



TERMS AND CONDITIONS GOVERNING THE Q4 2025 UOB FX+ ACQUISITION OFFER

1. DEFINITIONS

1.1 **“UOB Account”** means One Account, Privilege Account, Wealth Premium Account or iAccount (whether opened singly or jointly) maintained with UOB in Singapore.

1.2 **“Foreign Currency Transactions”** means transactions that are successfully charged and posted to your New FX+ Card (as defined below), issued to you pursuant to Clause 2.3(c) below, in foreign currency and posted on UOB’s system, but shall exclude the following transactions:

- (a) any cash withdrawal from an ATM using your New FX+ Card;
- (b) any transactions which are processed outside of Singapore but which are charged or effected in Singapore dollars at the time of transaction;
- (c) any unposted, voided, disputed or reversed transactions; and
- (d) any other transactions which UOB may exclude from time to time without prior notice or being liable to any person.

For avoidance of doubt, Foreign Currency Transactions include:

- (i) Foreign Currency Transactions in FX+ Supported Foreign Currencies debited from the corresponding FX+ foreign currency account; or
- (ii) Foreign Currency Transactions debited from the UOB Account linked to FX+.

1.3 **“FX+”** means the set of foreign currency accounts which will be linked to a UOB Account.

1.4 **“FX+ Supported Foreign Currencies”** means the following foreign currencies that can be debited from FX+ at point-of-sale transactions:

- (a) Australian dollar (AUD)
- (b) Canadian dollar (CAD)
- (c) Swiss Franc (CHF)
- (d) Euro (EUR)
- (e) British pound sterling (GBP)
- (f) Hong Kong dollar (HKD)
- (g) Japanese yen (JPY)
- (h) New Zealand dollar (NZD)





(i) United States dollar (USD)

1.5 **“Personal Internet Banking”** means personal internet banking services and/or products UOB offers from time to time through any equipment that enables you to access your UOB account(s) and/or effect banking and/or other transactions electronically.

1.6 **“Promotion”** means this Q4 2025 UOB FX+ Acquisition Offer.

1.7 **“Promotion Period”** means the period between 1 October 2025 and 31 December 2025, both dates inclusive.

1.8 **“Promotion Week”** means the period between

(a) 1 and 5 October 2025, both dates inclusive

(b) 6 and 12 October 2025, both dates inclusive

(c) 13 and 19 October 2025, both dates inclusive

(d) 20 and 26 October 2025, both dates inclusive

(e) 27 October and 2 November 2025, both dates inclusive

(f) 3 and 9 November 2025, both dates inclusive

(g) 10 and 16 November 2025, both dates inclusive

(h) 17 and 23 November 2025, both dates inclusive

(i) 24 and 30 November 2025, both dates inclusive

(j) 1 and 7 December 2025, both dates inclusive

(k) 8 and 14 December 2025, both dates inclusive

(l) 15 and 21 December 2025, both dates inclusive

(m) 22 and 31 December 2025, both dates inclusive

1.9 **“S\$”** means the legal currency of Singapore.

1.10 **“UOB”** means United Overseas Bank Limited.

1.11 **“UOB TMRW”** means the UOB TMRW mobile application software.

2. PROMOTION

2.1. This Promotion is valid during the Promotion Period and open to both new and existing clients of UOB.

- 2.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 2.3. To participate in this Promotion, you must satisfy all of the following conditions:
- (a) you must not have held and/or closed any FX+ account (which was previously known as Mighty FX account) during the period commencing from 1 October 2024 up to and including the date of your application submitted pursuant to Clause 2.3(b) below;
 - (b) you must successfully submit an online application during the Promotion Period for a FX+ account (the “**New FX+ Account**”) linked to your UOB Account; and
 - (c) your New FX+ Account application submitted pursuant to Clause 2.3(b) above must be approved by UOB within the same calendar month of the submitted application together with a new FX+ debit card issued to you by UOB in Singapore (the “**New FX+ Card**”) with respect to the approved application.
- 2.4. UOB has the right at its discretion to approve or decline any application for any reason whatsoever and is neither obliged to give any reason or prior notice on any matter concerning the application nor be liable to any person.
- 2.5. For avoidance of doubt:
- (a) Where you have enabled the function allowing Foreign Currency Transactions in FX+ Supported Foreign Currencies to be debited from the corresponding FX+ account:
 - (i) you must ensure that there is sufficient balance in your corresponding FX+ account for successful charging of Foreign Currency Transactions to your New FX+ Card if such Foreign Currency Transactions are in FX+ Supported Foreign Currencies; or
 - (ii) you must ensure that there is sufficient balance in your UOB Account that is linked to your New FX+ Account for successful charging of Foreign Currency Transactions to your New FX+ Card if such Foreign Currency Transactions are either in Offshore Renminbi (CNH) or in a foreign currency not supported by FX+.
 - (b) Where you have disabled the function allowing Foreign Currency Transactions in FX+ Supported Foreign Currencies to be debited from the corresponding FX+ account, you must ensure that there are sufficient balance in your UOB Account that is linked to your New FX+ Account for successful charging of such Foreign Currency Transactions to your New FX+ Card.
 - (c) The function allowing Foreign Currency Transactions in FX+ Supported Foreign Currencies to be debited from the corresponding FX+ account can be enabled by enabling the function “FX Debit” via Personal Internet Banking or UOB TMRW.



3. Cash Credit

3.1. You shall be eligible to receive S\$80 if you:

- (a) are among the first 30 participants in each Promotion Week during the Promotion Period to successfully satisfy all conditions in Clause 2.3 above; and
- (b) successfully charge at least five (5) Foreign Currency Transactions to your New FX+ Card issued pursuant to Clause 2.3(c) above by the end of the next calendar month from the month in which your New FX+ Account application is successfully submitted and approved pursuant to Clause 2.3(b) above.

3.2. Any amount that you are eligible to receive pursuant to Clause 3.1 above is referred to as “**Cash Credit**”.

3.3. The Cash Credit will be credited to your New FX+ Card issued pursuant to Clause 2.3(c) above by the dates as set out in the table below (or such other date as UOB may determine in its sole discretion).

Calendar month of New FX+ Account application submission	Cash Credit credit date
October 2025	31 December 2025
November 2025	31 January 2026
December 2025	28 February 2026

3.4. Cash Credit are awarded 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 Cash Credit.

3.5. You are only entitled to receive the Cash Credit once under this Promotion, regardless of the number of New FX+ Accounts approved for you under this Promotion.

3.6. The Cash Credit is neither transferable nor exchangeable for other cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.

3.7. UOB may substitute the Cash Credit with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

3.8. For the avoidance of doubt:

- (a) Your UOB accounts (including your New FX+ Account) must be in good standing at all times as determined by UOB at its absolute discretion. In the event that any of your UOB accounts is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Cash Credit, the Cash Credit shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- (b) If you are eligible to receive the Cash Credit but found to have closed your New FX+ Account(s) within two (2) months after the Promotion Period, you will be disqualified from this Promotion and deemed ineligible to receive the Cash Credit. UOB may in its sole discretion forfeit the Cash Credit, reclaim the Cash Credit or charge to and debit an amount equal to the value of the Cash Credit 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 Cash Credit through such means as UOB may determine in its sole discretion.

4. Withdrawals / Closure of Account

- 4.1. An early account closure fee of S\$30 is payable if your New FX+ Account is closed within six (6) months from the opening date of your New FX+ Account.

5. General

- 5.1. You shall be solely responsible for ensuring that you maintain sufficient funds in your account to meet all your financial commitments. You shall 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 your account or otherwise.
- 5.2. The following persons are not 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.



- 5.3. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable in any manner for any undelivered, lost or delayed SMS sent and/or received by you or UOB. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 5.4. 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. 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.
- 5.5. 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.
- 5.6. 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 the 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.
- 5.7. The Terms shall be read in conjunction with the prevailing UOB Debit Cardmember Agreement, UOB Terms and Conditions Governing Accounts and Services, UOB Debit Card Fees and Charges, NETS Terms and Conditions, UOB Terms and Conditions governing Digital 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.
- 5.8. UOB may, at any time and at its discretion terminate this Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 5.9. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.

- 5.10. 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.
- 5.11. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
- 5.12. 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.

6. **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Please refer to UOB Insured Deposit Register for a list of UOB accounts/products that are covered under the Scheme.