



**UOB Global Currency Premium Account (USD) Wealth Promotion  
(1 September to 30 September 2025)**

**Terms and Conditions**

**1 Definitions**

- 1.1 **“Account”** means a UOB Global Currency Premium USD Account which is in good standing at all times during this Promotion as determined by the Bank at its discretion.
- 1.2 **“Accountholder(s)”** means the holder(s) of the Account.
- 1.3 **“Bank” or “UOB”** means United Overseas Bank Limited and includes any successors or assigns of the Bank.
- 1.4 **“Day-end Balance”** means the last outstanding balance in the Account on the relevant day.
- 1.5 **“Eligible Customer”** means UOB Privilege Banking customers who have a minimum Assets Under Management (AUM) of Singapore Dollars (SGD) 350,000 and hold, at least one Wealth Product with the Bank, during the Promotion Period and beyond the applicable free-look period (if any) for this Wealth Product even if such applicable free-look period ends after the Promotion Period.
- 1.6 **“Fresh Funds”** means funds not transferred from any existing UOB account or withdrawn from any existing UOB account and re-deposited within the last 30 days.
- 1.7 **“Incremental Fresh Funds Balance” or “IFFB”** refers to the daily increase in the Account balance calculated in accordance with Clause 3.4.
- 1.8 **“Minimum Deposit”** means a lump sum Fresh Funds deposit into an Account amounting to US\$1,000.
- 1.9 **“Monthly Average Balance” or “MAB”** means the sum of each Day-end balance in an Account for every day in the month divided by the number of days in that month as stipulated in Clause 3.5.
- 1.10 **“Participation Date”** refers to the date on which both (i) the Minimum Deposit is deposited to the Account (and received by the Bank) and (ii) the Participation Form is submitted to the Bank, during the Promotion Period.
- 1.11 **“Participation Form”** means the form to be completed by the Accountholder in order to participate in the Promotion.
- 1.12 **“Prevailing Interest Rates”** means the interest rates stipulated in Clause 2.6 herein.
- 1.13 **“Promotion”** means this **UOB Global Currency Premium Account (USD) Wealth Promotion (1 September 2025 to 30 September 2025)**.
- 1.14 **“Promotional Rates Term”** means in respect of a qualifying Account, the period of three (3) months from the Participation Date, Participation Date inclusive.
- 1.15 **“Promotional Interest Rate”** means the promotional interest rate stipulated in Clause 3.1 herein which is applicable only to the Incremental Fresh Funds Balance in the Account for the Promotional Rates Term.
- 1.16 **“Promotion Period”** means the period from **1 September 2025 to 30 September 2025**, both dates inclusive.
- 1.17 **“Terms and Conditions”** means the terms and conditions set out herein for this Promotion, as



may be amended from time to time.

- 1.18 **“Total Interest Rate”** means the sum of Prevailing Interest Rates and Promotional Interest Rate.
- 1.19 **“US\$”** or **“USD”** refers to United States Dollars.
- 1.20 **“Wealth Product”** refers to an investment in the following investment or insurance products distributed by the Bank. All other existing terms and conditions of these Wealth Products apply.

Eligible Wealth Products
Bonds
Maxi Yield
Structured Deposits
Structured Notes
Unit Trusts

Eligible Wealth-Insurance Products
Regular Premium insurance plans
Single Premium insurance plans

## 2 Promotion

- 2.1 This Promotion is only valid during the Promotion Period.
- 2.2 By participating in this Promotion, you agree to be bound by the Terms and Conditions of this Promotion.
- 2.3 This Promotion is only open to Eligible Customers.
- 2.4 In the event the Wealth Product that you hold and which qualifies you to be an Eligible Customer under this Promotion is for any reason whatsoever not successfully effected or cancelled or rejected within the Promotion Period or within the applicable free-look period (if any) that ends after the Promotion Period, you will not be eligible for this Promotion.
- 2.5 To participate in this Promotion, you must be an Eligible Customer who satisfies the respective conditions below:

	Conditions
<b>If you do not have an Account</b>	<p>You must be an Eligible Customer who satisfies all of the following conditions:</p> <p>(a) you must open a new Account at any UOB branch in Singapore and deposit the Minimum Deposit in your new Account during the Promotion Period; and</p> <p>(b) you must duly complete and submit a Participation Form at any UOB branch in Singapore on the same day that you deposit the Minimum Deposit into your new Account.</p>



<b>If you are an existing Accountholder</b>	<p>You must be an Eligible Customer who satisfies all of the following conditions:</p> <p>(a) you must deposit the Minimum Deposit into your existing Account during the Promotion Period; and</p> <p>(b) you must duly complete and submit a Participation Form at any UOB branch in Singapore on the same day that you deposit the Minimum Deposit in your existing Account.</p>
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- 2.6 The Prevailing Interest Rates for an Account as of 1 September 2025 are set out in the table below, and the applicable Prevailing Interest Rates will be calculated against the Account's Day-end Balance daily.

<b>Account's Day-end Balance</b>	<b>Prevailing Interest Rates for UOB Global Currency Premium Account (US\$)</b>
Below US\$50,000	0.05% p.a.
Between US\$50,000 and US\$349,999.99	0.05% p.a.
Between US\$350,000 and US\$999,999.99	0.05% p.a.
US\$1,000,000 and above	0.05% p.a.

- 2.7 All applications to open an Account are subject to approval which will be determined by UOB in its absolute discretion. UOB shall not be required to provide any reason or notice of any unsuccessful application to open an Account.

- 2.8 For the avoidance of doubt:

- (a) This Promotion will not be applicable to any deposit that is pledged, encumbered or in any way secured by or given as security to any party (including UOB).
- (b) Your participation in this Promotion will not be valid if an incorrect Account number is indicated in the Participation Form. You are responsible for ensuring that the correct information is indicated in Participation Form. All Participation Forms which are incomplete or incorrectly completed shall be null and void.

### 3 Promotional Interest Rates

- 3.1 If you satisfy all the respective conditions in Clause 2.5, your Account will enjoy the Promotional Interest Rate set out in the table below. The Promotional Interest Rate is only applicable to the IFFB in the Account during the Promotional Rates Term only and is calculated on a daily basis.

<b>Incremental Fresh Funds Balance</b>	<b>Promotional Interest Rate</b>
US\$1,000 or more	3.95% p.a.

- 3.2 The Promotional Interest Rate in Clause 3.1 above is only applicable if the Incremental Fresh Funds Balance is at least US\$1,000 throughout the Promotional Rates Term.

- 3.3 You are only entitled to enjoy the Promotional Interest Rate for only one (1) Account in your sole name under this Promotion. If you have two (2) or more Accounts in your sole name, only one such Account will be eligible for the Promotional Interest Rate. For joint Accounts with the



same Accountholders, such Accountholders will be considered collectively as one Accountholder regardless of who is the principal/main Accountholder and only one joint Account of such Accountholder will be eligible for the Promotional Interest Rate.

3.4 IFFB is calculated on a daily basis as follows:

$$\text{IFFB} = (\text{each Day-end Balance in the Account}) \text{ less } (\text{MAB of previous calendar month to the Promotion Period})$$

3.5 MAB of previous calendar month to the Promotion Period is calculated as follows:

$$\text{MAB of previous calendar month to the Promotion Period} = (\text{the summation of each Day-end Balance in the Account for the previous calendar month to the Promotion Period}) \div (\text{the number of calendar days in the previous calendar month to the Promotion Period})$$

3.6 The following is an example of how an MAB of August 2025 for an Account may be calculated. It is for illustrative purposes only, and is not a representation, warranty, or assurance of the applicable MAB of August 2025 for an Account under this Promotion.

Date	Each Day-end Balance
1 to 15 (15 days)	US\$100,000
16 to 31 (16 days)	US\$200,000
<b>Sum of Day-end Balances in August 2025</b>	$(\text{US\$100,000} \times 15 \text{ days}) + (\text{US\$200,000} \times 16 \text{ days}) = \text{US\$4,700,000}$
<b>Number of calendar days in August 2025</b>	31 days
<b>MAB of August 2025</b>	$\text{US\$4,700,000} \div 31 \text{ days} = \text{US\$151,612.90}$

3.7 The IFFB may vary according to the amount of Fresh Funds deposited and monies withdrawn from the Account. You may make multiple Fresh Funds deposits into the Account, or withdraw monies from the Account during the Promotional Rates Term, provided always that for the Promotional Interest Rate to apply to the IFFB:

- (a) The Minimum Deposit must be deposited into the Account during the Promotion Period; and
- (b) An IFFB of US\$1,000 or more must be maintained in the Account during the Promotional Rates Term.

3.8 The Prevailing Interest Rate and the Promotional Interest Rate shall be calculated in accordance with the clauses herein, provided always that the Total Interest Rate applicable to the deposits in an Account under this Promotion shall not exceed 4.00% p.a..

3.9 Upon expiry of the Promotional Rates Term, the interest rate applicable to the deposits in an Account shall revert to the Prevailing Interest Rates.

3.10 The following illustrates the calculation of the Prevailing Interest Rates and Promotional Interest Rate that may be applicable to an Account under the Promotion. These examples are for illustrative purposes only and are not representations, warranties or assurances of the interest rates or interest payments that will be awarded for an Account under this Promotion.

#### Example 1: New Account (No Monthly Average Balance)



Date	Description of Transaction	Account Balance (US\$)	MAB (Aug 2025)	IFFB	Deposits in Account awarded interest at the following interest rates		
					Account Balance at Prevailing Interest Rates	+	IFFB at Promotional Interest Rate, during the Promotional Rates Term
18 Sept 2025	Opening Balance (New Account)	US\$ 0	US\$ 0	-	-	+	-
22 Sept 2025*	Fresh Funds Deposit US\$100,000 and submit Participation Form	US\$100,000	As above	<b>US\$100,000</b> (US\$100,000 – US\$0 MAB of Aug 2025)	US\$100,000 at Prevailing Interest Rate	+	US\$100,000 at Promotional Interest Rate of 3.95% p.a.
24 Sept 2025	Fresh Funds Deposit US\$300,000	US\$400,000	As above	<b>US\$400,000</b> (US\$400,000 – US\$0 MAB of Aug 2025)	US\$400,000 at Prevailing Interest Rate	+	US\$400,000 at Promotional Interest Rate of 3.95% p.a.
25 Sept 2025	Withdrawal of US\$200,000	US\$200,000	As above	<b>US\$200,000</b> (US\$200,000 – US\$0 MAB of Aug 2025)	US\$200,000 at Prevailing Interest Rate	+	US\$200,000 at Promotional Interest Rate of 3.95% p.a.

\* Promotional Rates Term is from 18 September 2025 to 18 December 2025

#### Example 2: Existing Account with credit balance (Monthly Average Balance lower than Account balance)

Date	Description of Transaction	Account Balance (US\$)	MAB (Aug 2025)	IFFB	Deposits in Account awarded interest at the following interest rates		
					Account Balance at Prevailing Interest Rates	+	IFFB at Promotional Interest Rate, during the Promotional Rates Term
18 Sept 2025	Opening Balance (Existing Account)	US\$200,000	US\$100,000	-	-	+	-
22 Sept 2025*	Fresh Funds Deposit US\$1,000,000 and submit Participation Form	US\$1,200,000	As above	<b>US\$1,100,000</b> (US\$1,200,000 – US\$100,000 MAB of Aug 2025)	US\$1,200,000 at Prevailing Interest Rate	+	US\$1,100,000 at Promotional Interest Rate of 3.95% p.a.
24 Sept 2025	Withdrawal US\$60,000	US\$1,140,000	As above	<b>US\$1,040,000</b> (US\$1,140,000 – US\$100,000 MAB of Aug 2025)	US\$1,140,000 at Prevailing Interest Rate	+	US\$1,040,000 at Promotional Interest Rate of 3.95% p.a.



25 Sept 2025	Fresh Funds Deposit US\$500,000	US\$1,640,000	As above	<b>US\$1,540,000</b> (US\$1,640,000 – US\$100,000 MAB of Aug 2025)	US\$1,640,000 at Prevailing Interest Rate + US\$1,540,000 at Promotional Interest Rate of 3.95% p.a

\* Promotional Rates Term is from 18 September 2025 to 18 December 2025

#### 4 Exchange Rate Transactions

- 4.1 All exchange rate transactions carried out to convert the Fresh Funds deposit amounts into the relevant foreign currency prior to it being deposited in the Account shall be effected at UOB's prevailing rate of exchange. Once a foreign exchange rate is contracted with UOB, it is binding and the transaction cannot be changed or cancelled. UOB charges and adverse exchange rate movements could reduce interest earnings or the original principal amount for foreign currency deposits. Foreign currency deposits are subject to exchange rate fluctuations which may result in gains or losses. Such deposits may also be subject to exchange controls imposed on the currency held. Earnings on foreign currency deposits would be dependent on the exchange controls prevalent at the time of their withdrawal if any conversion takes place.

#### 5 Withdrawals / Closure of Account

- 5.1 You shall not be entitled to the Promotional Interest Rate if the IFFB in your Account falls below the sum of US\$1,000 during the Promotional Rates Term, whether as a result of withdrawals, deductions or otherwise.
- 5.2 In the event that the Account is closed within six (6) months from the Account opening date, the Account will be subject to an early account closure fee of S\$30.
- 5.3 Accounts which are suspended, terminated, cancelled or in UOB's opinion, are deemed to be delinquent or unsatisfactorily conducted during the Promotion Period and/or the Promotional Rates Term shall not enjoy the Promotional Interest Rate.
- 5.4 If UOB subsequently discovers that you are in fact not eligible to participate in this Promotion, UOB may at its discretion amend the interest rate applicable to the deposits in your Account to the Prevailing Interest Rates and reclaim any the additional interest(s), if already awarded. You shall not be entitled to any payment or compensation from UOB should any additional interest be forfeited or reclaimed by UOB.

#### 6 General

- 6.1 Accountholders shall be solely responsible for ensuring that they maintain sufficient funds in their Accounts to meet their financial commitments. Accountholders will 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 their Accounts or otherwise.
- 6.2 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;
  - (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.
- 6.3 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 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.
- 6.4 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.
- 6.5 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 such 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.
- 6.6 The Terms and Conditions shall be read in conjunction with the 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 Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 6.7 While all the information provided herein is believed to be reliable at the time and date of printing, UOB makes no representation or warranty whether express or implied and accepts no responsibility or liability for its completeness or accuracy.
- 6.8 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 6.9 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 6.10 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.
- 6.11 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 of Singapore to enforce the Terms and Conditions.
- 6.12 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.







## **Important notice and disclaimers**

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