served basis, while stock last.
7. Successful Clients will receive a confirmation attached with redemption digital vouchers via the registered email address from their UBS client advisor by 18 October, 2024.
8. Clients' use of the Reward is subject separately to the terms and conditions of the Reward.
9. The Reward is not transferable and must not be used for any commercial purposes or sold, advertised for sale, or traded with third parties, whether on the Internet, on social media, in newspapers, or elsewhere. No substitution or cash alternative shall be made or given. The Client is not entitled to seek a replacement Reward or cash equivalent or request for substitution if the Client is unable to or does not wish to accept or receive the Reward.
10. In the event that a Reward notification email is undeliverable or if no response is received from the Client, or UBS is unable to contact the Client, UBS has the sole discretion to forfeit the Reward.
11. The Reward is subject to redemption until 31 December 2024. Reward redemption will not be available after the redemption period and shall be considered as forfeited.
12. If the Client deactivates UBS Digital Banking or opts out of electronic trading services or electronic bank documents before receiving the Reward, the Reward will be forfeited.
13. Each Client can only avail of this Offer once, regardless of the owner of the eligible banking relationships and digital banking contract numbers. Each joint account and corporate account are eligible for one Reward only.
14. Employees of UBS, their affiliated and subsidiary companies, and the officers, directors, partners, managers, members, trustees, employees, contractors, agents and suppliers of each ("Associated Parties") and the immediate family members and/or those living in the same household of each are not eligible to enjoy the Offer. Immediate family member is defined as husband, wife, civil partner, children, mother, father, brother, brother-in-law, sister or sister-in-law.
15. UBS has the final decision of the value of the Reward and can change the Reward without further notice, in its sole discretion.
16. In the event of a dispute, the decision of UBS shall be final.
17. The Offer is subject to the prevailing legal and regulatory requirements. If any provision of these terms and conditions is held to be invalid by a court of law, regulatory authority or government body, such provision shall be deemed to be severed from these terms and conditions and invalidity shall not affect the enforceability of the remaining terms.
18. By participating, the Client accepts and agrees to abide by these terms and conditions and all decisions of UBS, which are final and legally binding in all respects, and releases UBS and its Associated Parties from any and all claims, actions, damages, losses, costs or expense or liability of any kind arising or resulting from anything relating to the Offer, the Reward, the use of UBS Digital Banking (including Mobile Banking App) or the activation of electronic trading service or electronic bank documents.
19. UBS is not responsible for problems related to technical malfunctions of electronic equipment, computer online systems, servers, or providers, computer hardware or software failures, phone lines, traffic, congestion on the Internet or any website, or for any other technical problems including telecommunication miscommunication or failure, and failed, lost, delayed, incomplete, garbled or misdirected communications which may limit the Client's ability to participate in the Offer. UBS is not responsible for any other errors or malfunctions of any kind, whether network, printing, typographical, human or otherwise relating to or in connection with the Offer, including, without limitation, errors or malfunctions which may occur in connection with the Offer, the Reward, the use of UBS Digital Banking (including UBS Mobile Banking App) or the activation of electronic trading service or electronic bank documents or arising from natural disasters, war, fire, flood, earthquake, explosion, acts of terrorism, epidemic or pan-epidemic or civil commotion, strikes or lockouts or labor disputes or other events that prevent the activation from functioning as intended.
20. UBS reserves the right at its sole discretion to disqualify any Client found to be tampering with UBS Digital Banking (including Mobile Banking App) or the operation of the electronic trading services, or electronic bank documents, or otherwise found to be acting in violation of these terms and conditions.

21. UBS reserves the right to modify these terms and conditions and/or modify or terminate the Offer at any time. The latest details of this Offer and the revised terms and conditions will be communicated to you as soon as practicable via UBS client advisor.
22. No person other than the Client and the Bank will have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
23. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore ("Singapore") and the parties submit to the exclusive jurisdiction of the courts of Singapore, save that UBS has the option to choose an alternate jurisdiction at its sole option.
24. By participating in the Offer, the Client waives any claims that may arise under the laws of countries, territories or jurisdictions other than Singapore. Those who choose to participate in the Offer from locations outside of Singapore do so on their own initiative and are responsible for compliance with local laws if and to the extent local laws are applicable.