

TERMS AND CONDITIONS FOR UOB TMRW REWARDS+ STAR RUSH PROMOTION

1. Definitions

- 1.1. “**Promotion**” means this UOB TMRW REWARDS+ STAR RUSH PROMOTION.
- 1.2. “**Campaign Period**” means the period from 7 August 2025 to 24 September 2025, both dates inclusive.
- 1.3. “**UOB**” or the “**Bank**” means United Overseas Bank Limited.
- 1.4. “**UOB Card**” refers to any Visa, Mastercard, American Express, Union Pay and Japan Credit Bureau credit or debit card issued to individuals by United Overseas Bank Limited in Singapore for personal use only, and does not include any UOB travel account cards, UOB corporate cards, UOB purchasing cards, UOB business cards, UOB multicurrency corporate and private label cards.

2. Promotion

- 2.1. This Promotion is only open to existing UOB customers who are cardholders of a UOB Card with valid mobile banking access via UOB’s official digital banking app, the UOB TMRW app (an “**Eligible Customer**”).
- 2.2. By participating in the Promotion, you are deemed to have agreed to be bound by these terms and conditions governing the Promotion (the “**Terms**”).
- 2.3. The Promotion shall be valid during the Campaign Period.
- 2.4. To participate in the Promotion, you must be an Eligible Customer, and you must successfully log in to your UOB TMRW app and access Rewards+ during the Campaign Period.
- 2.5. If you satisfy the requirements set out in clause 2.4 above, you will earn one chance to play the UOB Rewards+ Star Rush Game per day (“**Game**” and each chance to play in the Game, a “**Game Try**”). The Game is only accessible through the dedicated banner on the Rewards+ main dashboard in the UOB TMRW app (the “**Game Site**”). It is your responsibility to ensure that you access the Game only through the UOB TMRW app, and not through any other third party link, message, content or website.
- 2.6. In order to utilise the Game Try which you have earned in accordance with Clause 2.5 above, you will need to access the Game Site.
- 2.7. To access the Game Site, you will be required to register (“**Registration**”) by entering your Singapore mobile number registered with UOB and your month and year of birth (“**Participation Details**”). This Registration has to be completed again



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fourteen (14) days after your first Registration and then every fourteen (14) days thereafter during the Campaign Period. If the mobile number you used to access the Game Site is different from your mobile number in UOB's records at the time UOB verifies your eligibility for the Prize(s), your Prize(s) that you have redeemed will be forfeited. Each mobile number may only be linked to one (1) Registration or Eligible Customer. If two (2) different customers register for this Promotion using the same mobile number, only the customer who successfully completed their first valid Registration first will be eligible for this Promotion. You are solely responsible for ensuring that the Participation Details that you provide are correct, complete, up-to-date and true in all respects.

- 2.8. To play the Game, you are required to press the stars displayed on-screen in the Game Site to pop them and achieve a game score ("**Game Score**"). The Game Score will automatically be converted into coins ("**Coins**") as per the following table:

Game Score	Coins Received
400 - 500	50
501 - 650	65
651 - 800	80
801 and above	100

- 2.9. You may accumulate the Coins and redeem them for your preferred Prizes. Coins will automatically expire seven days from the time they are earned. Coins that are not redeemed before they expire or by the end of the Campaign Period, will be forfeited. *For illustration purposes only, Coins earned on 8 August 2025, 1500 hours will expire on 15 August 2025 at 1500 hrs if they have not been redeemed.*

- 2.10. There are a total of 69,140 prizes available to be redeemed under the Promotion and are available on a first-come-first-served basis and while stocks last. The prizes available to be redeemed under the Promotion are as follows (collectively, the "**Prizes**"):

Redemption Periods	Prizes	Quantity Available	Coins required for Redemption	Suggested Retail Price
7 August – 24 September 2025	S\$0.60 Cash Credit (" Cash Credit ")	48,000	200	S\$0.60
7 August – 13 August 2025	Exclusive Singapore-inspired Collectible (" SG-inspired Collectible ") Ang Ku Kueh Pin Badge (" Pin Badge ")	1,550	300	S\$5.00
	Exclusive SG-inspired Collectible Ang Ku Kueh-print Travel Packing Cube Size M - 11.5 " x 10.5" x 4.75" (" Travel Packing Cube ")	970	450	S\$8.00
	Exclusive SG-inspired Collectible Ang Ku Kueh Plushie Bag Charm (" Plushie Bag Charm ")	500	600	S\$20.00
14 August – 20 August 2025	Exclusive SG-inspired Collectible Kopi-in-a-bag Pin Badge (" Pin Badge ")	1,550	300	S\$5.00



	Exclusive SG-inspired Collectible Kopi-in-a-bag-print Travel Packing Cube Size L - 15" x 11.5" x 4.75" ("Travel Packing Cube")	970	450	S\$8.00
	Exclusive SG-inspired Collectible Kopi-in-a-bag Plushie Bag Charm ("Plushie Bag Charm")	500	600	S\$20.00
21 August – 27 August 2025	Exclusive SG-inspired Collectible Kueh Tutu Pin Badge ("Pin Badge")	1,550	300	S\$5.00
	Exclusive SG-inspired Collectible Kueh Tutu-print Travel Packing Cube Size S - 11" x 8" x 4" ("Travel Packing Cube")	970	450	S\$8.00
	Exclusive SG-inspired Collectible Kueh Tutu Plushie Bag Charm ("Plushie Bag Charm")	500	600	S\$20.00
28 August – 3 September 2025	Exclusive SG-inspired Collectible Ice-cream Sandwich Pin Badge ("Pin Badge")	1,550	300	S\$5.00
	Exclusive SG-inspired Collectible Ice-cream Sandwich-print Travel Packing Cube Size XL - 17" x 13" x 4.75" ("Travel Packing Cube")	970	450	S\$8.00
	Exclusive SG-inspired Collectible Ice-cream Sandwich Plushie Bag Charm ("Plushie Bag Charm")	500	600	S\$20.00
4 September – 10 September 2025	Exclusive SG-inspired Collectible Png Kueh Pin Badge ("Pin Badge")	1,550	300	S\$5.00
	Exclusive SG-inspired Collectible Png Kueh-print Travel Packing Cube Size L - 15" x 11.5" x 4.75" ("Travel Packing Cube")	970	450	S\$8.00
	Exclusive SG-inspired Collectible Png Kueh Plushie Bag Charm ("Plushie Bag Charm")	500	600	S\$20.00
11 September – 17 September 2025	Exclusive SG-inspired Collectible Good Morning Towel Pin Badge ("Pin Badge")	1,550	300	S\$5.00
	Exclusive SG-inspired Collectible Good Morning Towel-print Travel Packing Cube Shoebag ("Travel Packing Cube")	970	450	S\$8.00
	Exclusive SG-inspired Collectible Good Morning Towel Plushie Bag Charm ("Plushie Bag Charm")	500	600	S\$20.00
18 September – 24 September 2025	Exclusive SG-inspired Collectible Iced Gem Biscuit Pin Badge ("Pin Badge")	1,550	300	S\$5.00
	Exclusive SG-inspired Collectible Iced Gem Biscuit-print Travel Packing Cube Size XL - 17" x 13" x 4.75" ("Travel Packing Cube")	970	450	S\$8.00
	Exclusive SG-inspired Collectible Iced Gem Biscuit Plushie Bag Charm ("Plushie Bag Charm")	500	600	S\$20.00

For the avoidance of doubt, you may redeem more than one (1) Prize in a single redemption attempt if you have sufficient Coins to do so.

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- 2.11. All Game Scores achieved, Coins earned and Prizes redeemed may be subject to verification of your eligibility under and confirmation of your compliance with these Terms by UOB, based on UOB's absolute discretion. If UOB is unable to verify the validity of any one of the Participation Details that you have provided in your Registration, your Game Score and Coins earned during the fourteen (14) day period during which your Registration with such unverifiable Participation Details applies, as well as any Prizes redeemed using such Coins, will be forfeited.
- 2.12. The Prizes may be redeemed on the Game Site as follows:
- (a) upon selecting redemption of the Cash Credit, you will receive a message in the Game Site stating that you have redeemed the Cash Credit. The Cash Credit will then be credited to and reflected directly in your eligible UOB Card account which contains your most recent retail transaction made in relation to the time of the crediting of the Cash Credit (or such other account as may be determined by UOB in its sole discretion). The Cash Credit will be credited by UOB within six (6) weeks from the date of your redemption of the Cash Credit (or such other date as may be determined by UOB in its sole discretion);
 - (b) upon selecting redemption of the exclusive SG-inspired Collectible Pin Badge, Travel Packing Cube or Plushie Bag Charm, you will receive a message in the Game Site with a unique redemption code and details regarding the collection of these Prizes. Subject to the specific details regarding the collection of these Prizes as stated in these messages sent to you, collection of these Prizes from the redemption centre will commence from 15 September 2025 onwards (or such other date as may be determined by UOB in its sole discretion). These messages and the redemption codes therein will remain in your prize wallet in the Game Site until 10 November 2025 (or such other date as UOB may determine in its sole discretion).
- 2.13. UOB reserves the right at any time to amend the list of Prizes and/or substitute the Prizes with any item of equivalent or similar value, in its sole discretion, without any prior notice or giving any reasons or being liable to any person.
- 2.14. The total number of Prizes available for redemption will reduce as they are redeemed. Based on this, whether you will be able to redeem a Prize and the type of Prize that you can redeem under this Promotion will depend on, among other things, when you play the Game, the number of other Eligible Customers playing the Game and the number and type of remaining Prizes available at the time of your Prize redemption.
- 2.15. The Prizes are not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of any of the Prizes is allowed.



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- 2.16. Where the relevant Prize is supplied by a third-party merchant and/or supplier, then you agree that UOB is not an agent of the merchant and/or supplier of that Prize. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of that Prize and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in that Prize. Any dispute regarding that Prize is to be resolved directly with the merchant and/or supplier of that Prize. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of such Prize. For the purposes of this clause, "Prize" includes any products and/or services provided by third-party merchants in connection with the use and/or redemption of the Prize.
- 2.17. The utilisation and/or redemption of a Prize may be subject to terms and conditions and expiration dates, which shall be your sole responsibility to comply with. All Prizes which are not claimed by the prescribed deadline (if any) will be forfeited without compensation.

3. General

- 3.1. The following persons shall not be eligible to participate in the Promotion:
- (a) individuals whose UOB Card(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) individuals whose UOB Card(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.
- 3.2. UOB shall not be responsible for any compatibility issues which may arise between the Game and the device/browser that you use to play the Game.
- 3.3. Without prejudice to any other provision in these Terms, UOB shall be entitled to disqualify you from this Promotion if you tamper or attempt to tamper with the Game, the Game Tries, the Game results or the operation of the Game, Promotion or Game Site in any way.



- 3.4. If you choose to redeem the Cash Credit, you are responsible for ensuring that your UOB Card accounts are valid and existing, not blocked from use, in good standing and conducted in a proper and satisfactory manner (as determined by UOB at its sole discretion) at the time of the crediting of the Cash Credit. UOB shall not be responsible for any loss or damage suffered by any person if the Cash Credit is not successfully credited or available for use, or if you are unable to redeem or use the Cash Credit. If your relevant UOB Card account is closed, suspended, terminated or blocked from use on or before the crediting of the Cash Credit to that UOB Card account, the Cash Credit will be deemed forfeited and no compensation shall be made for the forfeited Cash Credit.
- 3.5. If any Eligible Customer/UOB Card is subsequently found to be ineligible or disqualified or not entitled to participate in this Promotion or to redeem the Prize, UOB reserves the right to, in its sole discretion, without prior notice or having to give any reason, forfeit/reclaim the Prize and award or dispose of the Prize in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Prize. UOB shall also be entitled to, in its sole discretion and without prior notice, claim from any of the Eligible Customer's accounts a reimbursement for the value of the Prize through such modes and methods as shall be determined by UOB, including, without limitation, deducting/claiming back the same from any of the Eligible Customer's UOB Card accounts or otherwise. If the monies standing to the credit of the Eligible Customer's accounts are insufficient to reimburse UOB, the Eligible Customer shall immediately reimburse UOB for the value of the Prize through such means as UOB may determine in its sole discretion.
- 3.6. 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.
- 3.7. 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.
- 3.8. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. 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 this Promotion. UOB's decisions on all matters in connection with this Promotion are at its discretion and shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person.



- 3.9. The Terms shall be read in conjunction with the 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) these Terms and the Standard Terms, these Terms shall prevail to the extent of such inconsistency; and (ii) these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.10. 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 all purposes in connection with this Promotion and to contact you, including by voice call or text message.
- 3.11. A person who is not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term herein.
- 3.12. These Terms shall be governed by and construed in accordance with the laws of Singapore and the Singapore courts shall have exclusive jurisdiction over any dispute arising out of or in relation to the Promotion.

