



UOB CDA Baa Baa Sheepz Wrapped in Wonder Promotion (1 September 2026 to 31 December 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 **“Child Savings Account”** means a joint UOB Uniplus Account in you and your child’s names that has to be opened as a bundle with your child’s CDA and which is valid, subsisting and in good standing at all times as determined by the Bank at its discretion.
- 1.4 **“New Account”** means an Account which is opened during the Promotion Period.
- 1.5 **“Promotion”** means this UOB CDA Baa Baa Sheepz Wrapped In Wonder Promotion (1 September 2026 to 31 December 2026).
- 1.6 **“Promotion Period”** means the period from 1 September 2026 to 31 December 2026, both dates inclusive.
- 1.7 **“CDA Trustee”** refers to the appointed Trustee of the Account.
- 1.8 **“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 customers of the Personal Banking, Wealth Banking, or Privilege Banking segments of UOB and have maintained their relationship with one of the aforementioned segments throughout the Promotion Period.
- 2.2 This Promotion is valid for the Promotion Period. 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 the New Account (**“New Account Application”**);
 - b. your New Account Application submitted pursuant to Clause 2.3(a) above must be approved by the Bank within the Promotion Period; and
 - c. you must successfully register for PayNow for your child using their birth certificate number and link it to the new Child Savings Account that was opened as a bundle with your child’s New Account.



For the avoidance of doubt, if you already have a Child Development Account with any other bank, you can still be eligible for this Promotion if you successfully open a New Account with UOB during the Promotion Period (i.e. "Change of CDA 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. Your New Account is opened due to a change in CDA Trustee; or
 - b. If you closed your existing Account before the commencement of or during 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 Clause 2, you will be eligible to receive a limited-edition Baa Baa Sheepz® Single Layer Blanket (worth S\$49) designed for UOB ("Gift").
- 3.2 CDA Trustees who are eligible to receive the Gift will be notified within ninety (90) days after the end of the Promotion Period, via a notification letter, SMS or email (the "**Redemption Notice**") (or within such other time period or through such other mode of communication as UOB may determine at its sole discretion without prior notice), based on their contact details maintained in UOB's records. The redemption details and redemption period for the Gift will be stated in the Redemption Notice. Gifts which are not redeemed in accordance with the redemption details and/or within the redemption period specified in the Redemption Notice will be forfeited.
- 3.3 Gifts are available on a first-come-first-served basis, whilst stocks last and remain subject to availability. UOB shall have no obligation to notify and/or update any person on the availability of the Gift.
- 3.4 Each New Account is only eligible to receive one Gift under this Promotion.
- 3.5 New 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 your New Account is closed before the Gift is redeemed, the Gift shall be forfeited, and you shall not be entitled to any compensation or payment whatsoever.
- 3.6 UOB may substitute 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 cannot be reserved, are strictly not refundable and non-transferable and cannot be replaced if lost, damaged, stolen, expired or forfeited.
- 3.9 Gifts are strictly not exchangeable for cash, credit or kind or for any other items, whether in part or in full.



- 3.10 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 any person. 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. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB.
- 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 or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
- 5.5 If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, 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 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, the Terms and Conditions herein shall prevail to the extent of such inconsistency. 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 The Promotion is not valid with any other offers, privileges or promotions unless otherwise stated.
- 5.9 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.
- 5.10 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce these Terms and Conditions.
- 5.11 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.