

**Terms and Conditions for
UOB FX+ Taste the World and Win Promotion**

- 1.1 This UOB FX+ Taste the World and Win Promotion (the “**Promotion**”) is only valid from 10 November 2025 to 31 January 2026, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.2 This Promotion consists of two components:
- (a) UOB FX+ Snack Station; and
 - (b) UOB FX+ Lucky Draw (“**Lucky Draw**”).

UOB FX+ Snack Station

- 1.3 The UOB FX+ Snack Station is a promotion administered through a vending machine (“**SS Vending Machine**”), which is open to all members of the public.
- 1.4 To participate in the UOB FX+ Snack Station, you must:
- (a) visit any SS Vending Machine during a UOB roadshow on the applicable UOB Roadshow Dates; and
 - (b) answer a question about UOB FX+ on the SS Vending Machine.
- 1.5 The locations of the SS Vending Machines and the dates that UOB roadshows will be held at each of the locations of the SS Vending Machines (“**UOB Roadshow Dates**”) are as follows:

Location	Address	UOB Roadshow Dates
Plaza Singapura	68 Orchard Rd, Singapore 238839, Level 1	10-16 November 2025 Monday – Sunday
One Raffles Place	1 Raffles Pl, Singapore 048616, Level 1	18-20 November 2025 Tuesday – Thursday
Bugis Junction	200 Victoria St, Singapore 188021, Level 1	24 – 30 November 2025 Monday – Sunday

- 1.6 If you satisfy the conditions in Clause 1.4 above and answer the question about UOB FX+ referred to in Clause 1.4(b) correctly, you will be awarded with a snack of your choice, which you may select from the assortment of snacks in the SS Vending Machine (“**Snack**”).
- 1.7 Each participant of the UOB FX+ Snack Station (except for participants who are cardholders of a UOB FX+ Debit Card (“**FX+ Debit Cardmembers**”)) is only entitled to one attempt at the UOB FX+ Snack Station. Participants who are FX+ Debit Cardmembers will be entitled to two attempts.

- 1.8 To qualify for two attempts at the UOB FX+ Snack Station:
- (a) FX+ Debit Cardmembers will be required to show their physical or digital UOB FX+ Debit Card to the staff at the UOB FX+ Snack Station for verification.
 - (b) Non-FX+ Debit Cardmembers who wish to qualify for two attempts at the UOB FX+ Snack Station may apply online for a UOB FX+ Debit Card on the spot. They will be required to show the webpage indicating that their application was successful, to the staff at the UOB FX+ Snack Station, for verification.
- 1.9 Each participant is only entitled to redeem one (1) Snack from each SS Vending Machine at each location. Once your Snack has been selected and dispensed, the award of your Snack under the UOB FX+ Snack Station is deemed as final and there will be no exchange allowed.
- 1.10 Snacks are available in limited quantities and will be awarded on a first come first served basis, whilst stocks last and subject to availability.

UOB FX+ Lucky Draw

- 2.1 To participate in the Lucky Draw, you must satisfy the following conditions within the Promotion Period:
- (a) you must be an existing FX+ Debit Cardmember; or
 - (b) you must successfully apply for a UOB FX+ Account and a UOB FX+ Debit Card online via the UOB FX+ website or through the application QR code displayed during any UOB roadshow and your application must be approved; **AND**
 - (c) you must successfully register for the Lucky Draw by submitting a Lucky Draw registration form online through the UOB FX+ website or through the UOB TMRW app.
- 2.2 If you satisfy the conditions in Clause 2.1 above, you shall be eligible to take part in the Lucky Draw and stand a chance to win 1 of 9 prizes available ("**Lucky Draw Prizes**").

Lucky Draw Prizes	Quantity
Pair of Singapore Airlines economy class round-trip tickets to Japan	1
S\$100 cash	8

- 2.3 The number of Lucky Draw chances you will be entitled to, will be calculated as follows:

New / Existing FX+ Debit Cardmember	Conditions	Lucky Draw Chances
New FX+ Debit Cardmember	Applied for a new UOB FX+ Account and UOB FX+ Debit Card as per Clause 2.1(b)	10 Lucky Draw chances

New and Existing FX+ Debit Cardmember	Makes Foreign Currency Spend using UOB FX+ Debit Card during the Promotion Period	2 Lucky Draw chances per S\$50 worth of such Foreign Currency Spend
New and Existing FX+ Debit Cardmember	Makes Local Currency Spend using UOB FX+ Debit Card during the Promotion Period	1 Lucky Draw chances per S\$50 worth of such Local Currency Spend

2.4 For the purposes of this Promotion:

- (a) **“Foreign Currency Spend”** refers to transactions that are successfully charged to your UOB FX+ Debit Card account and are posted on UOB’s systems, and which are effected in a foreign currency, but shall exclude the Excluded Transactions.
- (b) **“Local Currency Spend”** refers to transactions that are successfully charged to your UOB FX+ Debit Card account and are posted on UOB’s systems, and which are effected in Singapore dollars, but shall exclude the Excluded Transactions.
- (c) **“Excluded Transactions”** means:
 - (i) any cash withdrawal from ATM using the UOB FX+ Debit Card;
 - (ii) any payments made in connection with any instalment payment plans;
 - (iii) any payments of any charges and fees imposed by UOB;
 - (iv) any fund transfers made to or from a UOB FX+ Debit Card account;
 - (v) any top-up of funds made to any account used for trading or investing or which is connected to any trading or investing platform or service;
 - (vi) any unposted, voided, disputed or reversed transactions;
 - (vii) any transaction classified under one or more of the following Merchant Category Codes (“MCC”);

Merchant Description Code (MCC)	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing –Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
6012	Member Financial Institution–Merchandise and Services

6050	Quasi Cash–Financial Institutions, Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales/Underwrite
6513	Real Estate Agents & Managers – Rentals
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash-Remote Money Transfers
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv aka Property Management
7511	Quasi Cash – Truck Stop Trxns
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organisations, Political
8699	Organizations, Membership-Not Elsewhere Classified (Labor Union)
8999	Professional Services (Not Elsewhere Classified)
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment

9399	Government Services (Not Elsewhere Classified)
9402	Postal Services—Government Only
9405	Government Services—not elsewhere classified

(viii) any transactions made with the following transaction descriptions^:

AXS*	PAYPAL * BIZCONSULTA
AMAZE*	PAYPAL * OANDAASIAPA
AMAZE* TRANSIT*	PAYPAL * CAPITALROYA
EZ LINK*	PLUS500
EZ-LINK*	PLUS500UK LIMITED
EZLINK*	SAXO CAP MKTS PTS LTD
EZLINKS*	SKR*PLUS500CY LTD
FLASHPAY*	SKR*SKRILL.COM
NETSFLASHPAY*	TRANSIT*
MB * MONEYBOOKERS.COM	WWW.IGMARKETS.COM.SG
OANDA ASIA PAC	WWW.MYEZLINK.COM.SG
OANDAASIAPA	WWW.PLUS500.CO.UK
PAYPAL* PLUS500	IPAYMY*
PAYPAL* PLUS500.COM	SMOOVE PAY*
RWS-LEVY*	CARDUP*
SINGPOST - SAM*	NORWDS*
RAZERPAY*	

(ix) any other transactions which UOB may exclude from time to time without prior notice or being liable to any person.

- (d) A merchant's registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant's acquiring bank. UOB does not determine the merchants' MCC. UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.
- (e) All your Foreign Currency Spend will be converted into Singapore dollars based on UOB's prevailing exchange rate and the Singapore dollar amount posted on UOB's system will be used to calculate the number of Lucky Draw chances you are entitled to under this Promotion.

2.5 The Lucky Draw will be conducted using a computerized system on **2 March 2026** (the "**Draw Date**") at 12 - 6 PM (Singapore time) at 480 Lorong 6 Toa Payoh, HDB Hub East Wing, Singapore 310480 (or such other date, time or location as UOB may determine at its own discretion). The

Lucky Draw will be witnessed by an external auditor or a public witness appointed by UOB at its sole discretion.

- 2.6 A total of 9 individual winners will be selected for the Lucky Draw (each, a **“Winner”** and collectively, the **“Winners”**). Winners will be selected at random from the computerised draw. UOB shall have the right to draw reserve winners to replace any Winner drawn who is subsequently disqualified or unable to collect the Lucky Draw Prize (**“Reserve Winners”**).
- 2.7 Each Winner will be eligible to receive only one Lucky Draw Prize.
- 2.8 If you are selected as a Winner, you will be notified by email, letter, phone call, SMS and/or such other mode as UOB may determine in its sole discretion, based on your contact details in UOB’s records (the **“Prize Notification”**), within 7 calendar days from the Draw Date. It is your responsibility to provide UOB with your updated contact details to enable UOB to contact you regarding the Lucky Draw.
- 2.9 Instructions on how to redeem your Lucky Draw Prize will be provided in the Prize Notification.
- 2.10 The Winners will be required to redeem their Lucky Draw Prize by no later than 31 April 2026 or such other timeline as may be specified in the Prize Notification. If the Lucky Draw Prize remains unclaimed after the stipulated redemption period stated in the Prize Notification, the Lucky Draw Prize shall be deemed forfeited by the relevant Winner and may be awarded to a Reserve Winner.
- 2.11 The Winner’s eligibility to participate in the Lucky Draw is subject to verification, and in the event that they are determined by UOB to be ineligible to participate in the Lucky Draw, UOB shall have the right to disqualify that Winner without notice.
- 2.12 Each of the Winners consents to being photographed and/or filmed in relation to the Lucky Draw and to UOB collecting, using, disclosing and/or publishing his or her name and particulars and such photographs and/or videos in any manner which UOB may deem fit for promotional, marketing and/or publicity purposes, without further notice to the Winners. The Winners shall cooperate with and participate in such publicity activities as may be organized by UOB in conjunction with this Lucky Draw, without any compensation whatsoever and in such manner as UOB may deem fit. Failure by a Winner to comply with this Clause shall result in his or her disqualification as a Winner and from receiving a Lucky Draw Prize.

General

- 3.1 All gifts and rewards awarded under this Promotion are supplied by third-party merchants and/or suppliers and UOB is not an agent of these merchants and/or suppliers. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of any products and/or services provided by any third party merchant and/or supplier in connection with the use and/or redemption of any such gifts and/or rewards and UOB assumes no liability or responsibility for the acts or omissions of these merchants and/or suppliers or any non-performance or defects in any products and/or services provided by third party merchants and/or suppliers in connection with the use and/or redemption of any such gifts and/or rewards. Any dispute regarding the use and/or redemption of any products and/or services provided by third party merchants and/or suppliers in connection with the use and/or redemption of all such gifts and rewards must be

resolved directly with the relevant merchant and/or supplier. UOB shall not be required to assist or act on your behalf in communicating with the relevant merchant and/or supplier.

- 3.2 All gifts and rewards awarded under this Promotion are strictly non-transferable, non-assignable, non-refundable and are not exchangeable for cash, credit or kind, in full or in part, and where applicable, are not replaceable if lost, damaged or stolen.
- 3.3 UOB may substitute any of the gifts and/or rewards awarded under this Promotion with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.4 The following persons shall not be eligible to participate in the 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.
- 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 the redemption or usage of any reward or benefit 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.
- 3.6 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.
- 3.7 Without prejudice to any of the other provisions in these Terms, 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.

- 3.8 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.
- 3.9 An early account closure fee of S\$30 is payable if a Deposit Account is closed within six (6) months from the account opening date of the said Deposit Account.
- 3.10 The Terms shall be read in conjunction with the prevailing Terms and Conditions Governing Accounts and Services (for Individuals), the UOB One Debit Card Terms and Conditions, 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 the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.11 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions:
- 3.12 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.
- 3.13 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
- 3.14 The Terms 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.

United Overseas Bank Limited Company Reg. No. 193500026Z

November 2025

Frequently Asked Questions (FAQs) for the UOB FX+ Taste the World Promotion

1. Who is eligible to take part in this Promotion?

Ans: The UOB FX+ Snack Station is open to all members of the public. The UOB FX+ Lucky Draw is only open to new/existing UOB customers who are UOB FX+ Debit Cardmembers. T&Cs apply.

2. How long is the Promotion Period?

Ans: The Promotion is valid from 10 November 2025 to 31 January 2026 only.

3. How can I register for the UOB FX+ Lucky Draw?

Ans: You may register for the UOB FX+ Lucky Draw by submitting a Lucky Draw registration form online through the UOB FX+ website or through the UOB TMRW app.

4. Can I get more than 1 Lucky Draw chance?

Ans: Yes, please refer to the table below on how the Lucky Draw chances you will be entitled to, will be calculated.

New / Existing UOB FX+ Debit Cardmember	Conditions	Lucky Draw Chances
New UOB FX+ Debit Cardmember	Applied for a new UOB FX+ Account and a new UOB FX+ Debit Card under this Promotion	10 Lucky Draw chances
New and Existing UOB FX+ Debit Cardmember	Makes Foreign Currency Spend using UOB FX+ Debit Card during the Promotion Period	2 Lucky Draw chances per S\$50 worth of such Foreign Currency Spend
New and Existing UOB FX+ Debit Cardmember	Makes Local Currency Spend using UOB FX+ Debit Card during the Promotion Period	1 Lucky Draw chances per S\$50 worth of such Local Currency Spend

5. Will all my eligible spending on my UOB FX+ Debit Card made during the Promotion Period but prior to my registration for the Lucky Draw be taken into account in the calculation of my lucky draw chances for the Lucky Draw?

Ans: Yes, we will take into account all your eligible spending made on your UOB FX+ Debit Card during the Promotion Period in calculating your lucky draw chances for the Lucky Draw, regardless of whether it was spent before or after your registration.

6. Where can I find out more about UOB FX+ Account and UOB FX+ Debit Card benefits?

Ans: You may visit <https://www.uob.com.sg/personal/save/foreign-currency-accounts/fxplus.page>