



UOB Season of Gold Savings Promotion (1 October 2025 to 31 December 2025) 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.
- 1.3 **"Bank" or "UOB"** means United Overseas Bank Limited.
- 1.4 **"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 - (iii) that are not withdrawn from any existing UOB current/savings account within 30 days before or during the Promotion Period and re-deposited (whether part or all the amounts withdrawn) into the Participating Account (as defined below).
- 1.5 **"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 September 2025 for those Accounts shall be zero.
- 1.6 **"Promotion"** means this UOB Season of Gold Savings Promotion (1 October 2025 to 31 December 2025).
- 1.7 **"Promotion Period"** means the period from 1 October 2025 to 31 December 2025, both dates inclusive.
- 1.8 **"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 the terms and conditions of this Promotion (the “**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
- (iv) Privilege Banking Reserve

- 2.3 To participate in this Promotion:

- (i) you must be an Accountholder;
- (ii) you must successfully deposit either 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 September 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
S\$20,000	S\$40
S\$50,000	S\$100
S\$100,000	S\$210
S\$150,000	S\$340

- 2.6 You shall only be entitled to receive the Cash Credit once 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 2.9 below (or such other date as UOB may determine in its sole discretion).
- 2.8 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.
- 2.9 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

- 2.10 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 September 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 October 2025 to 31 October 2025	30 November 2025	18 May 2026
1 November 2025 to 30 November 2025	31 December 2025	18 June 2026
1 December 2025 to 31 December 2025	31 January 2026	17 July 2026

- 2.11 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**").
- 3.2 The base number of chances in the Lucky Draw that you are eligible to earn will correspond to your Participating Deposit amount in the manner set out in the table below (the "**Base Chances**"):

Participating Deposit Amount	No. of Base Chances
S\$20,000	1
S\$50,000	3
S\$100,000	6
S\$150,000	9

- 3.3 Subject to Clause 3.4 below, your Base Chances will be multiplied in accordance with the table below if you fulfil any of the following conditions during the Promotion Period:

Conditions	No. of Lucky Draw Chances
UOB Wealth Banking Client	2 times of the Base Chances
UOB Privilege Banking or Privilege Banking Reserve Client	3 times of the Base Chances

For the avoidance of doubt, only clients who are existing UOB Wealth Banking, Privilege Banking or Privilege Banking Reserve clients, or who have successfully upgraded to any of these segments by 31 January 2026, will be eligible for the additional chances in the Lucky Draw.

- 3.4 The maximum number of chances that you may earn for the purposes of the Lucky Draw shall be capped at 27 in total.
- 3.5 The Lucky Draw will be conducted using an electronic system on 24 February 2026 (the "**Draw Date**") at 80 Raffles Place, UOB Plaza, Singapore 048624 (or such other date or location as UOB may determine at its own 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 A total of 12 winners (each a "**Winner**" and collectively, the "**Winners**") will be randomly selected during the Lucky Draw. Each Winner shall be eligible to win one (1) 20-gram 999.9 gold bar ("**Prize**").
- 3.7 The Winners will be announced on UOB's website at <https://www.uob.com.sg/personal/promotions/save/index.page> within 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.
- 3.8 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.
- 3.9 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.
- 3.10 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.

- 3.11 The Prize under this promotion is strictly non-returnable and cannot be sold back to any UOB entity or its affiliates. Each gold bar is tagged with a unique serial code, which will be recorded and tracked by UOB for verification and compliance purposes.
- 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:
- a) 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
 - b) 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.