

Invest on TMRW National Day Campaign Terms and Conditions

1. Promotion

- 1.1 This Promotion is valid from 9 August 2026 to 31 August 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 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**") and must be the sole accountholder of an investment account maintained with UOB in Singapore ("**Investment Account**");
 - (b) you must be at least 21 years of age as at the start of the Promotion Period;
 - (c) you must not be a staff of UOB (this includes staff serving notice);
 - (d) you must successfully purchase and subscribe for any Eligible Fund via the UOB TMRW app during the Promotion Period and satisfy either of the following requirements:
 - i) with a minimum lump sum investment amount of S\$2,000; or
 - ii) with RIS Subscription that remains active and under which a monthly subscription amount of at least S\$300 is successfully deducted and invested for at least six (6) consecutive months.
- 1.3 If you satisfy all of the requirements in Clause 1.2 above, you shall be eligible to receive a one-time reward consisting of S\$88 worth of units in United CIO Income Fund CLASS A SGD Dist (HEDGED) (the "**S\$88 Units Reward**"). The Reward will be directly credited into your Investment Account used to purchase the Eligible Fund in this Promotion.
- 1.4 If you satisfy all of the requirements in Clause 1.2 and satisfy both requirements in Clause 1.2 (d) above, you shall be eligible to receive a one-time reward consisting of S\$128 worth of units in United CIO Income Fund CLASS A SGD Dist (HEDGED) (the "**S\$128 Units Reward**"). The Reward will be directly credited into your Investment Account used to purchase the Eligible Fund in this Promotion.
- 1.5 To receive either the S\$88 Units Reward or the S\$128 Units Reward (each, a "**Reward**"), your Investment Account and Account must be active, valid, not suspended, frozen or terminated and in good standing at the time the Reward is credited.
- 1.6 The Reward will be credited in accordance with the timeline set out in the table below:

Type of investment	Reward Crediting Date
Lump Sum Subscription	By 31 December 2026
RIS Subscription	By 31 May 2027, or upon completion of six (6) consecutive months of RIS Subscription, whichever is later.

For the avoidance of doubt, if you are eligible for the S\$128 Units Reward, the S\$88 Units Reward will be credited in accordance with the Lump Sum Subscription Reward Crediting Date



above. The balance S\$40 worth of units in United CIO Income Fund- CLASS A SGD Dist (HEDGED) will be credited in accordance with the RIS Subscription Reward Crediting Date above.

- 1.7 You are only eligible to receive one Reward (i.e. either the S\$88 Units Reward or the S\$128 Units Reward) in this Promotion, even if you had made multiple Lump Sum subscriptions and/or RIS Subscriptions.
- 1.8 If the amount invested in the Eligible Fund is denominated in a foreign currency, such amount will be converted to SGD using UOB's prevailing exchange rate for the purposes of determining whether you have met the minimum investment amount required in this Promotion.
- 1.9 Purchase of the Eligible Fund must be made in cash only. Purchases via Central Provident Fund (CPF) monies and/or Supplementary Retirement Scheme (SRS) monies are not eligible for this Promotion.
- 1.10 For the purposes of this Promotion:
 - (a) **"Eligible Funds"** means all Unit Trust funds available for subscription via UOB TMRW, excluding 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.
- 1.11 UOB reserves the right to determine, in its sole discretion, whether you have satisfied the requirements of this Promotion and whether the Reward shall be awarded.
- 1.12 If your purchase is cancelled within the seven (7) days cancellation period, or if UOB subsequently discovers that you are not eligible to participate in the Promotion, then UOB may at its discretion forfeit any Reward, and/or if already awarded, UOB may reclaim the Reward from you. No person shall be entitled to any payment or compensation from UOB should UOB exercise its discretion as stated in this Clause.
- 1.13 UOB may substitute the 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 replacement item shall be final, conclusive and binding.

2. General

- 2.1 Without prejudice to the foregoing, 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 Reward, UOB may in its sole discretion forfeit the Reward awarded to you under this Promotion, or reclaim the Reward awarded to you under this Promotion 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.
- 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 buy or sell any investment product, or to make any investment, or to undertake any particular investment strategy. 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 does not have any regard to the specific investment objectives, financial situation and particular needs of any specific person. You should consult your own professional advisers about the issues discussed herein and on any matter which concerns you to understand the risks involved and whether it is appropriate for you to assume such risks before investing in any product.

