UOB CDA Baa Baa Sheepz Little Grower Promotion (1 March 2026 to 31 May 2026) Terms and Conditions

1 Definitions

Unless otherwise defined in these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:

1.1 **"Account"** means a UOB Child Development Account (CDA) which is valid, subsisting and in good standing at all times as determined by the Bank at its discretion.

1.2 **"Bank" or "UOB"** means United Overseas Bank Limited.

1.3 **"New Funds"** means fresh funds:

a. in the form of non-UOB cheques or non-UOB cashier's order;

b. that are not transferred from any existing UOB current/savings account; and

c. that are not withdrawn from any existing UOB current/savings account within 30 days before or during the Promotion Period and re-deposited (whether part or all the amounts withdrawn) into the Account (as defined below).

1.4 **"New Account"** means an Account which is opened during the Promotion Period.

1.5 **"Month End Balance"** means the account balance on the last day of the calendar month

1.6 **"Promotion"** means this UOB CDA Baa Baa Sheepz Little Grower Promotion (1 March 2026 to 31 May 2026).

1.7 **"Promotion Period"** means the period from 1 March 2026 to 31 May 2026, both dates inclusive.

1.8 **"CDA Trustee"** refers to the appointed Trustee of the Account.

1.9 **"Terms and Conditions"** means the terms and conditions of this Promotion.

2 Promotion

2.1 This Promotion is only open to CDA Trustees who are from the Personal Banking, Wealth Banking, or Privilege Banking segment of UOB and have maintained their relationship with one of the aforementioned segments throughout the Promotion Period.

2.2 By participating in this Promotion, you are deemed to have accepted the Terms and Conditions.

2.3 You must satisfy all the following conditions to participate in this Promotion:

a. you must successfully apply for a New Account for your child during the Promotion Period with you being named as the CDA Trustee for that Account ("**New Account Application**"); and

b. your New Account Application submitted pursuant to Clause 2.3(a) above must be approved by the Bank within the Promotion Period.

For the avoidance of doubt, if you already have a Child Development Account with any other bank, you are still eligible for this Promotion if you successfully open a New Account with UOB during the Promotion Period (i.e. "Change of CDA Managing Agent Bank").

2.4 For the avoidance of doubt, you will **not** be eligible to participate in this Promotion if you fall into any one of the following categories:

a. A New Account is opened due to a change in CDA Trustee; or

b. If you had closed your Existing Account before commencement of the Promotion Period and you subsequently open a New Account for the same beneficiary during the Promotion Period.

3 Gifts

3.1 If you satisfy the requirements in Clauses 2.3 to 2.4 above, you will be eligible to receive a limited-edition Baa Baa Sheepz® Little Grower Mattress Sheet (worth S$53) designed for UOB (**"Gift"**).

3.2 Gifts are available on a first-come-first-served basis and remains subject to availability.

3.3 Each Account is only eligible to receive one Gift under this Promotion.

3.4 Accounts which are suspended, terminated, cancelled or in the Bank's opinion, are deemed to be delinquent or unsatisfactorily conducted shall not be eligible to receive the Gift. If the Account is closed before the Gift is redeemed or credited, the Gift shall be forfeited, and you shall not be entitled to any compensation or payment whatsoever.

3.5 CDA Trustees who are eligible for the Gift will be notified within the 90 days post the end of the Promotion Period via a notification letter, SMS or email (or such other date or mode of communication as UOB may determine at its sole discretion without prior notice) (the "**Redemption Notice**") maintained in UOB's records. The redemption period will be stated in the Redemption Notice. Gifts which are not redeemed by the last redemption date as specified in the Redemption Notice will be deemed to be forfeited.

3.6 UOB may substitute any of the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

3.7 The Gift is supplied by third party merchants and UOB is not an agent of the merchants and/or suppliers 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 or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the applicable 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 the third-party merchant in connection with the use and/or redemption of the Gift.

3.8 Gifts are strictly not refundable, non-transferable and cannot be replaced if lost, damaged, expired or forfeited.

3.9 Gifts are strictly not exchangeable for cash or for any other items, whether in part or in full.

3.10 UOB shall have no obligation to notify and/or update any person on the availability of the Gifts. UOB will only be able to determine whether a participant is eligible to receive a Gift after the Promotion Period has ended.

4 Withdrawals / Closure of Account

4.1 An early account closure fee of S$30 is payable if an Account is closed within 6 months from the opening date of the Account.

5 General

5.1 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.

5.2 Sending and receiving SMS is dependent on an 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 and/or received by you. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion. An SMS sent which is not the prescribed format, sent to an incorrect number, or sent from a non-UOB registered mobile number will not be accepted and will be void.

5.3 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.

5.4 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 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, howsoever caused.

5.5 If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift or Prize, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift from any of your accounts with UOB without prior notice to

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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 Gift through such means as UOB may determine in its sole discretion.

5.6 The Terms and Conditions shall be read in conjunction with the Bank's Terms and Conditions Governing Accounts and Services and any other terms and conditions that may be relevant in connection with this Promotion (collectively, the "**Standard Terms**"). In the event of any conflict or inconsistency between the Terms and Conditions and the Standard Terms, in respect of the Promotion, the Terms and Conditions herein shall prevail only to the extent of matters relating to this Promotion. In the event of any inconsistency between 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 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.

5.8 You will need to maintain sufficient funds in your Accounts to meet your financial commitments. You will still continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions are returned or rejected as a result of there being insufficient funds in your Account.

5.9 The Promotion is not valid with any other offers, privileges or promotions unless otherwise stated.

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 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 shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce these 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.