



## UOB Regular Investment Scheme (“RIS”) on TMRW Campaign Terms and Conditions

### 1. Promotion

- 1.1 This Promotion is valid from 1 June 2026 to 31 July 2026, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you are deemed to agree to be bound by these terms and conditions of the Promotion (the “**Terms**”).
- 1.2 This Promotion is only open to primary Unit Trust accountholders who are aged 21 years old and above and are tagged to any one of the following UOB segments throughout the entire duration of the Promotion Period (“**Eligible Customers**”):
- I. Personal Banking
  - II. Wealth Banking
  - III. Privilege Banking
- 1.3 To participate in this Promotion, you must satisfy all the following requirements:
- (a) you must have an existing current or savings account maintained with UOB in Singapore (“**Account**”);
  - (b) your Unit Trust account must not have any existing RIS Subscriptions in place prior to the start date of this Promotion Period (as of the month of May 2026);
  - (c) The first 500 Eligible Customers who are Young Adults) and who successfully purchase and subscribe for any Eligible Fund via an RIS Subscription on UOB TMRW app during the Promotion Period with a minimum investment amount of S\$200 per month for a minimum investment period of six (6) months, will be eligible for a “**Sign-up Gift**”. The “Sign-up Gift” will be S\$10 worth of United CIO Income Fund units credited to the same respective Unit Trust account by 30 September 2026. For the Sign-up Gift, the minimum investment amount cannot be aggregated.
  - (d) The first 1,000 Eligible Customers who successfully purchase and subscribe for any Eligible Fund via an RIS Subscription on UOB TMRW app during the Promotion Period and meet the following Monthly Investment Amounts for six (6) consecutive months, will be awarded the following “**Completion Reward**”:

Monthly Investment Amount (or SGD equivalent)	6 months’ Completion Reward
S\$200 - \$499	S\$10 worth of United CIO Income Fund units
S\$500 - \$799	S\$38 worth of United CIO Income Fund units
S\$800 & above	S\$68 worth of United CIO Income Fund units

The units credited will be either in the CLASS A SGD DIST (HEDGED) or CLASS A USD DIST share classes of the United CIO Income Fund (in SGD equivalent), according to the customers’ initial RIS Subscription currency. If the reward is to be credited under a foreign currency share class, the amount to be converted from SGD will be using UOB’s prevailing exchange rate at the time of crediting.

The Monthly Investment Amount for the Completion Reward can be aggregated across multiple new RIS Subscriptions started during the Promotion Period, provided that each RIS Subscription has a minimum Monthly Investment Amount of S\$200 and a minimum investment period of 6 months to be eligible for aggregation.



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

The aggregated Monthly Investment Amount will determine the final reward tier that you qualify for (subject to a full 6 months' completion of all RIS Subscriptions). For example, if you subscribe for an RIS Subscription in June for S\$200 per month, and subscribe for a separate RIS Subscription in July for S\$300 per month, you will be rewarded based on the aggregated Monthly Investment Amount of S\$500. The Completion Reward units will be credited into your Unit Trust account by 31 March 2027.

- (e) If the amount invested in the Unit Trust is denominated in a foreign currency, such amount will be converted to SGD using UOB's prevailing exchange rate for the purposes of determining the Monthly Investment Amount under this Promotion.
- (f) Only Unit Trust investments made via cash are eligible for this Promotion. Unit Trust investments made via Central Provident Fund (CPF) and Supplementary Retirement Scheme (SRS) are not eligible for this Promotion.
- (g) UOB staff are not eligible for this Promotion.
- (h) Subscriptions into Money Market Funds are not eligible for this Promotion, namely Amundi Funds Cash USD and United SGD Money Market Fund (all share classes).

1.4 For the purposes of this Promotion:

- (a) **"Eligible Funds"** means all funds available on UOB TMRW for RIS Subscriptions, except for Money Market Funds (i.e., Amundi Funds Cash USD and United SGD Money Market Fund).
- (b) **"RIS Subscription"** means a monthly recurring subscription of Unit Trusts which is subject to such other conditions (including minimum monthly investment amount and minimum investment period) prescribed by UOB from time to time in its sole discretion.
- (c) **"Unit Trusts"** means funds which satisfy all the following conditions:
  - does not amount to purchases which are terminated and re-purchased; and
  - is not cancelled during the applicable cancellation period of seven (7) days.
- (d) **"Young Adults"** refers to customers who are of age 21 to 24 years old at time of purchase.

1.5 If you satisfy all of the requirements in this Promotion and have invested via a new RIS Subscription during the Promotion Period, you shall be eligible to receive up to one (1) "Sign-up Gift" and/or one (1) "Completion Reward" only, regardless of the number of RIS Subscriptions made. Both Sign-up Gift and Completion Reward are on a first-come-first-served basis. UOB shall not be required to notify and/or update on the availability of the gift and rewards.

1.6 UOB reserves the right to set out details on the award of your Sign-up Gift and Completion Reward, and the right to not award any Sign-up Gift and Completion Reward if any one of the campaign requirements is not met at the end of the Promotion Period.

1.7 If the RIS Subscription is cancelled within the seven (7) days cancellation period, or if UOB subsequently discovers that the customer is not eligible to participate in the Promotion, then UOB may at its discretion forfeit any Sign-up Gift and/or Completion Reward, and/or if already awarded, UOB may reclaim the Sign-up Gift and/or Completion Reward from the customer. No person shall be entitled to any payment or compensation from UOB should UOB exercise its discretion as stated in this clause.





- 1.8 UOB may substitute the Sign-up Gift and/or Completion Reward with any item of equivalent or similar value, without prior notice or reason or being liable to any person. UOB's determination of the replaced and/or substituted items shall be final, conclusive and binding.

## 2. General

- 2.1 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.
- 2.2 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.
- 2.3 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.
- 2.4 If UOB determines that you are ineligible to participate in this Promotion or to receive the Sign-up Gift and/or Completion Reward, UOB may in its sole discretion forfeit the Sign-up Gift and/or Completion Reward awarded to you under this Promotion, or reclaim the Sign-up Gift and/or Completion Reward awarded to you under this Promotion or charge to and debit an amount equal to the value of the Gift 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 through such means as UOB may determine in its sole discretion.
- 2.5 The Terms shall be read in conjunction with the prevailing Terms and Conditions Governing Accounts and Services, the Terms and Conditions relating to Investment Services 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.
- 2.6 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.
- 2.7 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.



- 2.8 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) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 2.9 In the event of any inconsistency between the Terms and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the Terms shall prevail.
- 2.10 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
- 2.11 The Terms 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:**

You may wish to seek advice from a financial adviser before purchasing units in any unit trust (the "Fund"). In the event that you choose not to seek advice from a financial adviser, you should consider carefully whether the Fund in question is suitable for you. Past performance of the Fund or the manager of the Fund (the "Manager"), and any economic and market trends or forecast, are not necessarily indicative of the future or likely performance of the Fund or the Manager. The value of units in the Fund, and any income accruing to the units from the Fund, may fall or rise. You should note that your investment is exposed to fluctuations in exchange rates if the base currency of the Fund and/or underlying investment is different from the currency of your investment. The Fund may use or invest in financial derivative instruments and you should be aware of the risks associated with investments in financial derivative instruments which are described in the Fund's prospectus. The Fund may invest in Additional Tier 1 or Tier 2 instruments. Such instruments may carry higher risks, including the risk of loss of principal.

You should read the prospectus, available from the Manager or its distributors, before deciding to subscribe for or purchase units in the Fund. Applications for units of the Fund must be made on the application forms accompanying the prospectus. Investments in unit trusts are not obligations of, deposits in, or guaranteed or insured by UOB, the Manager or any subsidiary or associate of UOB or any of their affiliates, or by any distributors of the Fund, and are subject to risks, including the possible loss of the principal amount invested. No representation or promise as to the performance of the Fund or the return on your investment is made. There is no guarantee that the Fund will meet its investment objectives.

This Promotion and its Terms shall not be regarded as an offer, recommendation, solicitation or advice to enter any transaction to buy or sell any investment product. Any description of investment products is qualified in its entirety by the terms and conditions of the investment product and if applicable, the prospectus or constituting document of the investment product. Nothing in this Promotion, the Terms or any other document prepared in connection with this Promotion constitutes accounting, legal, regulatory, tax, financial or other advice and has not been prepared for any particular person or class or persons or to address any specific investment objectives, financial situation or particular needs. You should seek advice from your own financial adviser on the suitability of any investment before making any commitment to invest in any investment product.

