

UOB SGD Cash Bonus Promotion Terms and Conditions

1. Definition

“Account” means an eBusiness Account, BizTransact Account or any other SGD current account which is in good standing at all times during this Promotion as determined by the Bank at its sole discretion.

“Account Balance” means the average daily balance in the Account in each calendar month.

“Bank” means United Overseas Bank Limited (“UOB”).

“Products” means the Products and Services which are stated in the Terms and Conditions of this campaign, as may be amended from time to time.

“Promotion” means this UOB SGD Cash Bonus Promotion.

“Promotion Period” means 26 January 2026 to 31 December 2027, (both dates inclusive), unless otherwise stated.

“Promotion Start date” means any working day (up to 10 working days) after Account opening date.

“Cash Bonus Rates” refers to the rates set out in Clause 3.3.

“Cash Bonus” means the amount(s) payable on the Account depending on whether requirements set out in Clause 3 are met.

“Terms and Conditions” means the terms and conditions for this Promotion, as may be amended from time to time.

2. Eligibility

- 2.1 To qualify for the Promotion, the customer must be a new to Bank customer or does not hold an existing Account with the Bank. The new Account must be opened between 26 January 2026 to 30 September 2027. The Promotion Start date may vary for each Account and may take up to 10 working days after the Account opening date. For an account that is converted to an eBusiness or BizTransact Account within the Promotion Period, the Promotion Start date for the Account may take up to 10 working days after the Account conversion date or at such other date as determined by the Bank.
- 2.2 It shall be in UOB’s sole discretion whether (i) an Account is eligible for the Promotion, (ii) to offer the Promotion to one or more new or converted Accounts of a customer, and/or (iii) to offer the Promotion to an Account that is converted to the specified Account type.

3. Cash Bonus

- 3.1 The customer will enjoy Cash Bonus Rates on the eligible Account balance, if it meets the Minimum Transaction Volume (both as stated in Clause 3.3 below) for the month.
- 3.2 Cash Bonus is only applicable for Account Balance up to S\$500,000. Account Balance above S\$500,000 will not be eligible to earn any Cash Bonus.

3.3 The following Cash Bonus Rates are applicable to the Account until 31 December 2027:

| Product/ Service | Minimum Transaction Volume per month | Cash Bonus Rates |
|------------------------------------------------------------------------------------------------|--------------------------------------|------------------|
| Outward Telegraphic Transfer (via UOB Infinity) and/or UOBSend [^] (via UOB Infinity) | 5 | 0.30% per annum |
| FAST and/or GIRO Payment and/or GIRO Collection (via UOB Infinity) | 5 | 0.30% per annum |
| Bulk Payroll (via GIRO) (via UOB Infinity) | 5 | 0.30% per annum |

[^]If applicable. UOBSend may not be available to all eBusiness accounts – availability is determined by the Bank in its sole discretion.

3.4 There are 3 types of Cash Bonus:

3.4.1 Cross-border Payment Cash Bonus

Cash Bonus of 0.30% per annum calculated based on the Account Balance for a calendar month will be given if a minimum of 5 Outward Telegraphic Transfers or UOBSend[^] is performed via UOB Infinity in that calendar month.

3.4.2 Local Payment and Collection Cash Bonus

Cash Bonus of 0.30% per annum calculated based on the Account Balance for a calendar month will be given if a minimum of 5 GIRO Payment and/or GIRO Collection and/or FAST/PayNow FAST transactions is performed via UOB Infinity in that calendar month.

3.4.3 Bulk GIRO Payroll Cash Bonus

Cash Bonus of 0.30% per annum calculated based on the Account Balance for a calendar month will be given if a minimum of 5 transactions is performed for Bulk Payroll via GIRO via UOB Infinity in that calendar month

3.5 Cash Bonus is calculated at the end of each calendar month based on the Account Balance and is credited on the month following the date of qualifying transactions. For avoidance of doubt, the Bank shall have sole discretion to determine all matters relating to the Cash Bonus including when the qualifying transaction is to be considered for Cash Bonus calculation.

3.6 The Bank reserves the right to make changes to the Cash Bonus Rates at its absolute discretion at any time from time to time.

4. Closure of Account

4.1 Upon Account closure, an Account under this Promotion will not enjoy any Cash Bonus, regardless of whether the Minimum Transaction Volume for the Cash Bonus have been met before account closure.

4.2 No Cash Bonus for the month will be given if an Account under this Promotion is closed before the date of crediting that Cash Bonus in the following month.

4.3 Accounts which are suspended, terminated, cancelled or in the Bank's sole opinion, are deemed to be delinquent or unsatisfactory shall not enjoy any benefit of this Promotion.

5. General

- 5.1 The Terms and Conditions set out herein supplement and are additional to (i) the Terms and Conditions Governing Accounts and Services (Non-Individual Customers) and (ii) the Additional Terms and Conditions Governing Accounts and Services (Non-Individual Customers). (i) to (ii) are collectively known as "Account Terms". In the event of any conflict or inconsistency between the Terms and Conditions herein and the Account Terms, the Terms and Conditions herein shall prevail and the Account Terms shall be deemed to have been amended to the extent necessary to give effect to the Terms and Conditions herein.
- 5.2 The Bank's decision on all matters relating to or in connection with the Account shall be final, conclusive and binding on all parties concerned. 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.
- 5.3 The Bank may, at its sole and absolute discretion, vary, amend, delete or add on to any of the Terms and Conditions herein.