Terms and Conditions for
United Overseas Bank Limited ("UOB") HDB Home Loan Online Exclusive

1. Promotion

1.1. This "United Overseas Bank Limited ("**UOB**") HDB Home Loan Online Exclusive" ("**Promotion**") is open to the individuals who satisfy all of the following conditions ("**Applicant(s)**"): -

(a) submit(s) an application via "Apply Now" (available at https://forms.uob.com.sg/property/apply) ("**Application**") to United Overseas Bank Limited ("**UOB**") from 1 April 2026 to 30 September 2026, both dates inclusive, to apply for a property loan for any of the purposes listed below ("**HDB Home Loan**"):

(i) to finance purchase of a completed HDB property; or

(ii) to re-finance an existing loan obtained from another bank or financial institution for the purchase of a HDB property; and

(b) accepts the letter of offer issued by UOB in connection with the HDB Home Loan ("**Letter of Offer**") by 7 October 2026.

(An application submitted online and subsequently amended to revise the applicant names will not constitute an Application and will not satisfy Clause 1.1(a)).

Submission of your details via our Contact Us form does not constitute an Application.

1.2. For the avoidance of doubt: -

1.2.1. The Promotion is **not applicable** to any of the following HDB Home Loans: -

(a) HDB Home Loan involving the restructuring or re-pricing of existing property loan already taken out with UOB; or

(b) HDB Home Loan which are under the UOB's Staff Housing Loans Scheme.

1.2.2. This Promotion is **applicable** to selected packages only and **not valid** with agent or other third-party referrals, Introduce A Friend, welcome back and/or other promotions.

1.2.3. This Promotion is **not applicable to** Applicant(s) who have received other benefits, cash rebate, gifting such as U-Solar programme subsidy, rewards and/or administrative concessions from UOB on his/her existing or new property loan(s) (including, but not limited, to a waiver or reduction of any fee payable or penalty incurred by Applicant(s)).

1.3. All HDB Home Loan applications are subject to approval and acceptance by UOB. UOB shall not be required to give any reason or prior notice for any rejection of any property loan application and shall not be liable or responsible to any party for any rejection of any property loan application. No payment or compensation whether in cash, credit or any kind will be made for any rejection of any property loan application.

1.4. The Letter of Offer shall contain such terms and conditions as UOB may require in relation to the HDB Home Loan.

1.5. Notwithstanding anything to the contrary, UOB reserves the right to determine at its sole and absolute discretion the eligibility of any individual for the Promotion. The decisions of UOB on all such matters relating to the eligibility of any such individual and/or persons are final, conclusive and binding, and UOB is not 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.

2. Cash Rebate (for refinancing only)

2.1 A cash rebate may be awarded in relation to HDB Home Loans granted by UOB to refinance an existing loan obtained from another bank or financial institution for the purchase of a HDB property, where the loan quantum for such HDB Home Loan is at least S$300,000 ("**Applicable Refinancing HDB Home Loan**").

2.2 Eligible Applicant(s) will receive a cash rebate of S$2,000 (the "**Rebate**").

2.3 The Rebate will be credited into the Applicant's loan servicing account for the Applicable Refinancing HDB Home Loan one (1) month from the date of the first disbursement under the Applicable Refinancing HDB Home Loan.

2.4 The eligible Applicant(s) may elect to pay their legal fees (for the Applicable Refinancing HDB Home Loan) using the Rebate.

2.5 Only one (1) Rebate will be given per Applicable Refinancing HDB Home Loan, regardless of the number of Applicants named in the Letter of Offer.

2.6 UOB reserves the right to forfeit the Rebate and/or claim from the Applicant(s) a reimbursement for the value of the Rebate, if any of the following events occur within 36 months from the date of the first disbursement under the Applicable Refinancing HDB Home Loan: -

(i) the Applicable Refinancing HDB Home Loan is repaid in full or in part; or

(ii) the Applicable Refinancing HDB Home Loan is restructured.

3. Sign Up Gift (for new loans and refinancing)

3.1. A Sign Up Gift (as determined in the table below) may be awarded in relation to HDB Home Loans granted by UOB, based on the HDB Home Loan amount granted to the Applicant(s) as reflected in the Letter of Offer.

HDB Home Loan amount granted to the Applicant(s) as reflected in the Letter of Offer	Sign Up Gift
S$300,000 to less than S$500,000	Takashimaya Shopping Vouchers, worth S$200
S$500,000 to less than S$1,000,000	Takashimaya Shopping Vouchers, worth S$400
At least S$1,000,000	Takashimaya Shopping Vouchers, worth S$700

3.2. For the purpose of this Promotion, the HDB Home Loan amount granted to the Applicant(s) for the purchase of a completed HDB property will be computed based on, amongst others, the lower of:

(i) purchase price of the completed HDB property;

(ii) valuation of the completed HDB property provided by HDB pursuant to a request for valuation of property submitted to HDB;

less the value of the Sign Up Gift (as determined in the table above) awarded to the Applicant(s). Any other discount, rebate or benefits received directly or indirectly by the Applicant(s), which has the effect of reducing the purchase price, will also be involved in the computation.

3.3. For the avoidance of doubt:-

3.3.1. Only one (1) Sign Up Gift will be given per HDB Home Loan accepted in

accordance with the terms and conditions of this Promotion.

3.3.2. If there is more than one (1) Applicant for the same HDB Home Loan, only one (1) Sign Up Gift will be issued to the Applicants notwithstanding that there is more than one (1) individual Applicant for that same HDB Home Loan.

3.4. The Sign Up Gifts are awarded on a 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.

3.5. Applicants will receive a redemption letter notifying them of their eligibility to receive the Sign Up Gift and containing the terms and conditions for redeeming the Sign Up Gift. The redemption letter will be sent to the Applicant's address according to UOB's records.

3.6. UOB assumes no liability or responsibility of any kind for any failure or delay in the Applicant(s)' receipt of the redemption letter and/or the Sign Up Gift or for any redemption letter and/or the Sign Up Gift which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired. The Sign Up Gift must be collected within the time period(s) set out in the redemption letter failing which the Sign Up Gift shall be null and void and the Sign Up Gift shall be forfeited. Any Sign Up Gift that has expired or which is not collected within the required time frame or any Sign Up Gift and/or the redemption letter which is lost, misplaced, defaced, stolen or tampered with, misdirected or damaged is strictly non-replaceable. No payment or compensation whether in cash, credit or any kind shall be made.

3.7. All or part of the Sign Up Gift may be supplied by third party merchants and/or suppliers and UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Sign Up Gift. UOB assumes no liability or responsibility and will not be liable or responsible for (a) any defect, quality, deficiency, merchantability, fitness or any other aspect of the Sign Up Gift and/or any other gifts; and/or (b) for the acts or defaults of the manufacturer, merchant and/or suppliers of the same. UOB is not an agent of the manufacturer, merchant and/or suppliers. In addition to these Terms and Conditions (as defined below), the manufacturer, merchant and/or suppliers of the Sign Up Gift and/or any other gifts may impose separate and further conditions for the redemption of and use of the same. Any dispute about the quality or service standard must be resolved directly with the manufacturer, merchant and/or suppliers. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Sign Up Gift. For the purposes of this clause, "Sign Up Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Sign Gift.

3.8. UOB will not be responsible or liable for any injury, loss, claim or damage or consequences whatsoever or for any charges, costs or expenses of any kind suffered or incurred as a result of or in connection with this Promotion and the redemption or usage of the Sign Up Gift and/or any other gifts or in connection with the Promotion howsoever arising.

3.9. The redemption letter and the Sign Up Gift are neither transferable nor exchangeable for cash, credit or other gifts, in full or in part. No reservation, refund or exchange of the Sign Up Gift is allowed.

3.10. UOB reserves the right to replace and/or substitute the Sign Up Gift with a similar reward of equivalent or similar value; or to suspend or withdraw any rewards at any time without prior notice or giving any reason or assuming any liability to any party whatsoever.

3.11. If UOB subsequently discovers that an Applicant(s) is not eligible to participate in the Promotion and/or to receive the Sign Up Gift, UOB may at its discretion forfeit the Sign Up Gift, or if already awarded, reclaim the Sign Up Gift at the expense of the Applicant(s) (whether by deductions to the Applicant(s)' UOB accounts or otherwise) and/or award or dispose of the Sign Up Gift in such manner and/or to such person as UOB deems fit at its absolute discretion without payment, compensation, or reason. UOB may, at its discretion, reclaim the Sign Up Gift or charge to and debit an amount equivalent to the value of the additional interest(s) of the Sign Up Gift, if already awarded/redeemed, up to a cap of the value of the awarded Sign Up Gift from the Borrower's account, if the HDB Home Loan is found to be subsequently cancelled.

3.12. UOB may change these terms or suspend/terminate the Promotion without giving notice.

4. General

4.1. UOB shall not be responsible or liable for any costs, losses, damages, claims, expenses and/or injuries: -

(a) suffered by any person if UOB is unable to perform its obligations under these Terms and Conditions;
(b) suffered by any person if the Applicant is not eligible for this Promotion;
(c) arising from UOB exercising its right to reject the HDB Home Loan application; or
(d) of any Applicant or any other person howsoever incurred or suffered.

3.2. 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.

3.3. 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 the Applicant(s) have met all the requirements of this Promotion. UOB's decisions 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. UOB shall not be obliged to give any prior notice or any reason or enter into any correspondence with any person on any matter relating to this Promotion or its decision. No communication, appeal, claims and/or enquiries will be entertained.

3.4. Participation in this Promotion is subject to these terms and conditions of this Promotion ("**Terms and Conditions**"). UOB reserves the right, at any time and from time to time, to vary, delete and/or add on to any of these Terms and Conditions at its discretion at any time without giving any reason or prior notice or assuming any liability to any party and all Applicant(s) shall be bound by such variations, deletions and/or additions.

3.5. The Terms and Conditions shall be read in conjunction with any other terms that may be relevant in connection with the Promotion. In the event of any inconsistency between these terms and the Terms and Conditions, the Terms and Conditions shall prevail to the extent of such inconsistency. In the event of any inconsistency or discrepancies between these Terms and Conditions and any advertising, publicity, brochure, marketing, promotional, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.

3.6. While all the information provided herein is believed to be reliable at the time and date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

3.7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.

3.8. 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.

3.9. A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce or enjoy the benefit of any term

herein.

3.10. These Terms and Conditions shall be governed by the laws of Singapore, and all participants in this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.

3.11. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.