



TERMS AND CONDITIONS GOVERNING THE MONTHLY UOB TMRW \$10 PROMOTION FOR NEW CURRENT/SAVINGS AND CREDIT CARD CUSTOMERS

1. Promotion

1.1. This monthly UOB TMRW \$10 Promotion for new current/savings and credit card customers (the "**Promotion**") is valid during each of the periods below (each a "**Promotion Period**", and collectively the "**Promotion Periods**"):

- (a) 1 June 2025 to 30 June 2025 (both dates inclusive) for June campaign;
- (b) 1 July 2025 to 31 July 2025 (both dates inclusive) for July campaign;
- (c) 1 August 2025 to 31 August 2025 (both dates inclusive) for August campaign;
- (d) 1 September 2025 to 30 September 2025 (both dates inclusive) for September campaign;
- (e) 1 October 2025 to 31 October 2025 (both dates inclusive) for October campaign;
- (f) 1 November 2025 to 30 November 2025 (both dates inclusive) for November campaign; and
- (g) 1 December 2025 to 31 December 2025 (both dates inclusive) for December campaign.

1.2. By participating in the Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").

1.3. This Promotion is open to existing United Overseas Bank Limited ("**UOB**") customers who are a primary accountholder of a UOB savings or current account or a principal holder of a credit card issued in Singapore, who have just opened a new savings or current account or credit card application via online in the last month prior to the commencement of the Promotion Period.

1.4. To participate in this Promotion, you must fulfil all of the conditions during the Promotion Period:

- (a) you must be either:
 - (i) a primary accountholder of a UOB savings or current account in Singapore during the Promotion Period; or
 - (ii) a principal holder of a UOB credit card issued in Singapore during the Promotion Period;



- (iii) who have just opened a new savings or current account or credit card application via online in the last month prior to the commencement of the Promotion Period; and
- (b) you must have signed up for UOB Personal Internet Banking in the last month prior to the commencement of the Promotion Period, and must not have logged-in to both your UOB Personal Internet Banking and UOB TMRW prior to the commencement of the Promotion Period; and
- (c) if you are a primary accountholder of a UOB savings or current account in Singapore, you must successfully make at least one (1) of the following qualifying transactions on your UOB TMRW during the same Promotion Period:
 - (i) perform a PayNow registration;
 - (ii) perform a PayNow transaction;
 - (iii) perform a NETS payment or Indonesia (QRIS) or Malaysia (DuitNow) or Thailand (PromptPay) or favePay transaction by scanning the QR Code using the Scan to Pay function at any participating merchant's payment terminal;
 - (iv) perform a bill payment; or
 - (v) perform a fund transfer.
- (d) if you are a principal holder of a UOB credit card issued in Singapore, you must have successfully clicked on the Rewards+ tab on your UOB TMRW during the same Promotion Period.

1.5. UOB has the right at its sole and absolute discretion to approve or decline any application and is neither obliged to give any reason or prior notice on any matter concerning the application nor be liable to any party.

2. Cash Credit

- 2.1. If you satisfy all of the conditions in Clause 1.4 above, you shall be eligible to receive one (1) cash credit of Ten Singapore Dollars (S\$10) (the "**Cash Credit**") credited into your latest UOB account successfully opened and maintained with UOB (the "**Participating Account**").
- 2.2. For avoidance of doubt, you shall not be eligible to receive the Cash Credit if you are qualified to receive any reward under the March To May 2025 UOB TMRW Login And Activate Promotion.



- 2.3. If you are eligible to receive the Cash Credit, the Cash Credit will be credited into your Participating Account and you will be notified of the same by the end of the following month (or such other date which UOB may determine in its sole discretion) as set out below:
- (a) by 31 August 2025 for June campaign; and
 - (b) by 30 September 2025 for July campaign; and
 - (c) by 31 October 2025 for August campaign; and
 - (d) by 30 November 2025 for September campaign; and
 - (e) by 31 December 2025 for October campaign; and
 - (f) by 31 January 2026 for November campaign; and
 - (g) by 28 February 2026 for December campaign
- 2.4. Cash Credits are awarded on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update regarding the availability of the Cash Credits.
- 2.5. You are only entitled to receive one (1) Cash Credit under this Promotion, regardless of the number of times you perform Clause 1.4 (c) and (d) during the Promotion Period.
- 2.6. The Cash Credit is neither transferrable nor exchangeable for other cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- 2.7. UOB reserves the right to replace the Cash Credit with another item of similar value without giving any reason or prior notice or assuming any liability to any person.
- 2.8. For the avoidance of doubt:
- (a) Your UOB accounts must be in good standing at all times as determined by UOB at its sole discretion. In the event that any of your UOB accounts is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Cash Credit is credit into your Participating Account, the Cash Credit shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
 - (b) If you are eligible to receive the Cash Credit but found to have de-registered your UOB Personal Internet Banking, UOB TMRW within one (1) month after the Promotion Period in which you are qualified to receive the Cash Credit, you will be disqualified and deemed ineligible from participating in the Promotion. UOB may in its sole discretion forfeit the Cash Credit, reclaim the Cash Credit or charge to and debit an amount equal to the value of the Cash Credit 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 Cash Credit through such means as UOB may determine in its sole discretion.



3. General

- 3.1. You shall be solely responsible for ensuring that you maintain sufficient funds in your UOB savings and/or current account(s) to meet all your financial commitments. You shall continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your UOB savings and/or current account(s) or otherwise.
- 3.2. The following individuals are not eligible to participate in this Promotion:
- (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) 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;
 - (c) 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
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.3. 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. 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.
- 3.4. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 3.5. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit the reward, reclaim the reward or charge to and debit an amount equal to the value of the reward 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 reward through such means as UOB may determine in its sole discretion.

- 3.6. The Terms shall be read in conjunction with the prevailing UOB Terms and Conditions Governing Accounts and Services, UOB Terms and Conditions Governing Digital Services, UOB Cardmembers Agreement 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.
- 3.7. 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.
- 3.8. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.9. 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 your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 3.10. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
- 3.11. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

