UOB TMRW Save & Harvest Promotion (14 August 2026 to 31 October 2026)
Terms and Conditions
("Terms")

1. Definitions

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

1.1 **"Promotion"** means this UOB TMRW SAVE & HARVEST PROMOTION.

1.2 **"Campaign Period"** means the period from 14 August 2026 to 31 October 2026, both dates inclusive.

1.3 "**UOB**" or the "**Bank**" means United Overseas Bank Limited.

1.4 **"Account"** means any of the following eligible accounts which is valid, subsisting and in good standing at all times as determined by the Bank at its absolute discretion. Eligible accounts include UOB One Account, UOB Lady's Savings Account, UOB Stash Account, UOB Uniplus Account, UOB Privilege Account, KrisFlyer UOB Account, UOB Passbook Savings Account, UOB Junior Savings Account, UOB Child Development Account, UOB I-Account, UOB Current Account, UOB TX Account, UOB FlexiDeposit Account, UOB Campus Account, UOB Coins Bank, UOB Fun Savers Account.

1.5 **"Accountholder"** means a primary holder of an Account during the Promotion Period.

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(iii) that are not withdrawn from any existing UOB current/savings account within 30 days before or during the Campaign Period and re-deposited (whether part or all the amounts withdrawn) into the Account.

2. Promotion

2.1 By participating in this Promotion, you are deemed to have agreed to be bound by these Terms.

2.2 To participate in this Promotion, you must be an Accountholder, and you must successfully log in to your UOB TMRW app during the Campaign Period.

2.3 This Promotion involves playing a game to nurture and grow a fruit as you save throughout the Campaign Period (the "**Game**"). The Game is only accessible through the dedicated banner on the Rewards+ main dashboard in the UOB TMRW app (the "**Game Site**").

2.4 To access the Game Site and play the Game, you will be required to successfully register ("**Registration**") by entering your Singapore mobile number registered with UOB and your calendar month and year of birth ("**Participation Details**"). If the mobile number you used to access the Game Site is different from your mobile number in UOB's records, your participation in the Game will be invalid. You are solely responsible for ensuring that the Participation Details that you provide in your Registration are correct, complete and up-to-date and corresponds to the details contained in the Bank's records.

2.5 Once you have successfully completed your Registration, you will be provided with a starter pack to enable you to start playing the Game which will consist of five fruit buds. You will only be entitled to receive the starter pack once throughout the Campaign Period.

2.6 For the purposes of this Campaign, the Campaign Period consists of the following **Qualifying Periods**:

(i) 14 August 2026 to 31 August 2026 (both dates inclusive);

(ii) 1 September 2026 to 15 September 2026 (both dates inclusive);

(iii) 16 September 2026 to 30 September 2026 (both dates inclusive);

(iv) 1 October 2026 to 15 October 2026 (both dates inclusive); and

(v) 16 October 2026 to 31 October 2026 (both dates inclusive).

2.7 To participate in a Qualifying Period and be eligible to receive fruit buds in the Game for that specific Qualifying Period, you are required to successfully submit your Registration on or before 2359 hours (Singapore time) of that applicable Game Registration Cut-off Date applicable for that Qualifying Period as set out in the table below:

Qualifying **Period**	**Game Registration Cut-off Date**
14 August 2026 – 31 August 2026	31 August 2026
1 September 2026 – 15 September 2026	15 September 2026
16 September 2026 – 30 September 2026	30 September 2026
1 October 2026 – 15 October 2026	15 October 2026
16 October 2026 – 31 October 2026	31 October 2026

2.8 The number of fruit buds you are eligible to receive in the Game will depend on the amount of New Funds credited into your Account(s) within each Qualifying Period. One fruit bud will be awarded to you in the Game for every S$1,000 of Fresh Funds (rounded down to the nearest S$1,000) deposited into your Account(s) in the relevant Qualifying Period, computed in accordance with Clause 2.9 below. So, for example, if you had topped up S$2570 in Fresh Funds into your Account during a Qualifying Period based on the computation mechanism in Clause 2.9 below, you will be eligible to receive 2 fruit buds in respect of that Qualifying Period.

2.9 The New Funds deposited during each Qualifying Period will be determined by comparing the aggregate end-of-day (EOD) Account balance of all of your Account(s) on the last day of that Qualifying Period ("**Closing Balance Date**") with the aggregate EODbalance of all of your Account(s) on the day immediately preceding the start of that Qualifying Period ("**Opening Balance Date**"). The Closing Balance Date and Opening Balance in respect of each Qualifying Period is set out in the table below:

Qualifying Period	**Opening Balance Date (EOD)**	**Closing Balance Date (EOD)**
14 August 2026 – 31 August 2026	13 August 2026	31 August 2026
1 September 2026 – 15 September 2026	31 August 2026	15 September 2026
16 September 2026 – 30 September 2026	15 September 2026	30 September 2026
1 October 2026 – 15 October 2026	30 September 2026	15 October 2026
16 October 2026 – 31 October 2026	15 October 2026	31 October 2026

2.10 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.

2.11 The maximum number of fruit buds that may be awarded to you for Fresh Funds deposited across all your Account(s) in each Qualifying Period is capped at five. For avoidance of doubt, each customer is eligible to receive a maximum of five fruit buds in each Qualifying period, regardless of the number of Account(s) that the customer may hold.

2.12 Fruit buds earned from Fresh Funds deposited during each Qualifying Period will be credited to you within the Game in accordance with the timeline below:

Qualifying Period	Fruit Buds Crediting Date
14 August 2026 – 31 August 2026	By 10 September 2026
1 September 2026 – 15 September 2026	By 25 September 2026
16 September 2026 – 30 September 2026	By 10 October 2026
1 October 2026 – 15 October 2026	By 25 October 2026
16 October 2026 – 31 October 2026	By 10 November 2026

2.13 You will only be required to submit your Registration once in this Campaign Period. If you make a Fresh Funds deposit during a Qualifying Period but fail to successfully submit your Registration in the Game Site by the applicable Game Registration Cut-Off Date set out in Clause 2.7 above, you will not be eligible to receive any fruit buds for the Fresh Funds deposited in that Qualifying Period. This means that if, for example, you had deposited Fresh Funds during the Qualifying Period from 14 August 2026 to 31 August 2026, but did not submit your Registration by the Game Registration Cut-Off Date for the Qualifying Period from 14 August 2026 to 31 August 2026, you will not be eligible to receive any fruit buds for the Fresh Funds deposited during the Qualifying Period from 14 August 2026 to 31 August 2026. If you subsequently submit your Registration during the Qualifying Period from 1 September 2026 to 15 September 2026, by the applicable Game Registration Cut-Off Date set out in Clause 2.7 above, then you do not need to submit another Registration for the Qualifying Periods from 1 October 2026 to 15 October 2026 and 16 October 2026 to 31 October 2026.

2.14 If you meet the Fresh Funds requirement in Clause 2.8 above and topped up at least S$1,000 in Fresh Funds across all of your Account(s) based on the computation set out in Clause 2.9 above for at least three consecutive months during the Campaign Period, you will be awarded with an additional three fruit buds in the Game (the "**Additional Buds**"). The Additional Buds will be credited to you in the Game by 10 November 2026. For the avoidance of doubt, the Additional Buds are credited on top of any fruit buds which you have earned pursuant to Clauses 2.8 and 2.9 above. Each customer can only receive the Additional Buds once in this Game, regardless of the number of Account(s) that the customer may hold.

2.15 To play the Game, you are required to access the Game Site and actively water the tree within the Game throughout the Campaign Period. Watering can only occur once a day within the Game. If you miss any watering opportunity on a day, that ability to do so for that day will be forfeited entirely. This means that you cannot accumulate or carry forward missed feeding opportunities or feed multiple times on another day to catch up.

2.16 Once the Game shows that your fruit bud has fully developed into a fruit, you may then harvest the fruit within the Game. You may only harvest one fruit per day. If you have more than one developed fruit on any given day during the Campaign Period, the rest can be harvested on other days during the Campaign Period subject to the limit of one harvest a day.

2.17 To facilitate gameplay, fruit buds will be released and displayed on the Game Site on a Qualifying Period basis. This means that you will only be able to use the fruit buds awarded in respect of a Qualifying Period to play the Game. You will not be allowed to carry forward fruit buds awarded in a previous Qualifying Period and fruit buds awarded for a subsequent Qualifying Period will only become visible and available after all fruit buds from the preceding Qualifying Period have been fully harvested or otherwise completed in accordance with the game mechanics.

2.18 The Game Site will remain accessible until 31 December 2026 (2359 hours Singapore time). However, you must finish playing the Game (including harvesting all fully developed fruits in the Game) by 30 November 2026 (2359 hours Singapore time). You will not be able to play the Game (including harvesting the fruits) after the Game play cut-off time. You will be required to re-enter your Participation Details provided in your Registration in the Game Site every 14 days from your last log-in date.

2.19 Each harvested fruit represents a chance for you to win a prize in the Game (each, a "**Prize**"). This means that a developed fruit in the Game does not in itself guarantee that you will actually win a Prize.

2.20 You will be informed whether you have won a Prize at the time when you harvest the fruit in the Game – at such time, a message will be instantly displayed within the Game informing you of the outcome. The Prize allocation in the Game will be at random based on a computerised system.

2.21 The Prizes available to be won in the Game and the corresponding quantities for each type of Prize are set out in the table below:

Prizes	Quantity Available	Suggested Retail Price
S$0.20 Cash Credit	125,000	S$0.20
Exclusive Collectible Durian Plushie Charm	2,500	S$20.00
Exclusive Collectible Mangosteen Plushie Charm	2,000	S$20.00
Exclusive Collectible Pineapple Plushie Charm	2,000	S$20.00
Exclusive Collectible Coconut Plushie Charm	2,500	S$20.00
Exclusive Collectible Watermelon Plushie Charm	1,000	S$20.00
Holiday Voucher	3	S$1,500

2.22 We will verify the awarding of the fruit buds and the Prizes and your compliance with these Terms. If we are of the view that you are not eligible to be awarded the fruit buds, any Prize or have not complied with any provision in these Terms, your participation in the Game will be deemed invalid and any Prizes awarded will be forfeited.

2.23 If your Prize is a cash credit, the cash credit will be credited directly into any of your UOB accounts (as we may determine) by the timeline below:

Prize Win Month	Cash Credit Fulfilment Date
August 2026	By 31 October 2026
September 2026	
October 2026	By 31 December 2026

You are solely responsible for ensuring that your UOB account(s) is/are valid and existing, not blocked from use, in good standing and conducted in a proper and satisfactory manner (as determined by UOB at its sole discretion) at the time of the crediting of the cash credit. We shall not be liable or responsible in any way if you are unable to receive or use the cash credit. If your relevant UOB account is closed, suspended, terminated or blocked from use on or before the crediting of the cash credit to that account, the cash credit will be deemed forfeited and no compensation shall be made for the forfeited cash credit. We shall not be required to pay you the cash credit via any other means.

2.24 If your Prize is a plushie or a holiday voucher, you will be sent a message within the Game Site with a unique redemption code and details relating to how you may redeem and collect your Prize(s) (each, a "**Redemption Notification**"). You shall be solely responsible for ensuring that you redeem your Prize within the applicable prescribed timeline. No reminders or follow-up notifications will be sent by us to you. The Redemption Notification will remain accessible within the Game Site until and including 31 December 2026 (or such other date as UOB may determine in its sole discretion). Failure to collect, redeem and/or utilise your Prize by the prescribed timeline will result in your Prize being forfeited without compensation or any replacement whatsoever.

2.25 Collection and Redemption of Plushies: Unless otherwise stated in the relevant Redemption Notification for your Prize (being a plushie), you may collect your Prize (being a plushie) from 31 August 2026 until and including 31 December 2026 from the designated redemption centre stated in the Redemption Notification.

2.26 Redemption of Holiday Voucher: The holiday voucher may only be used at the designated travel agent UOB Travel Planners Pte Ltd ("**UOB Travel**") towards eligible travel products and services booked through UOB Travel by 31 August 2027 (or such other date as UOB Travel may decide) and must be utilised by 31 August 2027 (or such other date as UOB Travel may decide), including, flight tickets, accommodation, travel insurance, cruise bookings, and private customised land tour packages, as may be revised and/or determined by UOB Travel from time to time. The holiday voucher is non-transferable, non-exchangeable and may not be redeemed for cash, whether in whole or in part. Any amount exceeding the value of the holiday voucher for any travel or travel-related experience or services booked through UOB Travel shall be borne solely by you. Any unused value upon expiry shall be forfeited and will not be refunded, carried forward, reinstated or exchanged for cash. The holiday voucher may not be used in conjunction with any other voucher, promotion, discount or offer, unless otherwise determined by UOB Travel. All travel bookings made using the holiday voucher are subject to the applicable booking terms and conditions of UOB Travel and the relevant travel service providers, including but not limited to airlines, hotels, cruise operators and insurers.

2.27 UOB reserves the right at any time to amend the list of Prizes and/or substitute the Prizes with any item of equivalent or similar value, in its sole discretion, without any prior notice or giving any reasons or being liable to any person. The images of any Prizes provided by UOB in connection with this Promotion, including but not limited to, in any marketing communications for this Promotion, are for illustrative and reference purposes only. The actual design, colour, size and other specifications of the Prizes may differ from their depiction in these images.

2.28 The total number of Prizes available for redemption will reduce as they are redeemed. Based on this, whether you will be able to redeem a Prize and the type of Prize that you can redeem under this Promotion will depend on, among other things, when you play the Game, the number of other players playing the Game and the number and type of remaining Prizes available at the time of your Prize redemption.

2.29 The Prizes 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 any of the Prizes is allowed.

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

2.31 All Prizes (other than the cash credit) that remain unclaimed or unredeemed after the prescribed redemption period shall be forfeited and UOB will have the discretion to reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.

3. General

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

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

(ii) 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;

(iii) 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

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

3.2 UOB shall not be responsible for any compatibility issues which may arise between the Game and the device/browser that you use to play the Game.

3.3 Without prejudice to any other provision in these Terms, UOB shall be entitled to disqualify you from this Promotion if you tamper or attempt to tamper with the Game, the Game results or the operation of the Game, Promotion or Game Site in any way.

3.4 If you are subsequently found to be ineligible or disqualified or not entitled to participate in this Promotion or to redeem the Prize, UOB reserves the right to, in its sole discretion, without prior notice or having to give any reason, forfeit/reclaim the Prize and award or dispose of the Prize in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Prize. UOB shall also be entitled to, in its sole discretion and without prior notice, claim from any of your UOB accounts a reimbursement for the value of the Prize through such modes and methods as shall be determined by UOB, including, without limitation, deducting/claiming back the same from any of your UOB accounts or otherwise. If the monies standing to the credit of your UOB accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Prize through such means as UOB may determine in its sole discretion.

3.5 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.

3.6 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.

3.7 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 have met all the requirements of the Promotion. 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. UOB's decisions on all matters in connection with this Promotion are at its discretion and shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person.

3.8 The Terms shall be read in conjunction with the prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) 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) these Terms and the Standard Terms, these Terms shall prevail to the extent of such inconsistency; and (ii) these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these Terms shall prevail to the extent that such discrepancy relates to this Promotion.

3.9 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) for all purposes in connection with this Promotion and to contact you, including by voice call or text message.

3.10 A person who is not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term herein.

3.11 These Terms shall be governed by and construed in accordance with the laws of Singapore and the Singapore courts shall have exclusive jurisdiction over any dispute arising out of or in relation to the Promotion.

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.