

TERMS AND CONDITIONS GOVERNING THE UOB TMRW REFERRAL REWARDS PROMOTION

1. Eligibility

- 1.1. This UOB TMRW Referral Rewards Promotion (the “**Promotion**”) is valid from 1 August 2026 to 30 September 2026 (both dates inclusive) (the “**Promotion Period**”).
- 1.2. By participating in the Promotion, you are deemed to have agreed to be bound by these terms and conditions governing the Promotion (the “**Terms**”).
- 1.3. To participate in the Promotion, the individual making the referral (“**Referrer**”) must satisfy all of the following requirements:
 - a) be an existing United Overseas Bank Limited (“**UOB**”) customer during the Promotion Period;
 - b) maintain at least one UOB savings account and/or UOB credit card account which is in good standing, as determined by UOB, in its sole discretion;
 - c) have valid access to the UOB TMRW mobile application (the “**UOB TMRW App**”);
 - d) obtain from the UOB TMRW App Rewards+ section a valid referral code, referral link or such other referral identifier as may be prescribed by UOB for this Promotion (“**Referral Identifier**”) and share this Referral Identifier with other individuals; and
 - e) successfully refer a Referee with the Referrer's Referral Identifier where such Referee fulfils all requirements set out in Clause 1.4 below and successfully applies and is approved for an Eligible Product, as determined by UOB in its sole discretion (a “**Successful Referral**”).
- 1.4. For a referral to qualify as a Successful Referral, the referred individual (the “**Referee**”) must satisfy all of the following requirements:
 - a) receive the Referrer's Referral Identifier;
 - b) must not be (i) an existing accountholder of a UOB current account or savings account or (ii) an existing principal cardholder of any credit card issued by UOB in Singapore, at the time of submitting his or her new Eligible Product application pursuant to Clause 1.4(c) below and he/ she must not have held and/or closed any UOB current account or savings account and/or held and/or cancelled any UOB credit card(s) as principal cardholder from 1 July 2025 to the date of his / her Eligible Product application submission during the Promotion Period;
 - c) he/ she must successfully submit an application for a new Eligible Product online via UOB's official website as the primary accountholder or principal cardholder of that new Eligible Product during the Promotion Period using the Referrer's Referral Identifier;
 - d) satisfy all eligibility criteria required to apply for the Eligible Product; and
 - e) successfully apply and be approved for the Eligible Product in accordance with these Terms.



- 1.5. For the purposes of this Promotion, "**Eligible Product**" means the products listed in Appendix A.
- 1.6. A referral shall not qualify as a Successful Referral if, prior to UOB's receipt of the application for an Eligible Product from the referral, the Referee has already commenced, completed or submitted an application for any Eligible Product through any UOB channel, including branch, digital, telesales, relationship manager or any other customer acquisition channels.

2. Referral Rewards

- 2.1. For every Successful Referral involving an Eligible Deposit Account listed in Appendix A and in connection with which, the Referrer has satisfied all the conditions in Clause 1.3 above, the Referrer shall be entitled to receive a cash reward of **S\$20 ("Deposit Referral Reward")**.
- 2.2. For every Successful Referral involving an Eligible Credit Card listed in Appendix A and in connection with which, the Referrer has satisfied all the conditions in Clause 1.3 above, the Referrer shall be entitled to receive a cash reward of **S\$50 ("Card Referral Reward")**.
- 2.3. A Referrer may receive multiple Deposit Referral Rewards and Card Referral Rewards (collectively "**Referral Rewards**") under this Promotion, provided that each Successful Referral relates to a different Referee.
- 2.4. Self-referrals are strictly prohibited and will not qualify for any Referral Reward.

3. Rewards Fulfilment

- 3.1. Referral Rewards will be credited to any of the Referrer's UOB accounts within ninety (90) days after UOB verifies the Successful Referral (or such other date as UOB may determine in its sole discretion).
- 3.2. The Referrer must maintain an active UOB account in good standing at the time of reward fulfilment. UOB reserves the right to forfeit any Referral Reward if the Referrer does not have such a UOB account available for the crediting of Referral Rewards at the time of reward fulfilment.
- 3.3. Referral Rewards are non-transferable, non-exchangeable for cash, credit or kind, in full or in part, non-refundable and not redeemable for cash.
- 3.4. UOB reserves the right to substitute any Referral Reward with any item of equivalent or similar value without prior notice or reason or being liable to any person.

4. General

- 4.1. The following persons shall not be eligible to participate in the Promotion:
 - (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;



- (ii) 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;
 - (iii) 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
 - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 4.2. 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 the redemption or usage of any reward under this Promotion or participation in this Promotion (including your inability to successfully obtain a valid Referral Identifier). 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.
- 4.3. If UOB determines that you are ineligible to participate in this Promotion or to receive any Referral Reward under this Promotion, UOB may in its sole discretion forfeit the Referral Reward, reclaim such Referral Reward or charge to and debit an amount equal to the value of the Referral 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 Referral Reward through such means as UOB may determine in its sole discretion.
- 4.4. 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. 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.
- 4.5. The Terms shall be read in conjunction with UOB's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers), the UOB Cardmember Agreement 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 the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 4.6. 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.
- 4.7. 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 personal



data) for the purposes of this Promotion and to contact you, including by voice call or text message.

- 4.8. If you provide us with the personal data of any third party in connection with this Promotion, you represent and warrant that you are authorised by such individual to provide such consent on his/her behalf, and that you have notified and obtained the consent of the relevant individual for the collection, use and disclosure of his/her personal data by United Overseas Bank Limited and the necessary third parties for the purposes of this Promotion, including but not limited to the consent of the Referee to inform you whether the Referral was successful or not, for the purposes of this Promotion.
- 4.9. 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.
- 4.10. 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.



APPENDIX A

List of Eligible UOB Products

Eligible Deposit Account

1. UOB One Account
2. UOB Uniplus Account
3. Krisflyer UOB Account

Eligible Credit Card

1. UOB One Credit Card
2. UOB EVOL Credit Card
3. UOB PRVI Miles Visa Credit Card

