Terms and Conditions
UOB Online Account Opening Promotion for FX+ with One Account (9 November to 20 December 2026)

1. Definition

1.1 "**Account**" means any one of the accounts listed below, which is in good standing at all times as determined by UOB at its sole discretion:

(a) UOB One Account;

1.2 "**FX+**" means the set of foreign currency accounts which will be linked to One Account.

1.3 **"Bank"** or "**UOB**" means United Overseas Bank Limited and includes its successors or assigns.

1.4 "**Fresh Funds**" means funds:

(a) in the form of non-UOB cheques or non-UOB cashier's orders;

(b) that are not transferred from any existing UOB current/savings or fixed deposit account; and

(c) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the New Account at any time during the Promotion Period.

1.5 "**New Account**" means the new Account successfully approved and opened pursuant to an online application successfully submitted under Clause 2.3(b) below.

1.6 **"Permitted Mode"** means any one of the following modes used to deposit the Fresh Funds (as defined below) in a New Account:

(a) via "FAST" from any financial institution in Singapore that offers "FAST" services;

(b) UOB Cash Deposit Machine;

(c) UOB Quick Cheque Deposit Boxes;

(d) over-the-counter at any one of the branches of UOB; or

(e) any other modes as may be permitted by UOB from time to time.

1.7 **"Promotion"** means UOB Online Account Opening Promotion (9 November to 20 December 2026).

1.8 "**Promotion Period**" means the period between 9 November 2026 and 20 December 2026 (both dates inclusive).

1.9 **"Promotion Week"** means each of the following periods:

(a) Between 9 November 2026 and 15 November 2026 (both dates inclusive);

(b) Between 16 November 2026 and 22 November 2026 (both dates inclusive);

(c) Between 23 November 2026 and 30 November 2026 (both dates inclusive);

(d) Between 1 December 2026 and 6 December 2026 (both dates inclusive);

(e) Between 7 December 2026 and 13 December 2026 (both dates inclusive);

(f) Between 14 December 2026 and 20 December 2026 (both dates inclusive);

(g)

2 Promotion

2.1 This Promotion is valid during the Promotion Period only.

2.2 By participating in this Promotion, you are deemed to have accepted these terms and conditions governing this Promotion (the "**Terms and Conditions**"),

2.3 To participate in this Promotion, you must satisfy all of the following conditions:

(a) you must not be an existing holder of a UOB current account or savings account at the time of submitting your New Account application pursuant to Clause 2.3(b) below and you must not have held and/or closed any UOB current account or savings account from 1 November 2025 until and including the date of your New Account application submitted pursuant to Clause 2.3(b) below (a "New Accountholder").

(b) you must successfully submit an online application for a new UOB One Account (the "New Account") along with a new application for FX+ as the primary account holder of that New Account during the Promotion Period (the "Application");

(c) your New Account application submitted pursuant to Clause 2.3(b) above must be approved within the Promotion Period;

(d) you must deposit Fresh Funds into your New Account (the "**Fresh Funds Deposit**") amounting to at least S$10,000 (the "**Minimum Deposit Amount**") via any one of the Permitted Modes within the same calendar month as your New Account opening calendar month;

(e) you must maintain at least the Minimum Deposit Amount in your New Account during the period commencing from the date of your Fresh Funds Deposit until the corresponding last day of the deposit holding period set out in the table below;

Date Of New Account Opening	Date Of Fresh Funds Deposit	Last Day Of Deposit Holding Period
Between 9 November 2026 and 30 November 2026 (both dates inclusive)	Between 9 November 2026 and 30 November 2026 (both dates inclusive)	31 December 2026
Between 1 December 2026 and 20 December 2026 (both dates inclusive)	Between 1 December 2026 and 20 December 2026 (both dates inclusive)	31 January 2027

(f) Except for the UOB Online Account Opening Weekly Promotion (1 November to 31 December 2026) as specified above and unless otherwise stated, this Promotion is not valid with other offers, privileges, or promotions.

2.4 For the avoidance of doubt:

(a) You shall not be eligible to participate in this Promotion if:

(i) you are a UOB staff, regardless whether you are a contract or permanent employee.

2.5 Deposits made on a non-business day (including Sundays and public holidays) may only be processed on the next business day. If, due to this, your deposit made for this Promotion on a non-business day is processed on the next business day, which is outside the calendar month that it is required to be deposited to be eligible for this Promotion, such deposit may not be considered eligible for this Promotion. UOB shall not be responsible for any delay in processing any deposits made on non-business days. You are advised to take this into account when planning when to make your deposit for this Promotion so as to ensure your eligibility for this Promotion.

2.6 All Account applications are subject to approval which will be determined by UOB in its absolute discretion.

3 Reward

3.1 If you are among the first fifty (50) participants in each Promotion Week who satisfy all conditions under Clause 2.3 above, you shall be eligible to receive one (1) LOJEL Cubo Fit Luggage in navy blue colour (the "**Reward**") under this Promotion. For the avoidance of doubt, where the New Account is a joint account, only the primary accountholder shall be eligible to receive the Reward.

3.2 If you are eligible to receive the Reward under this Promotion, you will be sent a notification by the reward notification date corresponding to the date of your New Account opening as set out in the table below (or such other date as UOB may determine in its sole discretion) via SMS (or such other mode of communication as UOB may determine in its sole discretion) informing you of your eligibility to redeem the Reward and the redemption process (the "**Redemption Notification**").

Month of New Account Opening	Reward Notification Date
Between 9 November to 30 November 2026 (both dates inclusive)	By 28 February 2027
Between 1 December to 20 December 2026 (both dates inclusive)	By 31 March 2027

3.3 To redeem the Reward, you are required to comply with all the requirements set out in the Redemption Notification. The Reward must be redeemed by no later than the date set out in the Redemption Notification ("**Redemption Deadline**"). UOB will not be liable in any way for any delay in your receipt of the Redemption Notification and strictly no extension of the Redemption Deadline will be allowed. If you fail to redeem your Reward by the Redemption Deadline for any reason whatsoever, your Reward will be forfeited without any compensation whatsoever.

3.4 There will be no replacement Redemption Notification sent if you delete, misplace, destroy or lose your Redemption Notification.

3.5 UOB and/or the redemption centre shall be entitled to decline the redemption of your Reward if, in its opinion, the Redemption Notification displayed on the screen of your mobile device is, or appears to be, a counterfeit or altered, defaced, damaged or tampered (as applicable).

3.6 The Redemption Notification is only valid for the redemption of one Reward. If you (or any person acting on your behalf) redeem more than one Reward using the Redemption Notification, UOB shall be entitled to recover the full retail value of the excess Reward(s).

3.7 You are only eligible for a Reward once in this Promotion, notwithstanding the number of New Accounts opened under this Promotion.

3.8 The Rewards are awarded on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to update or notify any person regarding the availability of any of the Rewards.

3.9 The Rewards are not exchangeable for gifts, vouchers or any other credits or kind, in full or in part. UOB reserves the right to substitute the Rewards with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

3.10 The Reward is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Reward. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Reward and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Reward. Any dispute regarding the Reward is to be resolved directly with the merchant and/or supplier of the Reward. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Reward. For the purposes of this clause, "Reward" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Reward.

3.11 For the avoidance of doubt, your New Account must be in good standing at all times as determined by UOB at its absolute discretion. In the event that your New Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed, or terminated for any reason whatsoever before you receive the Reward, the Reward shall be forfeited, and you shall not be entitled any compensation or payment whatsoever.

3.12 UOB will only be able to determine whether a participant of this Promotion is eligible to receive the Reward as of the last Reward Notification Date set out in the table in Clause 3.2 above. Accordingly, UOB will not be able to provide the status of a participant's eligibility to receive any Reward during the Promotion Period.

3.13 Customers who qualify for and receive a Reward under this Promotion shall not be eligible for any cash credit, cashback, welcome reward or similar reward under any other UOB account acquisition promotion relating to the same New Account during the Promotion Period. UOB reserves the right to award only the Reward under this Promotion.

4 Withdrawals / Closure 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 opening date of the New Account.

4.2 If the New Account is closed within nine (9) months from the date of the New Account opening, UOB shall be entitled to forfeit and/or reclaim your 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 General

5.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your New 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 New Account or otherwise.

5.2 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.

5.3 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 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.

5.4 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 and/or received. 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.

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 the reward, reclaim such 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 UOB'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 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.

Updated on 9 November 2026.