

TERMS AND CONDITIONS FOR UOB TMRW EHONGBAO 2026 PROMOTION

1. Definitions

- 1.1. **"Promotion"** means this UOB TMRW EHONGBAO 2026 PROMOTION.
- 1.2. **"Campaign Period"** means the period from 15 January 2026 to 10 March 2026, both dates inclusive.
- 1.3. **"UOB"** or the **"Bank"** means United Overseas Bank Limited.
- 1.4. **"Account"** means a UOB Passbook Savings Account, UOB Uniplus Account, UOB Lady's Savings Account, UOB One Account, UOB Stash Account and KrisFlyer UOB Account.
- 1.5. **"PayNow Transaction"** means a payment transfer made to a recipient identified by their mobile number, NRIC/FIN, UEN or Virtual Payment Address (excluding any such transfer made to Singapore Pools (Private) Limited) via the PayNow payment function on the UOB TMRW app or UOB Personal Internet Banking.
- 1.6. **"Scan to pay Transaction"** means a transaction made through NETS QR or PayNow UEN (excluding all payments made to Singapore Pools (Private) Limited) via UOB TMRW app.

2. Promotion

- 2.1. This Promotion is only open to existing UOB customers who are the primary accountholder of a personal Account and who have valid mobile banking access via the UOB TMRW app (an **"Eligible Customer"**).
- 2.2. By participating in the Promotion, you are deemed to have agreed to be bound by these terms and conditions governing the Promotion (the **"Terms"**).
- 2.3. The Promotion shall be valid during the Campaign Period.

To participate in the Promotion, you must:

- (a) be an Eligible Customer,
- (b) successfully perform at least 5 PayNow Transactions and/or Scan to pay Transactions, each of which must be of a minimum amount of S\$0.01 (each, a **"Qualifying Transaction"**) during a "Qualifying Transaction Period" listed in the table below.

Campaign Week	Qualifying Transaction Periods
1	15 to 18 January 2026



Singapore Australia Brunei Canada China France Hong Kong India Indonesia Japan
Malaysia Myanmar Philippines South Korea Taiwan Thailand United Kingdom USA Vietnam

2	19 to 25 January 2026
3	26 January to 1 February 2026
4	2 to 8 February 2026
5	9 to 15 February 2026
6	16 to 22 February 2026
7	23 February to 1 March 2026

- 2.4. For each Qualifying Transaction Period that you satisfy the requirements set out in clause 2.3 above,
- (a) you will receive a game token code in a UOB Insights card which will be displayed in the UOB Insights section of your UOB TMRW app dashboard or may be accessed by tapping “View all insights” in the UOB TMRW app (**“Game Token Code”**), for the relevant Qualifying Transaction Period which may be utilised anytime thereafter during the Campaign Period; and
 - (b) each Game Token Code will entitle you to ten chances to play the UOB TMRW Hong Bao Game for the relevant Qualifying Transaction Period (**“Game”** and each chance to play the Game, a **“Game Try”**). You are only entitled to a maximum of ten Game Tries per Qualifying Transaction Period even if you make more than 5 PayNow Transactions and/or Scan to pay Transactions in a Qualifying Transaction Period.
- 2.5. The Game has to be played in the dedicated microsite created for this Promotion, which is only accessible via the Rewards+ section in the UOB TMRW app (the **“Game Site”**). It is your responsibility to ensure that you access the Game Site only through the official UOB TMRW app, and not through any other third party link, message, content, app or website.
- 2.6. To enter and access the Game Site, you will be required to enter your Singapore mobile number registered with UOB and your date of birth (Month and Year only) (**“Participation Details”**). Please note that if you use a mobile number to enter and access the Game Site that is different from the mobile number registered on UOB’s records at the time of UOB verifying your Game Result, your Prize for that Game Try (if any) will be forfeited.
- 2.7. You are solely responsible for ensuring that all the Participation Details that you provide to the Game Site are correct, complete, up-to-date and true in all respects.
- 2.8. Once you have entered the Game Site, you have to enter your Game Token Code to access your Game Tries.



- 2.9. Each Game Try will only allow you to play the Game once.
- 2.10. When you access a Game Try, a fortune cookie will be displayed on-screen in the Game Site. You are required to tap the fortune cookie that is displayed. Upon tapping the fortune cookie, a message will immediately be displayed on-screen informing you if you have won a prize and the prize you have won, if any ("**Game Result**").
- 2.11. The prizes that may be awarded in the Game are as follows (collectively, the "**Prizes**"):

Prize	Quantity (for whole Campaign Period)
S\$1,800 Trip.com credits for Air Tickets to Tokyo (" Air Tickets ")	1
Samsung Galaxy Z Fold7 256GB - Jetblack (" Mobile Phone ")	2
Zodiac Plushie Charm (" Plushie Charm ")	6,100, split into the following quantities: 600 each (Horse and Dragon) 550 each (Tiger and Dog) 500 each (Rat, Ox, Rabbit, Goat, Monkey, Rooster and Pig) 300 (Snake)
\$0.88 Cash Credit	3,888
\$2.88 Cash Credit	2,888
\$8.88 Cash Credit	888
\$28.88 Cash Credit	288

- 2.12. All Prizes won may be subject to verification of your eligibility and confirmation of your compliance with these Terms by UOB, based on UOB's absolute discretion. For the avoidance of doubt, if UOB is unable to verify the validity of any one of the Qualifying Transactions, any Prizes you have won will be forfeited. All the Prizes which you have won under this Promotion and which remain available for redemption will be indicated in your prize wallet in the Game Site.
- 2.13. The Prizes may be redeemed as follows:



- (a) in the case where your Prize are the Air Tickets, UOB will send an SMS ("**Redemption SMS**") to your Singapore mobile number registered with the Bank within six (6) weeks from the end of the Campaign Period (or such other date as UOB may determine in its sole discretion) with details relating to the redemption of your Air Tickets. The Air Tickets will be awarded in the form of a voucher which has to be redeemed from the designated third-party merchant. This voucher will only entitle you to redeem the specified credits from the designated third-party merchant and not any other flights to other destinations or other products and/or services;
 - (b) in the case where your Prize is a Mobile Phone, UOB will send an SMS ("**Redemption SMS**") to your Singapore mobile number registered with the Bank within six (6) weeks from the end of the Campaign Period (or such other date as UOB may determine in its sole discretion) with details relating to the redemption of your Mobile Phone;
 - (c) in the case where your Prize is a Plushie Charm, you will receive a message in the Game Site with a unique redemption code and specific details regarding the collection of your Plushie Charm ("**Redemption Message**"). Subject to the specific details regarding the collection of your Plushie Charm as stated in its Redemption Message, collection of your Plushie Charm from the redemption centre will commence from 24 January 2026 onwards (or such other date as may be determined by UOB in its sole discretion). The redemption of your Plushie Charm is subject to successful verification of its unique redemption code onsite at the redemption centre. The specific type of Plushie Charm is redeemable on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the different types of Plushie Charms. The Redemption Message and the redemption code therein for the redemption of your Plushie Charm will remain in your prize wallet in the Game Site up to the redemption date prescribed in the Redemption Message; and
 - (d) in the case where your Prize is the Cash Credit, the Cash Credit will be credited to and reflected directly in your eligible Account with the highest balance at the time of crediting (or such other account as may be determined by UOB in its sole discretion). The Cash Credit(s) will be credited by UOB within six (6) weeks from the end of the Campaign Period (or such other date as may be determined by UOB in its sole discretion).
- 2.14. The quantity allocation for each type of Prize as set out in Clause 2.11 above may vary during each week of the Campaign Period, which shall be determined by UOB in its sole discretion without liability or notice to any person. For the avoidance of doubt, the quantity corresponding to each Prize type in the table in Clause 2.11 above refers to the total quantity of such Prize type available for the entire Campaign Period.



- 2.15. UOB reserves the right at any time to amend the list and quantities of Prizes and/or substitute the Prizes with any item of equivalent or similar value, in its sole discretion and without any prior notice or giving any reasons or being liable to any person. The images of any Prizes provided by UOB in connection with this Promotion, including but not limited to, in any marketing communications for this Promotion, are for illustrative and reference purposes only. The actual design, colour, size and other specifications of the Prizes may differ from their depiction in these images.
- 2.16. The Air Tickets and Mobile Phones have to be redeemed by the redemption date prescribed in their Redemption SMSes and the Plushie Charms have to be redeemed by the redemption date prescribed in their Redemption Messages, failing which, the relevant Prize will be forfeited.
- 2.17. The Prizes are not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of any of the Prizes is allowed.
- 2.18. Where the relevant Prize is supplied by a third-party merchant and/or supplier, then you agree that UOB is not an agent of the merchant and/or supplier of that Prize. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of that Prize and UOB assumes no liability or responsibility for the acts or omissions of the merchants or defects in that Prize. Any dispute regarding that Prize is to be resolved directly with the merchant and/or supplier of that Prize. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of such Prize. For the purposes of this clause, "Prize" includes any products and/or services provided by third-party merchants in connection with the use and/or redemption of the Prize.
- 2.19. The utilisation and/or redemption of a Prize may be subject to terms and conditions and expiration dates, which shall be your sole responsibility for complying with. All Prizes that are unclaimed within the prescribed timeline (if any) will be forfeited without compensation.

3. General

- 3.1. The following persons shall not be eligible to participate in the 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.
- 3.2. UOB shall not be responsible for any compatibility issues with your device/browser used for playing the Game.
- 3.3. Without prejudice to any other provision in these Terms, UOB shall be entitled to disqualify any individual from this Promotion who tampers or attempts to tamper with the Game, the Game Tries, the Game Results or the operation of the Promotion or Game Site.
- 3.4. If you are awarded the Cash Credit, you are responsible for ensuring that your eligible Account is valid and existing, not blocked from use, in good standing and conducted in a proper and satisfactory manner (as determined by UOB at its sole discretion) at the time of the crediting of the Cash Credit. UOB shall not be responsible for any loss or damage suffered by any person if the Cash Credit is not credited or available for use, or if you are unable to redeem or use the said credit. If your eligible Account is closed, suspended, terminated or blocked from use on or before the actual crediting of the Cash Credit into your eligible Account, the Cash Credit will be deemed forfeited and no compensation shall be made.
- 3.5. If any Eligible Customer/Account is subsequently found to be ineligible or disqualified or not entitled to participate in this Promotion or to receive a Prize, UOB reserves the right to, in its sole discretion, without prior notice or having to give any reason, forfeit/reclaim the Prize and award or dispose of it in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Prize. UOB shall also be entitled to claim from any account a reimbursement for the value of the Prize through such modes and methods as shall be determined by UOB, including, without limitation, deducting/claiming back the same from any of the Eligible Customer's accounts with UOB or otherwise.
- 3.6. 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.



- 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. 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 have met all the requirements of the Promotion and 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. UOB's decisions on all matters in connection with this Promotion are at its discretion and shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person.
- 3.9. The Terms 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) these Terms and the Standard Terms, these Terms shall prevail to the extent of such inconsistency; and (ii) these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.10. 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 all purposes in connection with this Promotion and to contact you, including by voice call or text message.
- 3.11. A person who is not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term herein.
- 3.12. These Terms shall be governed by and construed in accordance with the laws of Singapore and the Singapore courts shall have exclusive jurisdiction over any dispute arising out of or in relation to the Promotion.

