

**UOB Uniplus Wealth Promotion (15 April to 30 June 2026)  
Terms and Conditions**

**1. Definitions**

- 1.1 **"Accountholder(s)"** means the holder(s) of the investment account and/or the Uniplus Account, as the case may be.
- 1.2 **"Account Balance"** means the day-end balance of an Uniplus Account.
- 1.3 **"Bank"** means United Overseas Bank Limited ("**UOB**"), and includes any successors or assigns thereof.
- 1.4 **"Eligible Investment"** shall have the meaning set out in Clause 2.4.1.
- 1.5 **"Eligible Insurance Plan"** shall have the meaning set out in Clause 2.5.
- 1.6 **"PACS"** means Prudential Assurance Company Singapore (Pte) Limited.
- 1.7 **"Prevailing Interest Rate"** means the base interest rates applicable to the Uniplus Account and **"Prevailing Interest"** means the base interest earned on the Uniplus Account.
- 1.8 **"Promotion"** refers to this **UOB Uniplus Wealth Promotion (15 April to 30 June 2026)**.
- 1.9 **"Promotion Period"** means the period from **15 April to 30 June 2026**, both dates inclusive.
- 1.10 **"Promotional Interest Rates"** means the promotional interest rates stipulated in Clause 3.1.
- 1.11 **"Promotional Interest Rate Earning Period"** means the period in which the Promotional Interest Rate is applicable, as set out in Clause 3.3
- 1.12 **"Terms and Conditions"** means the terms and conditions of this Promotion, as may be amended from time to time at the Bank's discretion.
- 1.13 **"Total Interest Rate"** refers to the sum of the Prevailing Interest Rate and Promotional Interest Rate.
- 1.14 **"S\$"** refers to Singapore Dollars.



1.15 **“Uniplus Account”** means the Uniplus Account which is valid, subsisting and in good standing at all times as determined by the Bank at its absolute discretion.

## 2. Promotion

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

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

- I. Personal Banking
- II. Wealth Banking
- III. Privilege Banking

2.3 To be eligible for Promotional Interest Rates, you must fulfill all the following conditions:

2.3.1 You must be the primary accountholder of the Uniplus Account.

2.3.2 You must purchase a new Eligible Investment or Eligible Insurance Plan with the respective minimum purchase amounts or minimum insurance premium, as the case may be, as set out in the table below during the Promotion Period, on or after the Uniplus Account is opened.

Eligible Investment / Eligible Insurance Plan	Minimum Investment Purchase / Minimum Insurance Premium
Single purchase of Eligible Unit Trust	S\$20,000 (or its equivalent in foreign currency)
Eligible Single Premium Insurance Plan	S\$20,000 (or its equivalent in foreign currency)
Eligible Regular Premium / Multipay Protection Plan	S\$2,400 (or its equivalent in foreign currency) in annual premium
Eligible Regular Premium Wealth Accumulation Plans	S\$6,000 (or its equivalent in foreign currency) in annual premium

## 2.4 Eligible Investment

2.4.1 "Eligible Investment" shall mean a single purchase of units in an Eligible Unit Trust, and shall not include: (i) switching transactions; (ii) investment subscriptions via Central Provident Fund and/or Supplementary Retirement Scheme; and (iii) any purchase of units in an Eligible Unit Trust which is subsequently cancelled during the free look period.

"Eligible Unit Trust" refers to unit trusts distributed by UOB, excluding money market funds. The money market funds distributed by UOB and excluded from this Promotion are currently:

- Amundi Funds Cash USD; and
- United SGD Money Market Fund (all share classes).

2.4.2 Multiple single purchases of Eligible Unit Trust will not be aggregated for the purposes of determining the minimum investment purchase amount.

2.4.3 If the purchase of Eligible Unit Trust is done through a joint investment account, only the primary accountholder of the joint investment account who is also the primary accountholder of the Uniplus Account will be eligible for this Promotion.

## 2.5 Eligible Insurance Plan

2.5.1 "Eligible Insurance Plans" refers to Eligible Single Premium Insurance Plans, Eligible Regular Premium / Multipay Protection Plans, and Eligible Regular Premium Wealth Accumulation Plans which are not subsequently cancelled during the free look period. For the avoidance of doubt, plans purchased using monies from the Central Provident Fund and/or Supplementary Retirement Scheme shall be excluded.

2.5.2 "Eligible Single Premium Insurance Plans" means the following selected plans offered by PACS:

PRULife Vantage Achiever Prime II  
PRULife Vantage Achiever Prime II (USD)  
PRUWealth Plus, PRUWealth (USD)  
PRUVantage Legacy Index  
PRUActive Saver III  
PRUActive Retirement II,  
PRUWealth Income  
PRUWealth Income (USD)  
PRUApex MultiGen Wealth  
PRUApex Legacy Index



2.5.3 “Eligible Regular Premium / Multipay Protection Plans” means the following selected plans offered by PACS:

PRUActive Protect  
PRUActive Term  
PRUCancer 360  
PRUActive Life III  
PRULife Vantage Achiever Prime II (SGD) - Regular Premium  
PRUVantage Legacy Index (Multipay)  
PRUApex Legacy Index (Multipay)  
PRUShield  
PRUExtra

“Eligible Regular Premium Wealth Accumulation Plans” means all regular premium wealth accumulation plans distributed by UOB and underwritten by PACS but excluding the Regular Premium / Multipay Protection Plans.

2.5.5 Multiple purchases of Eligible Insurance Plans will not be aggregated for the purposes of determining the minimum insurance premium amount.

2.5.6 The respective Eligible Insurance Plans must be incepted by PACS within the Promotion Period.

2.5.7 For foreign residents, the identification number registered with PACS and UOB must be the same for the Eligible Insurance Plans to be recognised for this Promotion. If your identification number (e.g. passport number) differs between the two records, we are unable to match and recognise the policy purchased and it will not be eligible for this Promotion.

2.5.8 If the Eligible Insurance Plan has more than one policy holder, only the primary policy holder who is also the primary accountholder of Uniplus Account will be eligible for the Promotion.

## 2.6 Foreign Currency Investment and Insurance Purchase

For investments and insurance policies denominated in foreign currency, we will convert the purchase amount or insurance premium value to Singapore dollars at the Bank’s prevailing exchange rate as of 31 March 2026 to determine if it meets the required minimum amount.

Rates against Singapore Dollar



Currency		Unit	FX/Price
USD	US DOLLAR	1	1.2784
GBP	BRITISH POUND	1	1.6829
EUR	EURO	1	1.4611
AUD	AUSTRALIAN DOLLAR	1	0.8695
CAD	CANADIAN DOLLAR	1	0.9156
NZD	NEW ZEALAND DOLLAR	1	0.7269
CHF	SWISS FRANC	100	159.5700
JPY	JAPANESE YEN	100	0.7915
HKD	HONG KONG DOLLAR	100	16.2810
CNH	CHINESE RENMINBI (OFF-SHORE)	100	18.4400

### 3. Promotional Interest Rates

3.1 If you satisfy all the relevant conditions under Clause 2 above, you will enjoy the Promotional Interest Rate for one (1) Uniplus Account.

Account Balance	Prevailing Interest Rate (p.a.)	Promotional Interest Rate (p.a.)	Total Interest Rate (p.a.)
First S\$100,000	0.05%	2.45%	2.50%
Above S\$100,000	0.05%	Not applicable	0.05%

3.2 The Promotional Interest Rate is applicable on the first S\$100,000 Account Balance in the Uniplus Account for 6 calendar months and will be credited monthly together with the Prevailing Interest.

3.3 The Promotional Interest Rate Earning Period will start corresponding to the trade date of the Eligible Investment and/or inception date of the Eligible Insurance Plan as set out in the table below.

Trade date of the Eligible Investment / Inception date of the Eligible Insurance Plan	Promotional Interest Rate Earning Period
15 April 2026 to 30 April 2026	3 June 2026 to 3 December 2026
1 May 2026 to 31 May 2026	3 July 2026 to 3 January 2027
1 June 2026 to 30 June 2026	3 August 2026 to 3 February 2027



For the avoidance of doubt, the Eligible Investment and Eligible Insurance Plan must remain active up to the start date of Promotional Interest Rate Earning Period.

- 3.4 If you have more than one Uniplus Accounts in your name as the primary accountholder, only the first opened Uniplus Account will be eligible for the Promotional Interest Rate. Where two or more Uniplus Accounts were opened on the same day, the Bank will select the Uniplus Account that will be eligible for the Promotional Interest Rate in our sole discretion.
- 3.5 If you make multiple purchases of Eligible Investment or Eligible Insurance Plans and qualify for the Promotional Interest Rate more than once, then for months where different Promotional Interest Rate Earning Periods overlap, only one Promotional Interest Rate will be accorded based on the latest Promotional Interest Rate Earning Period.

#### Illustration

Scenario	Promotional Interest Rate Earning Period
Purchase S\$20,000 (or its equivalent in foreign currency) eligible Investment with trade date on 30 April 2026	3 June 2026 to 3 December 2026
Purchase S\$20,000 (or its equivalent in foreign currency) eligible Single Premium Insurance Plan incepted on 30 June 2026	3 August 2026 to 3 February 2027

Promotional Interest Rate Earning Period will be from 3 June 2026 to 3 February 2027

#### 4. Withdrawals / Closure

- 4.1 If the Uniplus Account is closed within six (6) months from the Uniplus Account opening date, the Account will be subject to an early account closure fee of S\$30.
- 4.2 Accounts which are suspended, terminated, cancelled or in UOB's opinion, are deemed to be delinquent or unsatisfactorily conducted during the Promotion Period shall not enjoy the Promotional Interest Rates.
- 4.3 You agree and acknowledge that UOB may at its discretion forfeit the Promotional Interest Rates or charge to and debit an amount equivalent to the value of the



Promotional Interest Rates awarded under this Promotion, if already awarded, from the Uniplus Account, if the Bank determined that you are not eligible to receive the Promotional Interest Rate due to not meeting the Promotion requirements or not eligible to participate in this Promotion.

## 5. General

- 5.1 Accountholders shall be solely responsible for ensuring that they maintain sufficient funds in their accounts to meet their financial commitments. Accountholders will 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 their accounts or otherwise.
- 5.2 The following persons shall not be eligible to participate in this Promotion:
- (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (b) 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;
  - (c) 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
  - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.3 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 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.
- 5.4 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.



- 5.5 If UOB determines that you are ineligible to participate in this Promotion or to receive any Promotional Interest Rates under this Promotion, UOB may in its sole discretion forfeit such interest, reclaim the interest or charge to and debit an amount equal to the value of the interest 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 interest through such means as UOB may determine in its sole discretion.
- 5.6 The Terms and Conditions 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) 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.
- 5.7 While all the information provided herein is believed to be reliable at the time and date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 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 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 of Singapore 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.



### **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.

### **Important Notice and Disclaimers:**

#### Insurance

Buying a life insurance policy is a long- term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid. Buying insurance products that are not suitable for you may impact your ability to finance your future needs. This material is not a contract of assurance nor is it intended as an offer or recommendation with respect to the purchase or sale of any insurance products. Acceptance of the proposal is subject to underwriting. The precise terms and conditions of the above products are specified in the policy. The above is for general information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from a qualified financial adviser before making a commitment to purchase these products. In the event that you choose not to seek advice from a qualified financial adviser, you should consider carefully whether the products are suitable for you. United Overseas Bank Limited does not hold itself out to be an insurer or insurance broker. The insurance products and services stated herein are provided by Prudential Assurance Company Singapore (Pte) Limited. This advertisement has not been reviewed by the Monetary Authority of Singapore.

#### Policy Owner's Protection Scheme

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the Life Insurance Association (LIA) or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))



## Investment

You may wish to seek advice from a financial adviser before purchasing units of any Unit Trust Investment. In the event that you choose not to seek advice from a financial adviser, you should consider carefully whether the Fund in question is suitable for you. Past performance of the Fund or the manager of the Fund (the "Fund Manager"), and any economic and market trends or forecast, are not necessarily indicative of the future or likely performance of the Fund or the Fund Manager and any past performance, prediction, projection or forecast on the economy, stock market, bond market or the economic trends of the markets is not necessarily indicative of their future or likely performance or that of the Fund. The value of units in the Fund, and any income accruing to the units from the Fund, may fall or rise. You should note that your investment is exposed to fluctuations in exchange rates if the base currency of the Fund and/or underlying investment is different from the currency of your investment. The Fund may use or invest in financial derivative instruments and you should be aware of the risks associated with investments in financial derivative instruments which are described in the Fund's prospectus. The UOB Group may have interests in the Units and may also perform or seek to perform brokering and other investment or securities-related services for the Fund. You should read the prospectus, available from the respective Fund Manager or its distributors, before deciding to subscribe for or purchase units in the Fund. Applications for units of the Fund must be made on the application forms accompanying the Fund's prospectus. Investments in unit trusts are not obligations of, deposits in, or guaranteed or insured by United Overseas Bank Limited ("UOB"), United Overseas Bank Asset Management Ltd, Fund Manager or any subsidiary or associate of UOB or any of their affiliates, or by any distributors of the Fund, and are subject to risks, including the possible loss of the principal amount invested. No representation or promise as to the performance of the Fund or the return on your investment is made. There is no guarantee that the Fund will meet its investment objectives.