**UOB SME Banking Gold Bar Promotion 2026 ("Promotion")**

**Terms and Conditions**

Participation in the Promotion constitutes acceptance of these terms and conditions (as may be amended, supplemented, substituted and/or replaced by United Overseas Bank Limited ("**UOB**") from time to time) ("**Terms and Conditions**").

1. **ELIGIBILITY FOR PROMOTION**

1.1 The Promotion is available to all Customer(s).

1.2 For the purpose these Terms and Conditions contained herein:

(a) "**Account**" means UOB eBusiness Account.

(b) "**Category of Qualifying Transactions**" means any one of the following:
(i) 5 online local payments (includes GIRO, FAST, PayNow) each month;
(ii) 5 cross-border payments (limited to Telegraphic Transfers) each month;
(iii) 5 bulk GIRO payroll transactions each month.

(c) "**Customer(s)**" means existing non-individual customers from the SME banking segment of UOB.

(d) "**Eligible Customer(s)**" means any New Account Holder and/or New to Online FX Contract Customer.

(e) "**Online FX Contract**" means any successfully booked foreign exchange spot transactions to purchase and/or sale foreign currencies (excluding MYR) of at least SGD$10,000 (or its foreign currency equivalent) per contract via UOB SME app or https://uobsme.uobgroup.com.

(f) "**MYR**" denotes the lawful currency of Malaysia.

(g) "**New to Online FX Contract Customer**" means Customers who do not have any Online FX Contract transactions from 1 January 2025 to 31 December 2025.

(h) "**New Account Holde**r" means Customers who do not have any Account from 1 January 2025 to 31 December 2025.)

(i) "**Tier 1 Reward**" means SGD$120 shopping vouchers or 1g gold bar.

(j) **"Tier 2 Reward**" means 1g gold bar or 2g gold bar.

1.3 Without limiting the generality of the above, the following customers shall not be eligible to participate in this Promotion:

(a) customers who do not fulfil the requirements stipulated in Clause 3.1; or

(b) customers who have an account with UOB that is voluntarily or involuntarily suspended, cancelled, closed, or terminated at any time and for any reason whatsoever; or

(c) customers facing legal proceedings of any nature or have any legal proceedings of any nature threatened against them.

1.4 Notwithstanding anything to the contrary, UOB has the absolute discretion at any time and without having to give any prior notice or reason to determine the eligibility of any customer to participate in this Promotion and shall not be obliged to give any reason or be liable to any person whatsoever.

2. **PROMOTION PERIOD**

2.1 The Promotion is from 1 February 2026 to 30 April 2026 both dates inclusive ("**Promotion Period**").

3. **THE PROMOTION**

3.1 To qualify for the one-time shopping vouchers or gold bar of up to the amount set out in the table below ("**Reward**"), an Eligible Customer must fulfil the promotion criteria set out below ("**Promotion Criteria**") during the Promotion Period.

| Promotion Criteria | | Reward |
|---|---|---|
| 1. | Open an Account, achieve at least 1 Category of Qualifying Transactions, and maintain a balance in the Account of at least SGD$20,000 but not more than SGD$100,000 by the end of the Promotion Period. | SGD$120 shopping vouchers |
| | Open an Account, achieve at least 1 Category of Qualifying Transactions, and maintain a balance in the Account of at least SGD$100,000 by the end of the Promotion Period. | 1g gold bar |
| 2. | Perform at least SGD$1,000,000 but less than SGDS$1,500,000 (or its foreign currency equivalent) worth of Online FX Contract. | 1g gold bar |
| | Perform at least SGDS$1,500,000 (or its foreign currency equivalent) worth of Online FX Contract. | 2g gold bar |

**4. REWARD**

4.1 Each Eligible Customer is entitled to receive the Tier 1 Reward and the Tier 2 Reward if it fulfils the respective Promotion Criteria during the Promotion Period.

4.2 The redemption and usage of the Reward is subject to such terms and conditions as may be imposed by the relevant third-party merchants ("**Merchant**") at their sole and absolute discretion. The Reward is supplied by the Merchant. UOB is not an agent of the Merchant and/or supplier of the Reward. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Reward and assumes no liability or responsibility for the acts or omissions of the Merchant, any non-performance by the Merchant or any defects in the Reward. Any dispute regarding the Reward is to be resolved directly with the Merchant.

4.3 The Reward allocated under this Promotion is not transferable or exchangeable for cash, credit, other products or privileges or other benefits or payments in kind, whether in full or in part, and is not refundable or replaceable. UOB may, at any time, without notice and without furnishing any reason and in its absolute discretion, substitute the Reward with other items of similar value. UOBs determination of the substituted Reward shall be final, conclusive and binding.

4.4 If an Eligible Customer is subsequently found to be ineligible or disqualified for any reason, UOB reserves the right at its absolute discretion to subsequently withdraw/forfeit the Reward, and/or (if already awarded) reclaim the value of the Reward through such modes and methods as UOB may so decide at its absolute discretion, including, but not limited to, deducting from the Eligible Customer's accounts with UOB, sums equal to the value of the Reward. No party shall be entitled to any payment or other compensation in such an event.

**5. GENERAL TERMS AND CONDITIONS**

5.1 Participation in the Promotion is subject to the Terms and Conditions set out herein. Notwithstanding anything to the contrary, UOB may, at its sole discretion, terminate the Promotion and/or change or add to any of these Terms and Conditions, including but not limited to, changing the Promotion Period, the Reward to be offered or withdrawing the Promotion, at any time without giving any reason, prior notice or being liable to any person.

5.2 All the prevailing terms and conditions governing the Account and/or Online FX Contract (collectively the "**Terms**") shall apply to the Eligible Customer(s) and are to be read together with these Terms and Conditions. In the event of any conflict or inconsistency between these Terms and Conditions and any of the Terms, these Terms and Conditions shall prevail only to the extent of matters relating to the Promotion. In the event of any conflict or inconsistency between these Terms and Conditions and any terms set out in any advertising, publicity, brochure, marketing or promotion material or other materials relating to or in connection with this Promotion, these Terms and Conditions shall prevail only to the extent of the matters relating to the Promotion. While all information provided herein is believed to be correct and reliable at the time of printing or publishing or posting online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

5.3 UOB's determination of all matters in connection with the Promotion is at its sole discretion and shall be final, conclusive, and binding on all parties. UOB is not obliged to give any reason or prior notice on any matter relating to the Promotion or to enter into any correspondence with any persons. No communication, payments, correspondences, claims and/or appeals will be entertained. UOB has the right and discretion to determine whether the Eligible Customer(s) has met all the requirements of the Promotion (including, but not limited to, whether such Eligible Customer(s) is entitled to receive the Reward).

5.4 This Promotion is not valid with other promotions or offers.

5.5 (a) By participating in the Promotion, each Eligible Customer(s):

(i) agree(s) to be bound by the rules, regulations, and decisions of UOB, by the Terms and Conditions contained herein, by the Terms, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification for the Promotion.

(ii) agree(s) to the collection, use and disclosure of all information whatsoever (including personal data) by UOB for verifying the eligibility of each Eligible Customer(s), verifying the identity of each Eligible Customer(s) at the time of utilisation or awarding of the Reward, conducting the Promotion, announcing/publicity of each Eligible Customer(s), contacting each Eligible Customer(s) regarding the foregoing, and all purposes incidental to the Promotion.

(b) Without prejudice to the other terms and conditions of the Promotion, each Eligible Customer(s) expressly and irrevocably permits and authorises UOB to disclose, reveal and divulge information regarding each Eligible Customer's information and particulars to any person (including, without limitation, the parties involved in organising, promoting, and conducting the Promotion and the provision of the Promotion and the Reward) as UOB deems fit at its discretion in connection with the Promotion.

5.6 By participating in this Promotion, the Eligible Customer(s) authorises UOB to send SMS notifications pertaining to this Promotion to it. UOB will notify the Eligible Customer(s) who qualify for the Reward in such manner as may be determined by UOB or via SMS sent to the mobile number registered in UOB's records within 3 months after the end of the Promotion Period (or such later date as determined by UOB).

For avoidance of doubt:

(a) UOB shall have the sole discretion to decide when the Reward payout shall be made; and

(b) if the Eligible Customer(s) has more than 1 mobile number at the time of Reward payout, UOB shall have the right, at its sole discretion and without being liable to any party, to decide which mobile number to notify the Eligible Customer(s).

5.7 UOB will not be liable or responsible for (a) any injury, loss, expenses, charges or damage whatsoever as a result of or in connection with the participation in the Promotion, (b) 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 (c) any loss or damage or expenses arising in connection with the Promotion or reliance on any third 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 customer's eligibility to participate in the Promotion and/or to receive/use/redeem/claim/enjoy any prize, gift or rebate. UOB makes no representation or warranty to the quality of any prize, gift or rebate provided in connection with the Promotion or the performance of any goods and services provided by any manufacturer, merchant, agent, supplier, or service provider in connection with any prize, gift, or rebate.

5.8 A person who is not a party to these Terms and Conditions or any agreement governed by these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce the terms and conditions or enjoy the benefits of such agreements.

5.9 These Terms and Conditions are governed by the laws of Singapore, and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore courts.

5.10 Except where the context otherwise requires, words denoting the singular include the plural, and vice versa.

**Important Notice & Disclaimers:**

This publication shall not be regarded as an offer, recommendation, solicitation or advice to buy or sell any investment product and shall not be transmitted, disclosed, copied or relied upon by any person for whatever purpose. Any description of investment products is qualified in its entirety by the terms and conditions of the investment product and if applicable, the prospectus or constituting document of the investment product. Nothing in this document constitutes accounting, legal, regulatory, tax, financial or other advice. If in doubt, you should consult your own professional advisers about issues discussed herein.

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**Deposit Insurance Scheme**:
Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.