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UNITED OVERSEAS BANK LIMITED ("UOB")
SUPPLEMENTARY RETIREMENT SCHEME ("SRS") PROMOTION TERMS AND CONDITIONS

1. Promotion

1.1. This UOB Supplementary Retirement Scheme Promotion comprises the following:

1.1.1. The UOB Supplementary Retirement Scheme Promotion – UOB-SRS Account Opening Rewards Promotion ("**UOB SRS Account Opening Rewards Promotion**") which is valid from 9 November 2026 to 11 December 2026, both dates inclusive (the "**New Account Promotion Period**"); and

1.1.2. The UOB Supplementary Retirement Scheme Promotion – SRS Unit Trust Investment Rewards Promotion ("**SRS UT Investment Rewards Promotion**") which is valid from 9 November 2026 to 30 December 2026, both dates inclusive (the "**SRS UT Promotion Period**").

("**Promotion**" means each or all (as the context may require) of the UOB SRS Account Opening Rewards Promotion and the SRS UT Investment Rewards Promotion.)

1.2. By participating in the Promotion, you agree to be bound by the terms and conditions of the Promotion set out herein (the "**Terms**").

2. Promotion Requirements

2.1. **UOB SRS Account Opening Rewards Promotion**

2.1.1. To participate in the UOB SRS Account Opening Rewards Promotion, you must satisfy all of the following requirements:

a) you must not have an existing UOB Supplementary Retirement Scheme Account ("**UOB SRS Account**") prior to 9 November 2026;

b) you must successfully either (i) open a new UOB SRS Account or (ii) transfer your existing Supplementary Retirement Scheme Account from another local financial institution ("**SRS Account**") to UOB during New Account Promotion Period; and

c) you must successfully deposit at least S$5,000 to your new UOB SRS Account within the New Account Promotion Period (the "**Eligible Deposit**").

2.1.2. If you satisfy all of the conditions in Clause 2.1.1, you shall be eligible to receive the following gift set out in the table below corresponding to the amount of your Eligible Deposit ("**Account Opening Gift**"):

Eligible Deposit Amount	Account Opening Gift
S$5,000 to S$9,999	S$30 worth of shopping vouchers
S$10,000 and above	S$40 worth of shopping vouchers

2.1.3. The maximum value of the Account Opening Gift is capped at S$40 and you shall only be eligible to receive the Account Opening Gift once.

2.1.4. The Eligible Deposit remains subject to any annual SRS contribution limits.

2.2. **SRS UT Investment Rewards Promotion**

2.2.1. To participate in the SRS UT Investment Rewards Promotion, you must satisfy all of the following requirements:

a) you must have an existing UOB SRS Account or an existing SRS Account; and

b) you must invest at least S$10,000 using the funds in your UOB SRS Account or the SRS Account (as the case may be) during the SRS UT Promotion Period by purchasing a Supplementary Retirement Scheme-approved unit trust with a minimum sales charge of 0.80% ("**UT**") which is distributed by UOB during the SRS UT Promotion Period and provided that it is not cancelled during the applicable free-look period of seven (7) days.

2.2.2. If you satisfy all of the requirements in Clause 2.2.1, you shall be eligible to receive S$50 worth of shopping vouchers (the "**SRS UT Gift**" and together with the Account Opening Gift, the "**Gifts**"; and each a "**Gift**").

2.2.3. You shall only be eligible to receive the SRS UT Gift once and the maximum value of the SRS UT Gift that you may receive is capped at S$50.

2.3. Purchase of the UT(s) are subject to UOB's assessment of the account holder's suitability for these products at UOB's sole discretion. UOB may decide in its sole discretion if the UT(s) purchased is/are applicable for the Promotion.

2.4. If you satisfy all the requirements in Clauses 2.1.1 and 2.2.1, you shall be eligible to receive the Account Opening Gift (which shall be based on your Eligible Deposit amount) and the SRS UT Gift.

3. Gifts

3.1. If you are eligible to receive any of the Gifts, you will be notified via SMS based on your Singapore mobile number in UOB's records (the "**Gift Redemption Notice**"). You shall be solely responsible for ensuring that you provide UOB or update UOB with a valid Singapore

mobile phone number for the purpose of enabling the Gift Redemption Notice to be sent to you.

3.2. The Gifts will be issued in the form of redemption codes.

3.3. The Gift Redemption Notice will be sent by 31 March 2027 (or such other date as may be determined in UOB's sole discretion).

3.4. If your UOB SRS Account or SRS Account (as the case may be) is closed or terminated (in the case of any Promotion) or your UOB SRS Account is transferred (in the case of the UOB SRS Account Opening Rewards Promotion) for whatever reason before the Gift Redemption Notice is sent, you shall not be eligible to receive your Gift(s).

3.5. The Gifts must be utilised and redeemed by the expiry date stated within the Gift Redemption Notice, otherwise the Gifts will lapse. Strictly no extension or replacement will be allowed.

3.6. Redemption and/or use of any of the Gifts remain subject to such conditions as may be imposed by the merchant and/or suppliers of the Gift(s) and you are solely responsible for complying with any such conditions at your own cost and expense.

3.7. The Gifts are not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Gifts will be allowed.

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

3.9. The Gifts are supplied by third party merchants and/or suppliers and UOB is not an agent of the merchant and/or supplier of the Gifts. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gifts and UOB assumes no liability or responsibility for the acts or omissions of the merchants and/or suppliers or any non-performance or defects in the Gifts. Any dispute regarding the Gifts must be resolved directly with the merchant and/or supplier of the Gifts. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gifts. For the purposes of this clause, "Gifts" include any products and/or services provided by third party merchants and/or suppliers in connection with the use and/or redemption of the Gifts.

4. General

4.1. The following persons shall not be eligible to participate in the Promotion:

4.1.1. individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;

4.1.2. 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;

4.1.3. 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

4.1.4. anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

4.2. 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 the Promotion (including the redemption or usage of the Gifts). 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.

4.3. 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.

4.4. If UOB determines that you are ineligible to participate in the Promotion or to receive the Gift(s), UOB may in its sole discretion forfeit the Gift(s), reclaim the Gift(s) or charge to and debit an amount equal to the value of the Gift(s) 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 Gift(s) through such means as UOB may determine in its sole discretion.

4.5. The Terms shall be read in conjunction with the prevailing the Additional Terms and Conditions Governing SRS Account, the Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with the Promotions (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 the Promotion.

4.6. 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 for any undelivered, lost or delayed SMS sent and/or received. 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

4.7. 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.

4.8. Unless otherwise stated, the Promotion is not valid with other offers, privileges or promotions.

4.9. By participating in the 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 the Promotion and to contact you, including by voice call or text message.

4.10. 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.

4.11. 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

This advertisement has not been reviewed by the Monetary Authority of Singapore.