



UOB Stash Savings Streak Challenge Promotion (1 October 2026 to 31 December 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 Stash 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 **"Promotion"** means this UOB Stash Savings Promotion (1 October 2026 to 31 December 2026).
- 1.5 **"Promotion Period"** means the period from 1 October 2026 to 31 December 2026, both dates inclusive.
- 1.6 **"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 qualify

- 2.2 To qualify in this Promotion, you must fulfil all of the following conditions:
 - (i) you must be an Accountholder;
 - (ii) you are tagged to Personal Banking, Wealth Banking or Privilege Banking UOB segment throughout the Promotion Period; and

- (iii) you must have an end-of-month balance of at least S\$50,000 in your Account ("**Participating Account**") on the last calendar day of the month in order to start a Savings Streak; and
- (iv) you must start your first Savings Streak during the Promotion Period. A Savings Streak commences only when all the conditions in Clause 2.3 are satisfied.

2.3 A "**Savings Streak**" refers to consecutive calendar months in which all of the following conditions are satisfied:

- (i) The Participating Account has an end-of-month balance of at least S\$50,000 on the last calendar day of the month;
- (ii) No withdrawals, outward funds transfers or other debit transactions resulting in a reduction of the account balance have occurred during that calendar month; and
- (iii) Total funds credited into the Participating Account during each calendar month must amount to at least S\$1,000.

Your Savings Streak will continue for each consecutive calendar month in which all of the above requirements are met. Only Savings Streak commencing during the Promotion Period will qualify for this Promotion.

2.4 If you satisfy conditions set out in Clauses 2.2 and 2.3, you will receive **Cash Credit** for your Account as follows:

Savings Streak Month	Cash Credit for the relevant Month
1	S\$20
2	S\$20
3	S\$20
4	S\$45
5	S\$45
6	S\$45

For example:

Illustration 1:

Within the month of October 2026, you did not withdraw funds and have credit at least S\$1,000 to your Stash account. Furthermore, you have an October 2026 end-of-month balance of S\$50,000.

You are considered to have started your Savings Streak in October 2026. You have also completed your first Savings Streak Month as per Clause 2.3. You will be eligible for the cash credit of S\$20.

Scenario A:

Date	Credit transaction (S\$)	Debit transaction (S\$)	Account month-end balance (S\$)	Savings Streak Month
30 Sep	-	-	50,000	-
31 Oct	1,000	-	51,000	1 (Start of the savings streak)
30 Nov	1,000	-	52,000	2
31 Dec	1,000	-	53,000	3
31 Jan	1,000	-	54,000	4
28 Feb	1,000	-	55,000	5
31 Mar	1,000	-	56,000	6 (End of the savings streak)

Scenario B:

Date	Credit transaction (S\$)	Debit transaction (S\$)	Account month-end balance (S\$)	Savings Streak Month
30 Sep	-	-	5,000	-
31 Oct	45,000	-	50,000	1 (Start of the savings streak)
30 Nov	1,000	-	51,000	2
31 Dec	1,000	-	52,000	3
31 Jan	1,000	-	53,000	4
28 Feb	1,000	-	54,000	5
31 Mar	1,000	-	55,000	6 (End of the savings streak)

Illustration 2:

Within the month of October 2026, you did not withdraw funds but did not credit at least S\$1,000 to your Stash account. You have an October 2026 month-end balance of S\$50,000.

You have not achieved Savings Streak Month 1 in October 2026 as you did not credit at least \$1,000. You will not receive the cash credit of S\$20.

However, you may attempt to start the Savings Streak from November 2026, by maintaining at least S\$50,000 end-of-month balance, credit S\$1,000 and do not make any withdrawals.

Date	Credit transaction (S\$)	Debit transaction (S\$)	Account month-end balance (S\$)	Savings Streak Month
30 Sep	-	-	50,000	-
31 Oct	-	-	50,000	-
30 Nov	1,000	-	51,000	1 (Start of the savings streak)
31 Dec	1,000	-	52,000	2
31 Jan	1,000	-	53,000	3
28 Feb	1,000	-	54,000	4
31 Mar	1,000	-	55,000	5
30 Apr	1,000	-	56,000	6 (End of the savings streak)

- 2.5 If you successfully complete six (6) consecutive qualifying calendar months, you may receive a maximum total cash credit of up to S\$195 (“**Cash Credit**”). For the avoidance of doubt, you may only receive a total Cash Credit of S\$195 per eligible participating account under this Promotion.
- 2.6 A Savings Streak will be considered broken if, during any calendar month, you:
- (i) fail to maintain an end-of-month balance of at least S\$50,000;
 - (ii) credit less than S\$1,000 into the Participating Account; or
 - (iii) make any withdrawal, outward funds transfer or debit transaction that reduces the account balance. This includes cheque payments, GIRO deductions, recurring bill payments, FAST transfers and all other debit transactions.

Where a Savings Streak is broken, you will not be able to restart a new Savings Streak for 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 within two (2) calendar months from the end of a Savings Streak Month (or such other date as UOB may determine in its sole discretion).
- 2.8 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.
- 2.9 Each Participating Account will be assessed separately. Balances and credits across multiple Accounts cannot be combined for the purpose of meeting the Promotion criteria.
- 2.10 For the avoidance of doubt, all withdrawals, including GIRO deductions authorised by you, and any fees and charges debited from the Participating Account, shall constitute a withdrawal for the purposes of this Promotion.

3. Withdrawals / Closure of Account

- 3.1 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.
- 3.2 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 the Cash Credit shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

4. General

- 4.1 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.

4.2 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.

4.3 If UOB determines that you are ineligible to participate in this Promotion or to receive the Cash Credit (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.

4.4 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.

- 4.5 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.
- 4.6 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.
- 4.7 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.
- 4.8 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.

This Promotion is not valid with any other offers, privileges or promotions, except UOB Save & Harvest Promotion (14 Aug - 31 Oct 2026), UOB Online Account Opening Promotion (21 September to 31 October 2026), UOB SalaryPlus Promotion (1 October 2026 to 31 December 2026), UOB Festive Savings Promotion (1 October 2026 to 31 December 2026).

- 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 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).
- 4.10 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.
- 4.11 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.