



UOB Leap of Fortune Savings Promotion (1 January 2026 to 31 March 2026) Terms and Conditions

1 Definitions

Unless otherwise defined in these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:

- 1.1 **"Account"** means a UOB Passbook Savings Account, UOB Uniplus Account, UOB Stash Account, UOB One Account or UOB Lady's Savings Account which is valid, subsisting and in good standing at all times as determined by the Bank at its absolute discretion.
- 1.2 **"Accountholder"** means a primary holder of an Account during the Promotion Period and Earmark Period.
- 1.3 **"Bank" or "UOB"** means United Overseas Bank Limited.
- 1.4 **"Earmarked"** is defined in Clause 2.11 below.
- 1.5 **"Earmark Period"** is defined in Clause 2.11 below.
- 1.6 **"New Funds"** means fresh funds:
 - (i) in the form of non-UOB cheques or non-UOB cashier's order;
 - (ii) that are not transferred from any existing UOB current/savings account; and
 - (iii) that are not withdrawn from any existing UOB current/savings account within 30 days before or during the Promotion Period and re-deposited (whether part or all the amounts withdrawn) into the Participating Account (as defined below).
- 1.7 **"Monthly Average Balance"** is the summation of each day-end balance in an Account for each month divided by the number of calendar days for that month, as determined by UOB. For Accounts newly opened during the Promotion Period, the Monthly Average Balance for December 2025 for those Accounts shall be zero.
- 1.8 **"Promotion"** means this UOB Leap of Fortune Savings Promotion (1 January 2026 to 31 March 2026).

1.9 **"Promotion Period"** means the period from 1 January 2026 to 31 March 2026, both dates inclusive.

1.10 **"Terms and Conditions"** means the terms and conditions of this Promotion.

2. Promotion

2.1 By participating in this Promotion, you agree to be bound by these Terms and Conditions.

How to participate

2.2 This Promotion is only open to Accountholders who are tagged to any one of the following UOB segments throughout the entire duration of the Promotion Period and the Earmark Period:

- (i) Personal Banking
- (ii) Wealth Banking
- (iii) Privilege Banking

2.3 To participate in this Promotion, you must fulfil all of the following conditions:

- (i) you must be an Accountholder;
- (ii) you must successfully deposit S\$20,000, S\$50,000, S\$100,000 or S\$150,000 in New Funds (the **"Participating Deposit"**) into your Account (**"Participating Account"**) during the Promotion Period;
- (iii) your Participating Deposit must result in at least a corresponding increase in your Participating Account's day-end balance throughout the Promotion Period and Earmark Period when compared against your Participating Account's Monthly Average Balance for December 2025; and
- (iv) you must successfully register and provide consent to earmark the Participating Deposit deposited for the Earmark Period pursuant to sub-paragraph 2.3(ii) above by duly completing the online participation form available at go.uob.com/savings-promo (the **"Participation Form"**) during the Promotion

Period. Please note that you are required to state your Singapore mobile number registered with UOB in your Participation Form.

- 2.4 Deposits made on a non-business day (including weekends and public holidays) may only be processed on the next business day. UOB shall not be responsible for any delay in processing such deposits made on non-business days. You are advised to take this into account when planning your deposit timing to ensure eligibility.
- 2.5 If you satisfy all of the requirements set out in these Terms and Conditions and your Participating Deposit corresponds with the amount stated in the Participation Form you submitted, you shall be eligible to receive a one-time cash credit (the “**Cash Credit**”) corresponding to the amount of your Participating Deposit as set out in the table below:

Participating Deposit Amount	Cash Credit Amount	Lucky Draw Chances
S\$20,000	S\$38	1
S\$50,000	S\$120	3
S\$100,000	S\$250	6
S\$150,000	S\$380	9

- 2.6 You shall only be entitled to receive the one (1) Cash Credit under this Promotion.
- 2.7 If you are eligible to receive the Cash Credit in this Promotion, your Cash Credit will be credited directly into your Participating Account in accordance with the timeline set out in Clause 2.11 below (or such other date as UOB may determine in its sole discretion).
- 2.8 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.
- 2.9 If you have submitted more than one Participation Form during the Promotion Period under this Promotion, UOB will only use and recognise the last Participation Form submitted within the earliest Qualifying Period (as defined below) to determine your eligibility for the Cash Credit and for earmarking purposes.
- 2.10 Participation Form(s) with a Participating Account number and/or Singapore mobile number that differs from that maintained in UOB’s records will be invalid for the purposes of this Promotion.

Earmarking of New Funds and Cash Credit

- 2.11 Your Participating Deposit will be Earmarked for the period corresponding to your Participating Deposit date or Participation Form submission date (whichever is later) till the Earmark End Date as set out in the table below ("**Earmark Period**"). "**Earmarked**" means that the amount deposited and cannot be withdrawn. You are required to maintain your Participating Deposit in your Participating Account (i.e. your Participating Account day-end balance should be at least the aggregate of your Account's Monthly Average Balance for December 2025 and your Participating Deposit amount) for the full Earmark Period.

Participating Deposit date or Participation Form submission date, whichever is later (" Qualifying Period ")	Participating Deposit will be Earmarked and Cash Credit will be credited by	Earmark End Date (including this date)
1 January 2026 to 31 January 2026	28 February 2026	17 August 2026
1 February 2026 to 28 February 2026	31 March 2026	17 September 2026
1 March 2026 to 31 March 2026	30 April 2026	16 October 2026

- 2.12 For the purposes of this Promotion, the New Funds amount cannot be accumulated across multiple Accounts held by the same Accountholder.

3. Lucky Draw

- 3.1 If you are eligible to receive the Cash Credit under this Promotion, you will be automatically enrolled into a lucky draw organised for this Promotion (the "**Lucky Draw**") and receive the number of Lucky Draw chances set out in the table in Clause 2.5 above.
- 3.2 A total of 22 winners (each a "**Winner**" and collectively, the "**Winners**") will be randomly selected during the Lucky Draw to receive one of the prizes set out in the table below (each a "**Prize**" and collectively, the "**Prizes**"):

UOB Segment	Number of Prizes	Prize
UOB Wealth Banking Client	2	Three-nights' Disney Cruise Line Deluxe Oceanview Stateroom with Verandah, Disney Adventure

UOB Privilege Banking Client	2	Three-nights' Disney Cruise Line Concierge Family Stateroom with Oceanview Verandah, Disney Adventure
UOB Personal Banking, Wealth Banking and Privilege Banking Client	18	S\$1,088 cash

3.3 Each Winner shall only be entitled to receive one (1) Prize under the Lucky Draw.

3.4 For the Disney Cruise Line Prizes set out in Clause 3.2 above:

- (i) The Disney Cruise Line Prizes are provided solely by Magical Cruise Company Limited (dba Disney Cruise Line) ("**Disney Cruise Line**"). The specifications of the Disney Cruise Line Prizes are fixed and any change to such Prizes is not permitted.
- (ii) The Disney Cruise Line Prizes exclude the prevailing goods and services tax ("**GST**") applicable on the retail cost of such Prizes. The Winner shall be solely responsible to pay for any room type upgrades, additional guests, onboard expenses, and any other add-on options.
- (iii) The Disney Cruise Line Prizes are subject to such terms and conditions as may be imposed by Disney Cruise Line and as stated in the Disney Cruise Line Prize Description in Annex A of these Terms and Conditions.
- (iv) The Disney Cruise Line Prizes are supplied by Disney Cruise Line and UOB is not an agent of Disney Cruise Line. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Disney Cruise Line Prizes and UOB assumes no liability or responsibility for the acts or omissions of Disney Cruise Line or any non-performance or defects in the Disney Cruise Line Prizes. Any dispute regarding the Disney Cruise Line Prizes is to be resolved directly with Disney Cruise Line. UOB shall not be required to assist or act on your behalf in communicating with Disney Cruise Line. For the purposes of this clause, "Disney Cruise Line Prizes" includes any products and/or services provided by Disney Cruise Line in connection with the use and/or redemption of the Disney Cruise Line Prizes.

3.5 The Lucky Draw will be conducted using an electronic system on 12 May 2026 (the "**Draw Date**") at 80 Raffles Place, UOB Plaza, Singapore 048624 (or such other date or

location as UOB may determine at its sole discretion without prior notice). The draw will be witnessed by an independent external auditor or public accountant appointed by UOB at its sole discretion.

- 3.6 The Winners will be announced on UOB's website at <https://www.uob.com.sg/personal/promotions/save/index.page> within seven (7) calendar days from the Draw Date. All Winners will also be notified via a notification letter, SMS or email (or such other mode of communication as UOB may determine at its sole discretion without prior notice) sent based on your contact details in UOB's records (the "**Notification**"). It is your responsibility to ensure that your contact information on UOB's records is complete and up-to-date at all times to enable the Notification to be sent to you.
- 3.7 If you choose to withdraw from the Promotion and/or if your Participating Deposit (or any part thereof) is released from the earmark placed or withdrawn prior to the expiry of the Earmark Period and/or if your Cash Credit is reversed by us for any reason, you shall not be eligible to participate in the Lucky Draw or receive the Prize. If you are subsequently discovered to be ineligible to receive the Prize (which eligibility shall be determined at the UOB's sole discretion), UOB reserves the right to charge you the full value of the Prize and is entitled to set off against any deposits in any of your accounts with the Bank.
- 3.8 UOB reserves the right to draw reserve winners to replace any Winner who is or may be subsequently found to be ineligible or disqualified from the Lucky Draw.
- 3.9 You are required to comply with all the requirements set out in the Notification regarding the redemption of the Prize. The Prize must be redeemed by the date set out in the Notification ("**Redemption Deadline**"). Strictly no extension of the Redemption Deadline will be allowed. If you fail to redeem your Prize by the Redemption Deadline for any reason whatsoever, your Prize will be forfeited without any compensation whatsoever.
- 3.10 The Prize is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No refund or exchange of the Prize is allowed.
- 3.11 UOB may substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.12 By participating in the Lucky Draw, 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 all purposes relating to the Lucky Draw, including without limitation:

- (i) for the announcement of the Winners on the UOB website/Facebook/social media page, newspaper and/or such other channel as UOB may determine in its sole discretion; and
- (ii) to contact you (including by voice call or text message) regarding the redemption of the Prize (if applicable).

3.13 You further acknowledge and agree that photographs and videos may be taken of you at or during the Lucky Draw event or the collection/redemption of the Prize (if applicable) for the purpose of publication on the UOB website/Facebook/social media page and/or such other channel 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 an Account is closed within six (6) months from the date that the Account is opened.

4.2 For the avoidance of doubt, your Participating Account must be in good standing at all times as determined by UOB at its absolute discretion. In the event that your Participating Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Cash Credit is credited into your Participating Account or before you receive the Prize (as the case may be), the Cash Credit and/or Prize shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

5. General

5.1 Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Promotion:

- (i) any individual who is an existing secondary holder of an Account or who has successfully opened an Account as a secondary holder of an Account during the Promotion Period;
- (ii) individuals whose UOB account(s) (including the Participating Account) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;

- (iii) individuals whose UOB account(s) (including the Participating Account) 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;
- (iv) 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
- (v) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

- 5.2. Sending and receiving SMS is dependent on an 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 for any undelivered, lost or delayed SMS sent to and/or received by any person. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB.
- 5.3. If UOB determines that you are ineligible to participate in this Promotion or to receive the Cash Credit and/or Prize (collectively, the **"Benefit"**) under this Promotion, UOB may in its sole discretion forfeit the Benefit, reclaim the Benefit or charge to and debit an amount equal to the value of the Benefit 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 Benefit through such means as UOB may determine in its sole discretion.
- 5.4. These Terms and Conditions shall be read in conjunction with the Bank's Terms and Conditions Governing Accounts and Services and any other terms and conditions that may be relevant in connection with this Promotion (collectively the **"Standard Terms"**). In the event of any conflict or inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency. In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.

- 5.5 The Bank may, at any time and at its sole and absolute discretion, terminate the Promotion and/or vary any of the Terms and Conditions at any time without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments.
- 5.6 You will need to maintain sufficient funds in your Participating Account to meet your financial commitments. You shall continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions are returned or rejected as a result of there being insufficient funds in the Participating Account or otherwise.
- 5.7 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 Benefit 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.
- 5.8 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 decision on all matters relating to this Promotion shall be final, conclusive and binding on you 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 concerning this Promotion and no appeal, correspondence or claims will be entertained.
- 5.9 Save for UOB Online Account Opening Weekly Promotion, UOB SalaryPlus Promotion and UOB Online Account Opening Weekly Friday Promotion, this Promotion is not valid with any other offers, privileges or promotions unless otherwise stated.
- 5.10 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 hereby consent to the collection, use and disclosure of your information (including your personal data) by UOB and the necessary third parties for all purposes in connection with the Promotion (including by contacting you via voice call or text message).
- 5.11 A person who is not a party to the Terms and Conditions and/or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term of the Terms and Conditions.

- 5.12 The Terms and Conditions are 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.

Annex A
Disney Cruise Line Prize Description
UOB Leap of Fortune Savings Promotion (1 January 2026 to 31 March 2026).

The Walt Disney Company (Southeast Asia) Pte. Limited (“**Disney**”) shall provide four (4) vacation packages (each a “**Vacation Package**” and collectively, the “**Vacation Packages**”) to United Overseas Bank. Each Vacation Package will be awarded to one (1) winner. The Vacation Packages shall consist of the following:

One (1) three (3)-night Disney Cruise Line vacation for the winner and up to one (1) guest, to be taken aboard the *Disney Adventure* ship leaving on December 7, 2026, and returning on December 10, 2026. The Vacation Package is subject to the conditions set forth below.

A. Two (2) of the Vacation Packages each include:

One (1) three (3)-night cruise on the *Disney Adventure* leaving December 7, 2026, and returning on December 10, 2026, for the winner and up to one (1) guest consisting of one (1) **Deluxe Oceanview Stateroom with Verandah** aboard the *Disney Adventure* (location/category at the sole discretion of Disney).

B. Two (2) of the Vacation Packages each include:

One (1) three (3)-night cruise on the *Disney Adventure* leaving December 7, 2026, and returning on December 10, 2026, for the winner and up to one (1) guest consisting of one (1) **Concierge Family Stateroom with Oceanview Verandah** aboard the *Disney Adventure* (location/category at the sole discretion of Disney).

All Vacation Packages include:

- All meals onboard the *Disney Adventure* (excluding specialty and fine dining);
- Pre-paid onboard gratuities for the stateroom host/hostess, dining room server, assistant server and head server; and
- Taxes, Fees, and Port Expenses (as defined on the Disney Cruise Line website).

All costs and expenses not expressly stated in the Vacation Package description above are excluded and solely the responsibility of winner or guest(s), including but not limited to:

- Shore excursions
- Travel insurance
- Laundry service

- Spa treatments
- Alcoholic and specialty non-alcoholic beverages (including specialty coffee)
- Individually charged snacks and treats (including but not limited to movie popcorn, packaged candy, ice cream, gelato, pastries, and bar snacks)
- Local and long distance telephone calls
- Ship to shore communications including internet
- Merchandise and souvenirs
- Tips and gratuities not specifically set forth above

The approximate retail value ("ARV") of each Vacation Package is: A. \$2,032.00 USD for the Deluxe Oceanview Stateroom with Verandah; and B. \$4,780.00 USD for the Concierge Family Stateroom with Oceanview Verandah; which includes Taxes, Fees, and Port Expenses (as defined on the Disney Cruise Line website). The actual value of the Vacation Package may vary depending on point of departure and fluctuations of rates and airfares (if applicable). If the actual value of the Vacation Package is less than stated ARV, the difference will not be awarded.

Please Note Restrictions for the Vacation Package:

- **The Vacation Package must be booked by October 6, 2026.** No changes will be made to travel details once any element(s) of the travel arrangements have been booked except in Disney's sole discretion. Accommodations are subject to availability; certain restrictions may apply. Disney reserves the right to change the travel dates, cruise ship or any other component of the Vacation Package, for any reason and in its sole discretion. No substitution of Vacation Package or any elements thereof is allowed, except at Disney's sole discretion. Ports of call, offerings and experiences onboard are subject to change, availability and cancellation without notice.
- Vacation Package components may not be sold, traded, transferred, or refunded. Vacation Package is not redeemable for cash. Vacation Package is non-commissionable.
- Vacation Package is for the winner and up to one (1) guest of the winner's choosing. Once selected by the winner, guest(s) cannot be changed without the express consent of Disney, which may be withheld for any reason. If the winner chooses to bring less than the allotted number of guest(s), the Vacation Package will be awarded in increments suitable for the actual number of participants with no substitute Vacation Package or compensation provided to the winner.

- Actual value of the prize awarded depends on a number of factors, including booking and travel dates and the number of travellers, and therefore may be lower or higher than the estimated value at the time it is fulfilled. If the actual value of the prize is less than the stated estimated value, the difference will not be awarded. The winner will not receive compensation for any element(s) of the Vacation Package that any participant(s) is unable to use for any reason, and such unused portion(s) of the Vacation Package will be forfeited.
- No refund or compensation will be made in the event of the cancellation or delay of any flight or cruise (as applicable). Disney is not liable, including for any costs or expenses, if any component of the Vacation Package is delayed, postponed or cancelled for any reason and winner will not be reimbursed, and no substitution will be provided except as in Disney's sole discretion.
- The winner and guest(s) are responsible for providing proper citizenship documentation to travel which may include passports, valid alien registration card and/or necessary visas. Those without proper citizenship documentation will be denied boarding. The winner and each guest are responsible for ensuring that they have proper citizenship documentation.
- The winner and each guest will be required to execute a liability/publicity release and waiver form prior to booking of any travel. The winner and each guest will also be required to sign the Disney Cruise Line cruise contract before embarkation (the "Cruise Contract"). The Cruise Contract is available at <https://disneycruise.disney.go.com/contracts-terms-safety/cruise-contract/singapore/>. Failure to return the executed release form or to accept and sign the Cruise Contract within the specified time periods will result in forfeiture of the Vacation Package. winner acknowledges that he/she is solely responsible for any actions, claims or liabilities of their travel party, related to any use or misuse of the Vacation Package or any related activity or travel.
- Health and safety measures and operational guidelines, ports of call and offerings may change at any time without notice. Certain onboard venues, experiences and other offerings may be modified or unavailable, will have limited capacity and will be subject to limited availability, advance reservations or even closure.
- In the event the winner and/or guest(s) engage in behavior that, as determined by Disney in its sole discretion, is obnoxious or threatening, illegal, is intended to annoy,

abuse, threaten or harass any other person, or is contrary to Disney's health and safety protocols, rules or policies in effect at the time of the Vacation Package, Disney reserves the right to terminate the Vacation Package or other applicable experience early, in whole or in part, and send the winner and/or guest(s) home with no further compensation. The winner acknowledges and agrees to be solely responsible for any actions, claims or liabilities of any member of the group.

- Disney, its parent, related, affiliated, and subsidiary companies and their respective officers, directors agents, employees and assigns shall be released and discharged from any and all legal claims, losses, injuries, demands, damages, actions, and/or causes of actions that arise out of and/or in any way related to the prize, the receipt, use and/or enjoyment of the prize and/or the promotion.
- Minors under the age of eighteen (18) not traveling with a parent or legal guardian must be accompanied by an adult over the age of twenty-one (21) in the same stateroom. The parent or guardian of any minor not traveling with a parent or guardian must appoint an adult to have custody and control over their minor and to contract on their behalf in connection with the Vacation Package. An appointment form will be included in the document package and must be signed by parent or legal guardian prior to embarkation at the Disney Cruise Line terminal.
- Vacation Package is awarded "as is" with no warranty or guarantee, expressed or implied, being provided by Disney.
- All applicable income taxes and all other costs associated with prize acceptance and use are the sole responsibility of the winner.