



UOB Young Adult Exclusive - McDonald's Offer (1 May 2026 to 31 July 2026) Terms and Conditions

1. Definition

- 1.1 **"Bank"** or **"UOB"** means United Overseas Bank Limited and includes its successors or assigns.
- 1.2 **"Account"** means a UOB Uniplus Account, which is valid, subsisting and in good standing at all times as determined by UOB at its sole discretion.
- 1.3 **"Accountholder"** means a primary holder of an Account who is between 16 and 24 years old (determined based on year of birth) during the Promotion Period.
- 1.4 **"Promotion"** means this UOB Young Adult Exclusive - McDonald's Offer (1 May 2026 to 31 July 2026).
- 1.5 **"Promotion Period"** means the period from 1 May 2026 to 31 July 2026, both dates inclusive.

2 Promotion

- 2.1 This Promotion is only valid during the Promotion Period.
- 2.2 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the **"Terms and Conditions"**).
- 2.3 This Promotion is only open to all customers of UOB in Singapore who maintain their banking relationship with one of the following segments of UOB in Singapore at all times during the Promotion Period:
 - (a) Personal Banking;
 - (b) Wealth Banking; and
 - (c) Privilege Banking.
- 2.4 To enjoy this Promotion, you must satisfy all of the following conditions:
 - (a) you must be between 16 and 24 years old during the Promotion Period, determined based on year of birth;
 - (b) you must be a Personal Banking, Wealth Banking or Privilege customer of UOB in Singapore at all times during the Promotion Period;
 - (c) you must hold an Account maintained at UOB in Singapore as the primary Accountholder during the Promotion Period;
 - (d) payment for the remaining bills at McDonald's must be made with an UOB Debit Card issued in Singapore; and
 - (e) you must have valid access to the UOB TMRW mobile application (the **"UOB TMRW App"**) and valid access and account to McDonald's Singapore mobile application (the **"McDonald's app"**).

3 Monthly Promo Code

- 3.1 If you satisfy all of the conditions in Clauses 2.4 above, you will receive a promo code for each calendar month 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 (“**Promo Code**”), which may be utilised anytime within the calendar month.
- 3.2 Each Promo Code will entitle you to S\$2 off your meal at McDonald’s Singapore with a minimum of S\$8 spent per transaction (“**Offer**”) made via the McDonald’s app.
- 3.3 To redeem the Offer, simply key in the Promo Code in the McDonald’s app
- (a) Tap on the Promo Code tile
 - (b) Key in the Promo Code provided via UOB TMRW Insights
 - (c) Promo Code added is now saved on your McDonald’s app > Deals & Rewards
 - (d) Refresh the Deals & Rewards tab
- 3.4 To use the Offer, simply key in the Promo Code in the McDonald’s app and then add it to your McDonald’s or McDelivery order to enjoy the discount any day with UOB Debit Cards within the calendar month.
- 3.5 The Offer is valid for the first 8,000 redemptions and is subjected to a maximum of 3 redemptions per Accountholder in each calendar month during the Promotion Period.
- 3.6 For the avoidance of doubt, different Promo Code will be issued for each calendar month during the Promotion Period.
- 3.7 UOB reserves the right to determine and vary the qualifying criteria and/or vary or substitute the Monthly Promo Code with any item of equivalent or similar value at UOB’s sole discretion from time to time, without prior notice or reason or being liable to any person.
- 3.8 For the avoidance of doubt:
- (a) UOB reserves the right to debit the amount of the offer from any of your any of your account(s) maintained with UOB if you are not an eligible Accountholder to utilise the Promo Code. If the monies standing to the credit of your account(s) maintained with UOB are insufficient to reimburse UOB, you shall immediately reimburse UOB for the relevant amount of Offer through such means as UOB may determine in its sole discretion.
 - (b) Your Account must be in good standing as determined by UOB at its sole and absolute discretion. In the event that your Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever during the Promotion Period, UOB will be entitled to forfeit the relevant Offer, and you shall not be entitled any compensation or payment whatsoever.

4 Withdrawals / Closure of Account

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

5 General

- 5.1 Without limiting the generality of the above, the following person shall not be eligible to participate in this Promotion:
- (a) individuals who are not the Accountholder;
 - (b) individuals who attained the age of 25 and beyond during the Promotion Period, based on year of birth;
 - (c) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;
 - (d) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole discretion;
 - (e) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (f) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.2 You shall be solely responsible for ensuring that you maintain sufficient funds in your account(s) 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(s) or otherwise.
- 5.3 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 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.
- 5.4 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 qualify for this 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 this Promotion.
- 5.5 If, at any time, UOB determines that you are ineligible to participate in this Promotion or to receive any reward in 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.
- 5.6 The Terms and Conditions shall be read in conjunction with UOB's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Term and Conditions and any advertising, Promotional, publicity, brochure, marketing or other materials relating to or in

connection with this Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.

- 5.7 Notwithstanding anything to the contrary in the Terms and Conditions, UOB may, at any time and at its sole discretion terminate this Promotion and/or vary or amend any of the Terms and Conditions without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments. UOB shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.
- 5.8 Unless otherwise expressly stated, this Promotion is not valid with any other offers, discounts, rebates, vouchers, privileges or Promotions.
- 5.9 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, name and contact information) for all purposes in connection with this Promotion and to contact you, including by voice call or text message.
- 5.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms and Conditions.
- 5.11 The Terms and Conditions 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.

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.