



TERMS AND CONDITIONS GOVERNING THE UOB TMRW YOUNG ADULTS (“YA”) CNY PROMOTION

1. Eligibility

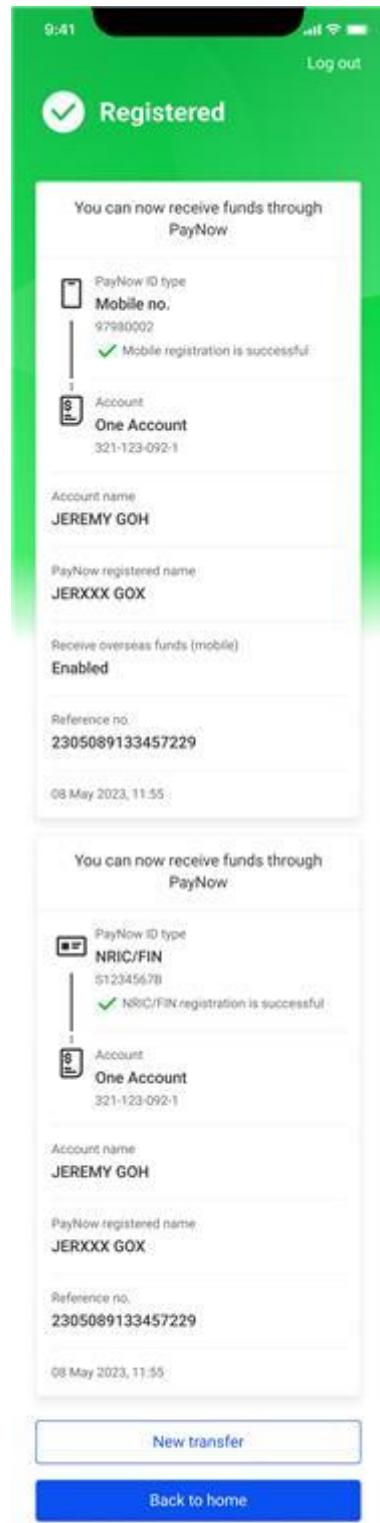
- 1.1. This UOB TMRW YA CNY Promotion (the “**Promotion**”) is valid from 19 January 2026 to 10 March 2026 (both dates inclusive) (the “**Promotion Period**”).
- 1.2. By participating in the Promotion, you are deemed to have agreed to be bound by these terms and conditions governing the Promotion (the “**Terms**”).
- 1.3. To participate in the Promotion, you (“**Eligible Customer**”) must satisfy all of the following requirements:
 - a) You must not be an existing holder of a UOB current account or savings account or be an existing principal holder of any credit card issued by UOB in Singapore at the time of submitting your new Account application pursuant to Clause 1.3(b) below and you must not have held and/or closed any UOB current account or savings account and/or cancelled your principal UOB credit card(s) in the 12-month period prior to the commencement of the Promotion Period;
 - b) you must successfully submit an application for a new Account online (whether via UOB’s official website, UOB Personal Internet Banking or UOB TMRW) as the primary accountholder of that new Account during the Promotion Period;
 - c) your new Account application submitted pursuant to Clause 1.3(b) above must be approved within the Promotion Period. For the purposes of this Promotion: (a) “**Account**” means a UOB Stash Account, UOB Uniplus Account, UOB One Account, Krisflyer UOB Account, UOB FX+ Account or UOB Lady’s Savings Account which is in good standing at all times as determined by UOB at its sole discretion.
 - d) You must be between the ages of 17 and 24 years old at the point of application submission.
 - e) You must not have had PayNow registered with UOB at any time prior to the start of the Promotion Period;
 - f) you must have valid access to the UOB TMRW mobile application (the “**UOB TMRW App**”);
 - g) you must log in to your UOB TMRW App and successfully register for PayNow using your mobile number or NRIC/FIN during the Promotion Period (“**PayNow Registration**”); and
 - h) you must come down personally to any of the Participating Branches during branch opening hours during the Promotion Period with your NRIC and UOB TMRW App to show evidence of your successful PayNow Registration with the registration screen set out in the manner below to any of the UOB staff located at the Participating Branches.



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Successful registration screen for mobile number and NRIC/FIN



1.4. If you are amongst the first one thousand and one hundred (1,100) Eligible Customers to fulfil the conditions set out in clause 1.3 above at any of the Participating Branches, you



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shall be eligible to receive a single collectible zodiac plushie charm that will be issued to you on-the-spot at the Participating Branch by a UOB staff ("Base Sign-up Gift").

1.5. In addition to the Base Sign-up Gift, one (1) full set of 12 collectible zodiac plushie charms in a box ("Group Bonus Gift") will be awarded to the first fifty (50) Groups if both conditions below are met:

- a) A minimum group of five (5) qualifying customers (the "Group") who each meet eligibility under Clause 1.3 above and redeems at the redemption branch together within the same visit; and
- b) the Group submits completed application on the same calendar day within the Promotion Period. The Group must be identified at the point of redemption by listing all members' names verbally to a UOB staff, and the staff must confirm group presence and same-day submission via system timestamp/logs.

Partial or staggered redemptions do not qualify. One Group shall be eligible to receive only one Group Bonus Gift.

1.6. The Base Sign-up Gift and Group Bonus Gift (the "Gifts") shall be determined by UOB in its sole discretion. UOB may substitute the Gifts with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

1.7. The Gifts will be awarded on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to update or notify any person regarding the availability of any Gifts selection.

1.8. You are only eligible to receive one Base Sign-up Gift and one Group Bonus Gift (jointly with minimum four other qualifying customers) in this Promotion.

1.9. Upon redemption of the Base Sign-up Gift in this Promotion, you will no longer be eligible to participate in UOB Online Account Opening Weekly Friday Promotion (16 January to 28 February 2026) and the UOB Online Account Opening Weekly Promotion (1 January to 31 March 2026).

1.10. The Gifts are not exchangeable whether in full or in part.

1.11. Each Gift is supplied by third party merchants and/or suppliers and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.

2. GENERAL

2.1. The following persons shall not be eligible to participate in the Promotion:



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- (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
- (ii) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
- (iii) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
- (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

2.2. If you are found to have de-registered your PayNow registration within three (3) month after the Campaign Period, you will be disqualified from the Promotion.

2.3. UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of any reward under this Promotion or participation in this Promotion (including your inability to successfully complete any PayNow Registration). Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third-party applications, howsoever caused.

2.4. If UOB determines that you are ineligible to participate in this Promotion or to receive any Gift under this Promotion, UOB may in its sole discretion forfeit the Gift, reclaim such Gift or charge to and debit an amount equal to the value of the Gift from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Gift through such means as UOB may determine in its sole discretion.

2.5. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion and UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to this Promotion. UOB's decisions on all matters in connection with this Promotion are at its discretion and shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person.

2.6. The Terms shall be read in conjunction with UOB's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.

2.7. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.



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- 2.8. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including personal data) for the purposes of this Promotion (including with respect to the redemption of Gifts) and to contact you, including by voice call or text message.
- 2.9. Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
- 2.10. A person who is not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term herein.
- 2.11. These Terms shall be governed by and construed in accordance with the laws of Singapore and the Singapore courts shall have exclusive jurisdiction over any dispute arising out of or in relation to the Promotion.



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List of Participating Branches

1. UOB Branch – Jurong Point
1 Jurong West Central 2 #01-16C, Jurong Point Shopping Centre, Singapore 648886
2. UOB Branch – Clementi
Blk 450 Clementi Avenue 3 #01-287/289, Singapore 120450
3. UOB Branch – Tampines
1 Tampines Central 1 #01-01, UOB Tampines Centre, Singapore 529539
4. Hangout@UOB (Singapore Polytechnic)
500 Dover Road, Food Court 5, Singapore Polytechnic, Singapore 139651



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