

United Overseas Bank Limited (“UOB”)

Terms and Conditions Governing UOB Private Bank Client Referral Programme

1. This UOB Private Bank Client Referral Programme (the “**Programme**”) is valid from 1 January 2026 to 31 December 2026, both dates inclusive (the “**Programme Period**”). By participating in this Programme, you agree to be bound by these terms.
2. This Programme is only open to existing UOB Private Bank Clients (“**Eligible Clients**”) who:
 - (a) maintain a minimum Asset Under Management of S\$3,000,000 (or its equivalent in foreign currencies) with UOB Private Bank; and
 - (b) during the Promotion Period, successfully refers any family member or friend (“**Referred Client**”) to UOB Private Bank.

Eligible Clients **exclude**:

- (a) non-individuals;
 - (b) employees, officers, directors of UOB and its affiliates, and their immediate families; and
 - (c) any person who is an existing UOB Private Bank referrer engaged under a contractual agreement with UOB, including but not limited to business introducers and external asset managers.
3. For the avoidance of doubt, a Referred Client must:
 - (a) **not** be an existing UOB Private Bank client with an account either in his or her sole name or jointly with another person (including the Eligible Client), either as a primary or secondary accountholder, and must not have a UOB Private Bank relationship within twelve (12) months immediately preceding the referral date;
 - (b) **not** be an existing UOB Wealth Banking or Privilege Banking client, either in his or her sole name or jointly with another person (including the Eligible Client), either as a primary or secondary accountholder, and must not have a UOB Wealth Banking or Privilege Banking relationship within twelve (12) months immediately preceding the referral date;
 - (c) in cases where the Referred Client is an existing customer of UOB, have all accounts with UOB in good standing as determined by UOB in its sole discretion;
 - (d) be an individual and must **not** be a business introducer or external asset manager;
 - (e) be at least 21 years old as at the date of becoming a new UOB Private Bank customer; and
 - (f) be a resident of any of the following permitted jurisdictions: Singapore, China, Malaysia, and/or Indonesia.

For each Referred Client, UOB may determine eligibility at its sole discretion following periodic reviews of the banking relationship.

The date of referral shall be determined as at the date that UOB receives a duly completed UOB Private Bank Client Referral Form containing the contact details of the Referred Client.

4. By completing the UOB Private Bank Client Referral Form, you represent and warrant that you:
- (a) consent to UOB disclosing your name and your status as a customer of UOB to such Referred Client;
 - (b) have obtained the Referred Client's consent to disclose his or her personal data to UOB, and have informed him or her that the purpose of such disclosure is for UOB to contact the Referred Client to verify his or her identity and interest in becoming a UOB Private Bank customer, which is a prerequisite for participation in this Programme;
 - (c) confirm that you have read and agree (and procure that the Referred Client has read and agree) to be bound by the terms of UOB Privacy Notice (Individual);
 - (d) have obtained the Referred Client's consent to be contacted by UOB or its representatives via phone, message, email, or other communication channels;
 - (e) have informed the Referred Client that you may receive a Reward under this Promotion if all applicable conditions are fulfilled; and
 - (f) have obtained the Referred Client's consent to the disclosure of the estimated value of their Fresh Funds to you, as may be inferred from the Reward amount you receive from UOB under this Promotion.

You further agree to indemnify UOB against any claims, losses, or liabilities arising from your failure to comply with applicable data protection laws and/or your non-compliance with the above representations and warranties.

5. For the purpose of this Programme, a referral is considered successful when:
- (a) the referral is made by the Eligible Client during the Programme Period in compliance with applicable personal data protection laws;
 - (b) the Referred Client satisfies the requirements set out in Clause 3 above and successfully opens a new account (subject always to UOB's sole discretion in approving such new account) for any of the Products with UOB Private Bank as the primary account holder during the Programme Period;
 - (c) the Referred Client deposits or invests, subject to UOB's assessment of product suitability, a minimum initial lump sum of at least S\$5,000,000 (or its equivalent in a foreign currency) in Fresh Funds into the new account within six (6) months from account opening date provided that such deposit or investment is made during the Programme Period;
 - (d) the Referred Client maintains the minimum initial lump sum Fresh Fund deposit referred to in Clause 5(c) above in the new account with UOB Private Bank for six (6) consecutive months, commencing from the month in which the Referred Client is upgraded to a UOB Private Bank customer; and
 - (e) each of the Eligible Client and the Referred Client must have successfully completed all required know-your-client, anti-money laundering, counter-terrorism financing and other

due diligence checks as required under applicable laws and regulations and in accordance with UOB's compliance procedures, to the satisfaction of UOB.

"Fresh Funds" refer to:

- (i) funds in the form of non-UOB cheques;
- (ii) other funds that are not transferred from any existing UOB current, savings or fixed deposit account;
- (iii) other funds 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 with UOB within the Programme Period; and
- (iv) funds that do not originate from the redemption, maturity, or liquidation of any investment product held with UOB, including but not limited to unit trusts, bonds, structured deposits, equity-linked products, or any other investment instruments, and re-deposited into the new account with UOB within the Programme Period.

"Products" refers collectively to I-Account, Global Currency Account, One Account, Stash Account, KrisFlyer UOB Account, FX+, Singapore Dollar fixed deposit, Foreign Currency fixed deposit, structured deposit, unit trusts, bonds, equity-linked products, Maxiyield, Equities, Universal Life.

6. Each Eligible Client who has made a successful referral will receive the following reward ("**Reward**"):

When Referred Client placed in Fresh Funds within six (6) months from account opening and maintained such Fresh Funds for at least six (6) consecutive months	Reward Amount (in Cash Credit)
S\$5,000,000 – S\$9,999,999	S\$3,000
S\$10,000,000 – S\$19,999,999	S\$6,000
S\$20,000,000 and above	S\$15,000

The Reward shall be credited to the Eligible Client's designated I-Account within three (3) months from the date on which all conditions under this Programme have been fulfilled. In the event the Eligible Client does not hold an I-Account, the Eligible Client shall be required to open one in order to receive the Reward.

- 7. UOB's calculation of the Reward payable shall be final, conclusive, and binding on the Eligible Client. The Eligible Client shall have no right to, and hereby irrevocably and unconditionally waive all rights to, review or dispute UOB's calculations of the Reward.
- 8. The Eligible Client shall be solely responsible for any taxes levied on the Reward, and for all expenses and costs incurred in connection with his participation in this Programme.
- 9. There shall be no limit to the number of Referred Clients that an Eligible Client may refer under this Programme during the Programme Period. Each successful referral shall be assessed independently for eligibility and Reward entitlement in accordance with these Terms and Conditions.
- 10. UOB reserves the right, at its sole and absolute discretion, to substitute the Reward with another reward of equivalent value at any time without prior notice and without assigning any reason therefor.

11. UOB reserves the right not to contact the Referred Client for any reason whatsoever and UOB shall not be liable for any compensation to the Eligible Client if UOB exercises its right not to contact the Referred Client, if the Referred Client fails to open a new account with UOB Private Bank under this Programme, or for any reason whatsoever thereby resulting in the Eligible Clients not being eligible for the Reward(s) offered under this Programme.
12. Referrals made by an Eligible Client involving individuals who are existing UOB clients (except for UOB Wealth Banking and Privilege Banking clients) who are eligible for upgrade to the UOB Private Bank status will also be recognised as a successful referral by the Eligible Client for the purpose of this Programme provided that the referral of such individuals was successfully made in accordance with Clauses 2 to 5 above.
13. Eligible Clients are not permitted to refer themselves or their joint accountholders for this Programme.
14. Eligible Clients undertake not to solicit or receive any payment, benefit, kickback or advantage from any Referred Client or any other person in connection with this Programme.
15. If more than one Eligible Client successfully refers the same Referred Client within the Programme Period, the Eligible Client whose UOB Private Bank Client Referral Form is received first by UOB (as decided by UOB at its discretion) will be entitled to the Reward.
16. An Eligible Client will not be informed if any of his or her referral is not successful and UOB shall not be obliged to provide any reason for such outcome.
17. In addition to the exclusions stated under Clause 2 and 3 above, the following persons shall not be eligible to participate in this Programme:
 - (a) individuals whose accounts are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole discretion;
 - (b) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; and
 - (c) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
18. If UOB subsequently determines that an Eligible Client was not eligible to participate in this Programme, or failed to meet any of the conditions herein, or withheld material information about a Referred Client that could reasonably affect UOB's decision to accept or maintain such Referred Client's banking relationship, UOB reserves the right to (a) forfeit or reclaim any Reward granted, including by debiting the Eligible Client's account and (b) terminate such Eligible Client's and/or the Referred Client's ability to participate in this Programme immediately without prior notice. In such circumstances, no person shall be entitled to any compensation or payment, including any Reward accrued but unpaid prior to such termination.
19. UOB reserves the right to make any changes where it deems necessary, in its absolute discretion, to the terms and conditions of this Programme ("**Terms and Conditions**") at any point in time and without prior notification. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Programme.

20. UOB's decision on all matters relating to this Programme, including but without limitation to, the time of receipt of the UOB Private Bank Client Referral Form by UOB, acceptance of any Referred Client, or termination of any banking relationship with an Eligible Client or Referred Client, shall be at UOB's sole and absolute discretion and is final, conclusive and binding. For the avoidance of doubt, UOB reserves the unqualified right to exercise such discretion without providing any reasons, and no person shall have any claim against UOB in respect of such decisions.
21. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Programme, these Terms and Conditions shall prevail.
22. UOB may, at its discretion, terminate this Programme and/or vary, amend, delete and / or add on to any of these Terms and Conditions, including, but not limited to, varying the Programme Period, at any time without giving any reason or prior notice or assuming any liability to any Eligible Client or any Referred Client, and all Eligible Client and all Referred Clients shall be bound by such variations, amendments, deletions and/or additions.
23. While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. All information is correct at time of printing.
24. A person who is not a party to any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term of such agreement or the terms and conditions of this Programme.
25. These Terms and Conditions are governed by Singapore law and all the Eligible Clients and the Referred Persons agree to submit to the exclusive jurisdiction of the Singapore Courts.
26. 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. 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.

United Overseas Bank Limited Co. Reg. No. 193500026Z

January 2026