



**Terms and Conditions for Workplace Banking New Accounts Deposits Funding Gift
(1 Jan 2026 – 30 June 2026)**

1. Promotion

- 1.1. This Workplace Banking New Accounts Deposits Funding Gift Promotion (the “**Promotion**”) is valid from 1 Jan 2026 to 30 Jun 2026, both dates inclusive (the “**Promotion Period**”).
- 1.2. By participating in this Promotion, an individual is deemed to agree to be bound by the terms and conditions of this Promotion (“**Terms**”).
- 1.3. For the purposes of this Promotion:
 - 1.3.1. “**Account**” means a UOB One Account, UOB Stash Account, KrisFlyer UOB Account or UOB Lady’s Savings Account which (i) was applied through UOB Workplace Banking, and (ii) is in valid, subsisting and in good standing at all times as determined by UOB at its discretion.
 - 1.3.2. “**Gift**” refers to one (1) S\$40 Takashimaya Shopping Vouchers.
 - 1.3.3. “**Qualifying Accountholder**” refers to an individual who is eligible to receive the Gift under this Promotion.
 - 1.3.4. “**UOB**” means United Overseas Bank Limited.

2. Gift

- 2.1. The first 500 participants in this Promotion to satisfy all of the following conditions shall be eligible to receive the respective Gift set out below:
 - (a) successfully submit an application via UOB Workplace Banking for any two (2) of the new Accounts below during the Promotion Period;
 - UOB One Account;
 - UOB Stash Account;
 - KrisFlyer UOB Account; or
 - UOB Lady’s Savings Account
 - (b) the application for the new Account must be successfully approved by UOB during the Promotion Period; and
 - (c) satisfies all of the conditions for either Gift below:

Gift	Conditions
S\$40 Takashimaya Shopping Vouchers	(i) successfully credit S\$10,000 fresh funds into each of the two new Accounts within 2 months from the date of account opening; and (ii) maintains the credited S\$10,000 funds for three (3) consecutive months.

- 2.2. For the avoidance of doubt:



- 2.2.1. Each Qualifying Accountholder is only entitled to one Gift under this Promotion and shall not be entitled to any additional Gift notwithstanding any subsequent deposit of additional fresh funds into his/her new Accounts during or after the Promotion Period.
 - 2.2.2. The new Accounts must be active, valid, subsisting and/or in good standing at all times as determined by UOB in its sole discretion. In the event that the new Accounts are delinquent, voluntarily or involuntarily suspended, closed or terminated or suspended for any reason whatsoever before the Qualifying Accountholder's redemption of the Gift, the Gift shall be forfeited and he/she shall not be entitled any compensation or payment whatsoever.
 - 2.2.3. An application to open a new Account submitted via any channel other than UOB Workplace Banking shall not satisfy Clause 2.1 above.
 - 2.2.4. All applications are subject to approval which will be determined by UOB in its absolute discretion. UOB is neither required to provide any reason or notice of any unsuccessful application nor liable to any person.
- 2.3. Qualifying Accountholder will be notified by UOB via SMS within eight (8) weeks (or such other date as UOB may determine) after he/she has satisfied all of the conditions and is eligible to receive the Gift based on his/her mobile number in UOB's records (the "**Redemption Notice**"). The Redemption Notice will set out details on the redemption of the Gift. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Notice is not met at the time of redemption. No replacement will be issued for a lost, stolen, deleted or destroyed Redemption Notice.
- 2.4. The Gift must be redeemed during the redemption period specified in the Redemption Notice. UOB will not extend the redemption period for any reason whatsoever.
- 2.5. The Gift is available on a first-come-first served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift.
- 2.6. The Gift is not replaceable, refundable, transferrable nor exchangeable for cash, credit or kind, in full or in part, and are not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Gift is allowed.
- 2.7. UOB reserves the right to vary or substitute the Gift with other items of similar or equal value at any time without having to give any notice or provide any explanation.
- 2.8. 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 merchants and/or suppliers of the Gift and UOB shall not be required to assist or act on your behalf in communicating with the merchants and/or suppliers of the Gift. For the purposes of this clause, "Gift" include any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.
- 3. Withdrawals / Closure of Account**
- 3.1. An early account closure fee of S\$30 is payable if any new Account applied under this Promotion is closed within six (6) months from the opening date of the account.
- 4. General**
- 4.1. All participants in the Promotion shall be solely responsible for ensuring that they maintain sufficient funds in their new Accounts to meet all their financial commitments. They 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 funds in their new Accounts or otherwise.

4.2. 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.

4.3. UOB shall not be responsible or liable:

- (a) any failure or delay in the transmission of transactions by any party including, but not limited to, acquiring merchants, merchant establishments, electronic or platform systems, in relation to this Promotion;
- (b) for any losses, damages or otherwise suffered by any person if it is unable to perform its obligations under the Terms, whether or not due directly or indirectly to the failure of the merchant establishments, merchant acquirer, telecommunication authorities or service provider or such other third party which may be engaged for this Promotion, any machine or communication or computer system, industrial dispute, war, Act of God, or anything outside the control of UOB;
- (c) for any application, notice or communication, email which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected;
- (d) for any breakdown or malfunction in any platform, network, computer system or equipment; or
- (e) for any costs, losses, damages, claims, expenses and/or injuries of any customer or any other person howsoever incurred or suffered as a result of or in connection with the redemption or usage of the Gift or participation in this Promotion.

4.4. 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. All participants 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.

4.5. 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 a participant has 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.

4.6. If UOB determines that a Qualifying Accountholder is 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 his/her accounts with UOB without prior notice

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to him/her. If the monies standing to the credit of the Qualifying Accountholder's accounts are insufficient to reimburse UOB, he/she shall immediately reimburse UOB for the value of the Gift.

- 4.7. The Terms shall be read in conjunction with the prevailing UOB's 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 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.
- 4.8. 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.
- 4.9. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 4.10. By participating in the Promotion, all participants are deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, the organisers, sponsors, promoters, merchants, vendors and/or their respective contractors for the purposes of the Promotion including verifying the eligibility of the participants, contacting the participants by telephone, mobile phone, email, letter or SMS regarding the Promotion, redemption of the Gift, and all other purposes incidental to the Promotion.
- 4.11. While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.
- 4.12. 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.
- 4.13. The Terms are governed by the laws of Singapore and all participants shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts 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.