



UOB SalaryPlus Promotion (1 October 2025 to 31 December 2025)

Terms and Conditions

1. Definition

- 1.1 **“Account”** means a UOB Passbook Savings Account, UOB Uniplus Account, UOB One Account, UOB Stash Account, KrisFlyer UOB Account or UOB Lady’s Savings Account, which is valid, subsisting and in good standing at all times as determined by the Bank at its sole discretion.
- 1.2 **“Bank”** or **“UOB”** means United Overseas Bank Limited and includes its successors or assigns.
- 1.3 **“Account Holder”** means the primary holder of the Account.
- 1.4 **“Promotion”** means this UOB SalaryPlus Promotion (1 October 2025 to 31 December 2025).
- 1.5 **“Promotion Period”** means the period from 1 October 2025 to 31 December 2025, both dates inclusive.

2 Promotion

- 2.1 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the **“Terms and Conditions”**).
- 2.2 This Promotion is only open to Personal Banking, Wealth Banking, Privilege Banking and Privilege Banking Reserve Account Holder(s) who maintain their Account with one of the aforementioned segments at all times from the commencement date of the Promotion Period until 31 March 2026 (both dates inclusive).
- 2.3 Without limiting the generality of the above, the following persons shall not be 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 during this Promotion Period;
 - (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole discretion;
 - (c) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them;
 - (d) individuals who had qualified for any reward (whether in the form of cash credit or otherwise) awarded in connection with any past salary credit, GIRO or dividend credit promotions organised by UOB; or
 - (e) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time (including without limitation any UOB staff member or UOB employee).

- 2.4 To participate in this Promotion, you must within the Promotion Period, duly complete and successfully submit to UOB an online participation form available at <https://forms.uob.com.sg/personal/save/salary-credit.html> (the “**Online Participation Form**”) indicating the Account number (the “**Participating Account**”) to which:
- (a) your monthly salary or allowance is to be credited via GIRO or PayNow and successfully satisfy all of the salary crediting conditions set out in Clause 2.5 below; and/or
 - (b) your monthly bill payment is to be debited via GIRO and successfully satisfy all of the GIRO bill payment conditions set out in Clause 2.6 below; and/or
 - (c) your monthly repayment for a UOB car loan or UOB home loan is to be deducted and successfully satisfy all of the UOB loan repayment conditions set out in Clause 2.7 below; and/or
 - (d) your Central Depository (CDP) dividend and/or cash proceeds is to be credited via Direct Credit Service and successfully satisfy all of the CDP credit conditions set out in Clause 2.8 below.
- 2.5 To satisfy all of the salary crediting conditions:
- (a) your monthly salary or allowance must not have been credited into any of your UOB current or savings accounts (including your Participating Account) during the period between 1 April 2025 to 30 September 2025, both dates inclusive;
 - (b) you must successfully credit your monthly salary of at least S\$1,600 via GIRO or PayNow into your Participating Account with the transaction description “GIRO-SALA” or “PAYNOW SALA” within the next two (2) calendar months from the date of submission of the Online Participation Form. In respect of full-time National Serviceman (NSF) only, you must successfully credit a monthly salary or allowance of at least S\$500; and
 - (c) such crediting of your monthly salary or allowance with the transaction description “GIRO-SALA” or “PAYNOW SALA” must originate from and be credited into your Participating Account by a company, organisation, business entity or such other entity acceptable to UOB at its discretion. For the avoidance of doubt, all transactions with the transaction description “GIRO-SALA” or “PAYNOW SALA” which originate from and/or are credited by an individual or natural person will not be eligible for the purposes of this Promotion.
- 2.6 To satisfy all of the GIRO bill payment conditions:
- (a) you must not have GIRO debit arrangement from any of your UOB current or savings accounts (including your Participating Account) during the period 1 April 2025 to 30 September 2025, both dates inclusive;
 - (b) you must successfully perform a bill payment of at least S\$30 per transaction via GIRO from your Participating Account with the transaction description “GIRO-Inward Debit” within the next two (2) calendar months from the date of submission of the Online Participation Form; and
 - (c) such bill payment transaction via GIRO with the transaction description “GIRO-Inward Debit” must originate from and be debit from the relevant Participating Account by a company, organisation, business entity or such other entity acceptable to UOB at its discretion. For the avoidance of doubt, all transactions with the transaction description “GIRO-Inward Debit” which originate from and/or are credited by an individual or natural person will not be eligible for the purposes of this Promotion.

2.7 To satisfy all of the UOB loan repayment conditions:

- (a) you must not have a UOB loan debit arrangement from any of your UOB current or savings accounts (including your Participating Account) during the period between 1 April 2025 to 30 September 2025, both dates inclusive;
- (b) you must successfully perform a loan repayment to UOB from your Participating Account with the transaction description of “Misc Debit” and bank reference of “Trf. Wd. Loans” within the next (2) calendar months from the date of submission of the Online Participation Form; and
- (c) your loan repayment must be in respect of a UOB car loan or UOB home loan only.

2.8 To satisfy all of the CDP credit conditions:

- (a) you must not have CDP dividend or cash proceeds credited to any of your UOB current or savings accounts (including your Participating Account) during the period between 1 April 2025 to 30 September 2025, both dates inclusive;
- (b) you must successfully perform a CDP credit of at least S\$50 per transaction via Direct Credit Service to your Participating Account with the transaction description “CDP Dividend” within the next two (2) calendar months from the date of submission of the Online Participation Form; and
- (c) such CDP credit transaction via Direct Credit Service with the transaction description “CDP Dividend” must originate from Singapore Central Depository.

2.9 For the avoidance of doubt, your participation in this Promotion will not be valid if an incorrect Participating Account number has been submitted via the Online Participation Form. You are responsible for ensuring that the correct Participating Account number is indicated on the Online Participation Form. All Online Participation Forms which are not correctly completed shall be null and void.

2.10 If you have submitted more than one Online Participation Form in a calendar month, UOB will only use and recognize the last Online Participation Form submitted within that calendar month to determine your eligibility for the Cash Reward (as defined below) each month.

3 Cash Reward

3.1 If you satisfy all of the conditions set out in Clause 2.2, 2.4 and 2.5 above pertaining to crediting of your monthly salary into your Participating Account, you shall be eligible to receive a one-time cash credit (the “**Salary Cash Reward**”) as set out in the table below:

Customer Category	Salary Cash Reward Amount
Public customers with a minimum salary credit of S\$1,600	S\$80
Full time National Serviceman (NSF) with a minimum salary/allowance credit of S\$500	S\$80

3.2 If you satisfy all of the conditions set out in Clauses 2.2, 2.4, and 2.6 and/or 2.7 pertaining to GIRO bill payment or/and UOB loan repayment with your Participating Account, you shall be eligible to receive a one-time S\$30 cash credit (the “**GIRO Payment Cash Reward**”).

- 3.3 If you satisfy all of the conditions set out in Clauses 2.2, 2.4 and 2.8 above pertaining to CDP credit with your Participating Account, you shall be eligible to receive a one-time (1) S\$50 cash credit (the “**CDP Credit Cash Reward**”).
- 3.4 The Salary Cash Reward, GIRO Payment Cash Reward and CDP Credit Cash Reward (each a “**Cash Reward**”) will be directly credited into your Participating Account in accordance with the timeline set out in the table below:

Participation Form Submission Date	Cash Reward To be credited by:
1 October 2025 to 31 October 2025	31 January 2026
1 November 2025 to 30 November 2025	28 February 2026
1 December 2025 to 31 December 2025	31 March 2026

Your Participating Account must be in good standing at all times as determined by UOB at its absolute discretion, in the event that your Participating Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before a Cash Reward is credited to your Participating Account, the Cash Reward shall be forfeited, and you shall not be entitled any compensation or payment whatsoever.

- 3.5 For the avoidance of doubt: -
- (a) You are entitled to receive only one (1) Salary Cash Reward, one (1) GIRO Payment Cash Reward and/or one (1) CDP Credit Cash Reward (as the case may be) under this Promotion, regardless of the number of Participating Accounts and/or Online Participation Forms you have submitted for this Promotion, and you must not have received any prior reward (whether in the form of cash credit or otherwise) under other similar promotions conducted by UOB.
 - (b) Each Participating Account can only receive one (1) Salary Cash Reward, one (1) GIRO Payment Cash Reward, and/or one (1) CDP Credit Cash Reward (as the case may be) under this Promotion, regardless of the number of joint Account Holders in respect of that Participating Account.
- 3.6 The Cash Reward is strictly non-transferable, non-assignable and non-exchangeable. UOB may substitute the Salary Cash Reward, GIRO Payment Cash Reward and/or CDP Credit Cash Reward with any item of equivalent or similar value, without prior notice of reason or being liable to any person.

4 Withdrawals / Closure of Account

- 4.1 An early account closure fee of S\$30 is payable if an account is closed within six (6) months from the opening date of the account.

5 General

- 5.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your 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 account(s) or otherwise.
- 5.2 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 your

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.

- 5.3 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion, including but not limited to the determination of whether you qualify for this 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 this Promotion.
- 5.4 If, at any time, UOB determines that you are ineligible to participate in this Promotion or to receive any reward in 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.
- 5.5 The Terms and Conditions shall be read in conjunction with UOB's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Term and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with this Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 5.6 Notwithstanding anything to the contrary in the Terms and Conditions, UOB may, at any time and at its sole discretion terminate this Promotion and/or vary or amend any of the Terms and Conditions without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments. UOB shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.
- 5.7 Unless otherwise expressly stated, this Promotion is not valid with any other offers, discounts, rebates, vouchers, privileges or promotions.
- 5.8 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 your personal data, name and contact information) for all purposes in connection with this Promotion and to contact you, including by voice call or text message.
- 5.9 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms and Conditions.
- 5.10 The Terms and Conditions 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.

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.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.