TERMS AND CONDITIONS GOVERNING THE UOB TMRW YOUNG ADULTS ("YA") YO-CHI PROMOTION

1. Eligibility

1.1. This UOB TMRW YA Yo-Chi Promotion (the "**Promotion**") is valid from 1 November 2026 to 31 January 2027 (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, you ("**Eligible Customer**") must satisfy all of the following requirements:

a) You must not be an existing holder of a UOB current account or savings account or be an existing principal holder of any credit card issued by UOB in Singapore at the time of submitting your new Account application pursuant to Clause 1.3(b) below and you must not have held and/or closed any UOB current account or savings account and/or cancelled your principal UOB credit card(s) from 1 October 2025 to the date of your account application submission during the Promotion Period;

b) you must successfully submit an application for a new Account online (whether via UOB's official website, UOB Personal Internet Banking or UOB TMRW) as the primary accountholder of that new Account during the Promotion Period;

c) your new Account application submitted pursuant to Clause 1.3(b) above must be approved within the Promotion Period. For the purposes of this Promotion: "**Account**" means a UOB Stash Account, UOB Uniplus Account, UOB One Account, Krisflyer UOB Account, UOB FX+ Account[1] or UOB Lady's Savings Account which is in good standing at all times as determined by UOB at its sole discretion;

d) You must be between the ages of 16 and 24 years old at the point of application submission;

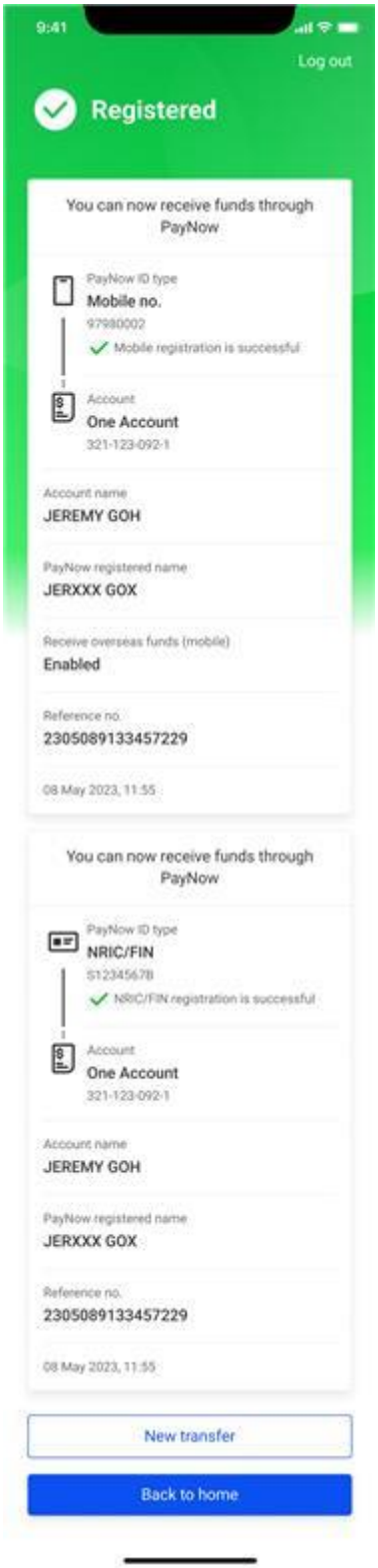
e) You must not have had PayNow registered with UOB at any time prior to the start of the Promotion Period;

f) you must have valid access to the UOB TMRW mobile application (the "**UOB TMRW App**"); and

g) you must log in to your UOB TMRW App and successfully register for PayNow using your mobile number or NRIC/FIN during the month of your account approval ("**PayNow Registration**").

[1] A UOB FX+ Account has to be linked to a UOB SGD base account, which is the UOB One Account by default. If you apply for a UOB FX+ Account and do not have an existing UOB One Account, you are deemed to have also submitted an application for a UOB One Account.

Successful registration screen for mobile number and NRIC/FIN



1.4. If you fulfil all of the conditions set out in clause 1.3 above, you shall be eligible to receive S$20 worth of Yo-Chi vouchers ("**Sign-up Gift**").

1.5. UOB may substitute the Sign-up Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

1.6. The Sign-up Gift will be awarded on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to update or notify any person regarding the availability of the Sign-up Gift.

1.7. You are only eligible to receive one Sign-up Gift in this Promotion.

1.8. Upon redemption of the Sign-up Gift in this Promotion, you will no longer be eligible to participate in UOB Online Account Opening Weekly Friday Promotion and the UOB Online Account Opening Weekly Promotion.

1.9. If you are eligible to receive the Sign-up Gift, it will be supplied in the form of voucher codes which will be sent by email to your email address registered with the Bank based on the below schedule:

Account Approved Period	Gift Code Email Period
1 November 2026 – 30 November 2026	By 15 January 2027
1 December 2026 – 31 December 2026	By 19 February 2027
1 January 2027 – 31 January 2027	By 16 March 2027

1.10. To redeem the Sign-up Gift, eligible participants must present the voucher codes in-store by the redemption deadline stated in the email. Strictly no extension of the validity period of Sign-Up Gifts will be entertained. If the Sign-up Gift is not redeemed or used by the respective expiry dates, it will be forfeited. The Sign-up Gift is valid for use at any Yo-Chi physical outlet in Singapore only. The Sign-up Gift is non-refundable and not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if stolen, lost, destroyed or damaged or used without permission or for any loss arising from incorrect use.

1.11. Each Sign-up Gift is supplied by third party merchants and/or suppliers and UOB is not an agent of the merchant and/or supplier of the Sign-up Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Sign-up Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or defects in the Sign-up Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Sign-up Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Sign-up Gift. For the purposes of this clause, “Sign-up Gift” includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Sign-up Gift.

2. GENERAL

2.1. 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.

2.2. If you are found to have de-registered your PayNow registration within three (3) months after the Promotion Period, you will be disqualified from the Promotion.

2.3. 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 redemption or usage of any reward under this Promotion or participation in this Promotion (including your inability to successfully complete any PayNow Registration). 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.

2.4. If UOB determines that you are ineligible to participate in this Promotion or to receive any Sign-up Gift under this Promotion, UOB may in its sole discretion forfeit the Sign-up Gift, reclaim such Sign-up Gift or charge to and debit an amount equal to the value of the Sign-up 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 for the value of the Sign-up Gift through such means as UOB may determine in its sole discretion.

2.5. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this 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 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.

2.6. The Terms shall be read in conjunction with UOB's 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 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.

2.7. 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.

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 personal

data) for the purposes of this Promotion (including with respect to the redemption of Sign-up Gifts) and to contact you, including by voice call or text message.

2.9. Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

2.10. 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.

2.11. 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.