



**UOB Singapore Dollar 12 Months Fixed Deposit Promotion
(02 May to 31 May 2026)
Terms and Conditions**

1. Definitions

- (a) “12-Month Promotional Rate” refers to the promotional interest rate of 1.20% p.a. for Wealth Customers and 1.15% p.a. for Non-Wealth Customers on the Singapore Dollar 12 Months Fixed Deposit offered under this Promotion.

Type of Customer	12-Month Promotional Rate
Wealth Customers	1.20% p.a.
Non-Wealth Customers	1.15% p.a.

- (b) “Bank” means United Overseas Bank Limited (“UOB”) and includes any successor or assign thereof.
- (c) “Fresh Funds” refers to (i) funds in the form of non-UOB cheque; (ii) funds that are not transferred from any existing UOB current/savings or fixed deposit account; or (iii) funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the SGD FD Account within the Promotional Period.
- (d) “Non-Wealth Customer” means a customer who does not hold a Wealth Product at the time he/she places a Fresh Funds deposit as a time/fixed deposit under this Promotion.
- (e) “Promotion” refers to the UOB Singapore Dollar 12 Months Fixed Deposit Promotion (02 May to 31 May 2026), (calculated on a daily basis) applicable to the time/fixed deposit placed in the SGD FD Account.
- (f) “Promotional Period” means the period commencing on 02 May 2026 and ending on 31 May 2026, both dates inclusive.
- (g) “SGD FD Account” means the UOB Singapore Dollar fixed deposit account opened by an individual.
- (h) “Wealth Customer” means a customer who holds a Wealth Product at the time he/she places a Fresh Funds deposit as a time/fixed deposit under this Promotion.
- (i) “Wealth Product” refers to an investment in the following investment or insurance products distributed by the Bank that was made through a UOB relationship manager or client advisor and was not made using your Central Provident Fund monies. All other existing terms and conditions of these Wealth Products continue to apply.

Investment Products
Bonds
Maxi Yield
Structured Deposits
Structured Notes
Unit Trusts

Insurance Products
Regular Premium insurance plans
Single Premium insurance plans

2. UOB 12-Month Promotional Rate

- 2.1 To qualify for the 12-Month Promotional Rate, you must place a Fresh Funds deposit (of between a minimum sum of SGD10,000 and a maximum sum of SGD999,999,999) as a time/fixed deposit for twelve (12) months in a SGD Fixed Deposit Account during the Promotional Period.
- 2.2 The 12-Month Promotional Rate is applicable **only if** the time/fixed deposit is held to maturity. The 12-Month Promotional Rate will not be payable on the time/fixed deposit if it is prematurely or partially withdrawn or pre-maturely terminated. Without limiting the generality of the foregoing, the 12-Month Promotional Rate shall be calculated on a daily basis.
- 2.3 The 12-Month Promotional Rate may be changed or withdrawn at any time during the Promotional Period at the sole discretion of the Bank. Once any time/fixed deposit is placed under this Promotion, the interest rate applied to the time/fixed deposit shall remain fixed until maturity, unless changed or withdrawn by the Bank.
- 2.4 Upon maturity of the time/fixed deposit, the principal and interest amounts will be renewed at the Bank's prevailing SGD fixed deposit board rate for the same tenor unless other maturity instructions have been provided by the account holder.
- 2.5 If the SGD FD Account is closed within six (6) months from the date it was opened, an early account closure fee of SGD30 will apply.

3. General

- 3.1 The benefit of this Promotion will not apply to any deposit that is (i) made with Supplementary Retirement Scheme (SRS) funds; or (ii) pledged, encumbered or in any way secured by or given as security to any party (including the Bank).
- 3.2 If it subsequently arises that the account holder is in fact not eligible to participate in the Promotion, the 12-Month Promotional Rate shall not apply to the time/fixed deposit and the Bank may require the return of any interest paid.
- 3.3 The Bank is entitled at its discretion and at any time without liability or prior notice, to amend, correct or adjust the calculation of the 12-Month Promotional Rate; and where such interest has been credited, to reclaim the interest payment (or any part thereof) pursuant to such amendment, correction or adjustment without any liability on the part of the Bank. The Bank shall not be liable for any payment or compensation (whether in cash, credit or kind) arising from the Bank exercising its rights under this clause.
- 3.4 The Bank's prevailing "*Terms and Conditions governing Accounts and Services*" that apply to individual customers and any other terms that may be in connection with this Promotion ("*Account Terms*") will apply. In the event of any inconsistency between these Promotion terms and conditions and the Account Terms (in respect of this Promotion) or any brochure or marketing materials, these Promotion terms and conditions will prevail to the extent of matters relating to this Promotion.
- 3.5 This Promotion is not valid with other offers, privileges or promotions unless otherwise stated.

- 3.6 The Bank may, at its discretion, change or add to any of these Promotion terms and conditions, including but not limited to changing the Promotional Period or withdrawing this Promotion at any time without giving any notice or assuming any liability to any person. The Bank's determination of all matters relating to this Promotion shall be final and conclusive.
- 3.7 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 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.
- 3.8 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.
- 3.9 A person who is not a party to these Promotion terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce these Promotion terms and conditions.
- 3.10 These Promotion terms and conditions are governed by the laws of Singapore and the account holder is deemed to have agreed to submit to the exclusive jurisdiction of the courts 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.