



**Terms & Conditions for KrisFlyer UOB Account Top Up Promotion
(1 March 2025 to 31 May 2025)**

1. Definition

- 1.1 **“Account”** means a KrisFlyer UOB account which is valid, subsisting and in good standing at all times as determined by the Bank at its sole discretion.
 - 1.2 **“Bank”** or **“UOB”** means United Overseas Bank Limited and includes its successors or assigns.
 - 1.3 **“KFX Account”** means a KrisFlyer UOB FX account which is valid, subsisting and in good standing at all times as determined by the Bank as its sole discretion.
 - 1.4 **“Incremental Fresh Funds”** means funds in the respective participation amounts set out in Clause 2.3(a) below:
 - (i) in the form of non-UOB cheques or non-UOB cashier’s orders;
 - (ii) that are not transferred from any existing UOB current/savings or fixed deposit account; and
 - (iii) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account indicated in the SMS Registration (as defined below) at any time during the Promotion Period.
- Note:
- (a) The Incremental Fresh Funds Deposit (as defined below) must result in at least a corresponding increment in the Account’s day-end balance throughout the Promotion Period **and** Earmark Period as compared to the Account’s Monthly Average Balance for February 2025.
 - (b) For Accounts newly opened during the Promotion Period, the Monthly Average Balance for these Accounts for February 2025 shall be taken to be zero.
- 1.5 **“Monthly Average Balance”** or **“MAB”** refers to the sum of each day-end Account balance in a particular calendar month, divided by the number of calendar days in that month.
 - 1.6 **“Promotion”** means this KrisFlyer UOB Account Top Up Promotion (1 March 2025 to 31 May 2025).
 - 1.7 **“Promotion Period”** means the period from 1 March 2025 to 31 May 2025, both dates inclusive.



2 Promotion

- 2.1 This Promotion is valid during the Promotion Period. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms and Conditions**”).
- 2.2 This Promotion is only open to Personal Banking, Wealth Banking, Privilege Banking and Privilege Banking Reserve account holder(s) who maintain their Account as a primary Account holder with one of the aforementioned segments throughout the Promotion Period.
- 2.3 To participate in this Promotion, you are required to satisfy all of the following conditions:
- (a) you must be a Personal Banking, Wealth Banking, Privilege Banking or Privilege Banking Reserve account holder at the Bank during the Promotion Period;
 - (b) you must maintain an Account at the Bank as a primary holder of that Account during the Promotion Period;
 - (c) you must successfully register to participate in this Promotion by sending an SMS to 77862 using your Singapore mobile number in the Bank’s records in the following format as may be applicable to you during the Promotion Period (the “**SMS Registration**”):

Tier	Participation amount	KrisFlyer Miles	SMS format
1	S\$30,000	10,000	KFA30 <space> your 10 digit KrisFlyer UOB account number
2	S\$100,000	40,000	KFA100 <space> your 10 digit KrisFlyer UOB account number
3	S\$300,000	160,000	KFA300 <space> your 10 digit KrisFlyer UOB account number

Example A, if you would like to participate via a participation amount of S\$30k, the format of the SMS would be:

KFA30<space>1234567890

Example B, if you would like to participate via a participation amount of S\$300k, the format of the SMS would be:



KFA300<space>1234567890

- (d) you must deposit at least the selected participation amount (as per your SMS Registration) in Incremental Fresh Funds into your Account during the Promotion Period (the “**Incremental Fresh Funds Deposit**”); and
 - (e) your Incremental Fresh Funds Deposit must result in at least an increase of the selected participation amount in your Account’s day-end balance throughout the Promotion Period and Earmark Period as compared to your Account’s Monthly Average Balance for February 2025 (the “**Incremental Deposit Amount**”).
- 2.4 If you submit more than one SMS Registration for the same Account during the Promotion Period under this Promotion, UOB will use the last SMS Registration submitted for that Account to determine your eligibility and the applicable Earmark Period of your Incremental Fresh Funds Deposit for this Promotion.
- 2.5 For the avoidance of doubt, if your Incremental Deposit Amount exceeds the selected participation amount (as per your SMS Registration), only the selected participation amount will be Earmarked in accordance with Clause 2.6 below (e.g. if you select and send the SMS Registration for Tier 1 participation amount (i.e. S\$30,000) and your Incremental Deposit Amount is S\$100,000, only S\$30,000 will be Earmarked in accordance with Clause 2.6 below).
- 2.6 Your Incremental Deposit Amount will be Earmarked for a period commencing on the relevant Earmark Start Date and ending on the relevant Earmark End Date (as set out and defined in the table below) (“**Earmark Period**”). “**Earmarked**” means that the amount deposited will not be reflected in the Account statements and cannot be withdrawn from the Account during the Earmark Period. You will only be allowed to withdraw the Earmarked amount after the relevant Earmark End Date.

Incremental Fresh Funds Deposit date or SMS Registration date, whichever is later	Earmark Start Date	Earmark End Date
1 March 2025 to 31 March 2025	18 April 2025	18 July 2025
1 April 2025 to 30 April 2025	19 May 2025	19 August 2025
1 May 2025 to 31 May 2025	18 June 2025	18 September 2025

Example A, if you send an SMS to register for this Promotion on 3 March 2025 and deposit the Incremental Fresh Funds Deposit on 8 April 2025, the Incremental Deposit





Amount will be Earmarked from 19 May 2025 to 19 August 2025 if your participation in this Promotion is deemed to be eligible.

Example B, if you deposit an Incremental Fresh Funds Deposit into the Account on 11 March 2025, and SMS to register for this Promotion on 03 April 2025, the Incremental Deposit Amount will be Earmarked from 19 May 2025 to 19 August 2025 if your participation in this Promotion is deemed to be eligible.

- 2.7 An automatic SMS response will be sent to you acknowledging receipt of your SMS Registration. This automatic SMS response does not constitute successful participation in the Promotion.
- 2.8 In addition to the conditions in Clause 2.3 above, you may be eligible to receive additional reward under this Promotion if you satisfy all of the following conditions:
- (a) you must successfully submit an application for a new KFX Account as the primary holder of that new KFX Account during the Promotion Period and that new KFX Account must be linked to your Account;
 - (b) your new KFX Account application submitted pursuant to Clause 2.8(a) above must be approved by UOB within the Promotion Period; and
 - (c) you must successfully perform a total of at least S\$3,000 worth of conversions to foreign currencies during the Promotion Period using your new KFX Account successfully opened pursuant to Clause 2.8(a) above (the “**Minimum FX Converted Amount**”).
- 2.9 The Minimum FX Converted Amount is determined based on the Singapore Dollar amount converted to the foreign currencies posted on your new KFX Account during the Promotion Period and such conversion is based on the prevailing exchange rate at the point of time when such foreign currency conversion is posted on your new KFX Account.
- 2.10 All account applications are subject to approval which will be determined by UOB in its absolute discretion. UOB is neither obliged to give any reason or prior notice on any matter concerning the applications nor be liable to any party.

3 Gift

- 3.1 If you satisfy all of the conditions in Clause 2.3 above, you shall be eligible to receive a one-time credit of KrisFlyer Miles corresponding to your selected participation amount (as per your SMS Registration) as set out in the third column of the table below (the “**Gift 1**”):



Tier	Participation amount	KrisFlyer Miles	Additional KrisFlyer Miles for new KrisFlyer UOB FX Account
1	S\$30,000	10,000	5,000
2	S\$100,000	40,000	5,000
3	S\$300,000	160,000	5,000

For the avoidance of doubt, if you selected Tier 2 (as per your SMS Registration) (i.e. participation amount of S\$100,000) and your Incremental Deposit Amount amounts to less than S\$100,000, you will not qualify for this Promotion.

The KrisFlyer Miles for the Tiers are non-cumulative. For example, if you qualify and meet all the requirements for Tier 3, you shall only be eligible to receive 160,000 KrisFlyer Miles (and NOT also the KrisFlyer Miles for Tiers 1-2).

- 3.2 If you are eligible to receive the Gift 1 and you satisfy all of the conditions in Clause 2.8 above, you shall be eligible to receive a one-time credit of additional KrisFlyer Miles corresponding to your selected participation amount (as per your SMS Registration) as set out in the last column of the table in Clause 3.1 above (the “**Gift 2**”, and Gift 1 and Gift 2 shall each be referred to as the “**Gift**” and collectively be referred to as the “**Gifts**”).

The additional KrisFlyer Miles for the Tiers are non-cumulative. For example, if you qualify and meet all requirements for Tier 3, you shall only be eligible to receive 5,000 additional KrisFlyer Miles (and NOT also the KrisFlyer Miles for Tiers 1-2).

- 3.3 To be eligible for the Gift, you must be an existing member of the KrisFlyer programme with a valid and existing KrisFlyer membership account.
- 3.4 If you are eligible to receive the Gift, the Gift will be automatically credited into your KrisFlyer membership account linked to your KrisFlyer UOB Credit Card or KrisFlyer UOB Debit Card (as the case may be) in the Bank’s records by the relevant date set out below (or such other date as UOB may determine in its sole discretion):

Incremental Fresh Funds Deposit date or SMS Registration date, whichever is later	Gift crediting date by
1 March 2025 to 31 March 2025	30 September 2025
1 April 2025 to 30 April 2025	31 October 2025
1 May 2025 to 31 May 2025	30 November 2025
Additional KrisFlyer Miles for new KrisFlyer UOB FX Account	30 November 2025

- 3.5 The Gift awarded under this Promotion cannot be:
- (a) awarded in conjunction with other UOB promotion(s);
 - (b) converted to or exchanged for cash;
 - (c) transferred or paid to any person in any manner whatsoever; or
 - (d) used to settle or pay any other liability of any person whatsoever.
- 3.6 Once the Gift is credited into your KrisFlyer membership account, they are governed by the terms and conditions of the KrisFlyer programme. Redemption and use of the Gift through the KrisFlyer programme are governed by the terms and conditions of the KrisFlyer programme, which you shall be solely responsible for complying with.
- 3.7 UOB is not responsible for any loss or damage if the Gift is not credited or available for use. You are solely responsible for ensuring that your KrisFlyer membership account is able to be credited with the Gift.
- 3.8 If your KrisFlyer UOB Credit Card account or KrisFlyer UOB Debit Card account (as the case may be) is at any time delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever, you shall not be entitled to receive the Gift under this Promotion.
- 3.9 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.10 If you withdraw all or any part of the Earmarked monies from your Account on or before the Earmark End Date, or are otherwise discovered to be ineligible for this Promotion, the Bank may at its discretion charge to and debit the value of the Gift (or such other amount equal to the value of the Gift as may be reasonably determined by the Bank) from the Account or any other account you may have with the Bank. If the monies standing to the credit of the Account or such other accounts are insufficient to reimburse the Bank, you shall immediately reimburse the Bank for the value of the Gift in such manner as the Bank may decide in its discretion.
- 3.11 The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift 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 Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.



4 Clouse of Account

- 4.1 An early account closure fee of S\$30 is payable if any new account is closed within six (6) months from the account opening date of the new account.

5 General

- 5.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your Account and/or KFX Account to meet all your financial commitments. You shall continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your Account, KFX Account or otherwise.
- 5.2 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 or liable for any undelivered, lost or delayed SMS sent to, sent by, and/or received by any person. 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. The SMS vendor, independent telecommunication authorities or service provider or such other third party engaged by UOB for the Promotion is a third party and is independent and beyond the control of UOB. UOB shall not be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or for any lost SMS.
- 5.3 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.
- 5.4 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 reward under this Promotion 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.

- 5.5 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.
- 5.6 If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward 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 reward through such means as UOB may determine in its sole discretion.
- 5.7 The Terms and Conditions shall be read in conjunction with the Bank's 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) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) 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.
- 5.8 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 5.9 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 5.10 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 (including but not limited to Singapore Airlines Limited) collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 5.11 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms and Conditions.



- 5.12 The Terms and Conditions 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.
- 5.13 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

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.

