

Terms and Conditions
UOB Online Account Opening Weekly Friday Promotion (6 to 27 March 2026)

1. Definition

1.1 **“Account”** means any one of the following single-name accounts:

- (a) a UOB Stash Account, UOB Uniplus Account, KrisFlyer UOB Account or UOB One Account
or

which is in good standing at all times, as determined by UOB at its sole discretion.

1.2 **“Bank”** or **“UOB”** means United Overseas Bank Limited and includes its successors or assigns.

1.3 **“New Funds”** means funds:

- (a) in the form of non-UOB cheques or non-UOB cashier’s order;
- (b) that are not transferred from any existing UOB current/savings or fixed deposit account; and
- (c) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the new Account at any time during the Promotion Period.

1.4 **“Permitted Application Channel”** means any one of the following account opening channels:

- (a) any online account opening channel via www.uob.com.sg (excluding any application triggered or assisted by UOB staff or agents, or submitted together with a UOB credit card application, or submitted via <https://www.uob.com.sg/personal/highlights/life-moments/adulting/tertiary-students.page>);
- (b) UOB Personal Internet Banking or UOB TMRW; or
- (c) any other channels as may be permitted by UOB from time to time.

1.5 **“Permitted Mode”** means any one of the following modes used to deposit the New Funds (as defined below) in a new Account:

- (a) via “FAST” from any financial institution in Singapore that offers “FAST” services;
- (b) UOB Cash Deposit Machine;
- (c) UOB Quick Cheque Deposit Boxes;
- (d) over-the-counter at any one of the branches of UOB; or
- (e) any other modes as may be permitted by UOB from time to time.

1.6 **“Promotion Period”** means the period between 6 March to 27 March 2026, both dates inclusive.



2 Promotion

2.1 This UOB Online Account Opening Weekly Friday Promotion (6 to 27 March 2026) (the “**Promotion**”) will take place on the following dates (collectively, the “**Tactical Promotion Dates**” and each, a “**Tactical Promotion Date**”):

- 6 March 2026
- 13 March 2026
- 20 March 2026; and
- 27 March 2026.

2.3 By participating in this Promotion, you are deemed to have accepted the terms and conditions governing this Promotion (the “**Terms and Conditions**”).

2.4 **For New-to-Bank Customers**, to participate in this Promotion, you must satisfy all of the following conditions:

- (a) you must be a new-to-bank customer at the time of submitting your new Account application pursuant to Clause 2.4(b) below and you must not have held and/or terminated any UOB products (including but not limited to any UOB current or savings or fixed deposit account or UOB credit and/or debit card) since 1 March 2025 until and including the date of your new Account application submitted pursuant to Clause 2.4(b) below (a “**New-to-Bank Customer**”);
- (b) you must successfully submit an application for a new Account via any one of the Permitted Application Channels on any one of the Tactical Promotion Dates as the sole accountholder of that new Account;
- (c) your new Account application submitted pursuant to Clause 2.4(b) above must be approved within the same calendar month in which the new Account application is submitted;
- (d) you must deposit New Funds into your new Account (the “**New Funds Deposit**”) amounting to at least S\$5,000 (the “**Minimum Deposit Amount**”), via any one of the Permitted Modes within the same calendar month as your new Account opening calendar month; and
- (e) maintain at least the Minimum Deposit Amount in your new Account for the period corresponding to the calendar month of your New Funds Deposit based on the timeline set out in the table below:

Date of New Funds Deposit	Last Day of Deposit Holding Period
Between 6 to 31 March 2026 (both dates inclusive)	30 April 2026

2.5 **For New Accountholders**, to participate in this Promotion, you must satisfy all of the following conditions:

- (a) you must not be an existing holder of a UOB current account or savings account at the time of submitting your new Account application pursuant to Clause 2.5(b) below and you must not have held and/or closed any UOB current account or savings account from 1 March 2025 until and including the date of your new Account application submitted pursuant to Clause 2.5(b) below (a “**New Accountholder**”);
- (b) you must successfully submit an application for a new Account via any one of the Permitted Application Channels on any one of the Tactical Promotion Dates as the sole accountholder of that new Account;



- (c) your new Account application submitted pursuant to Clause 2.5(b) above must be approved within the same calendar month in which the new Account application is submitted;
- (d) you must make a New Funds Deposit amounting to at least the Minimum Deposit Amount (i.e. S\$5,000) via any one of the Permitted Modes within the same calendar month as your new Account opening calendar month; and
- (e) maintain at least the Minimum Deposit Amount in your new Account for the period corresponding to the calendar month of your New Funds Deposit based on the timeline set out in the table below:

Date of New Funds Deposit	Last Day of Deposit Holding Period
Between 6 to 31 March 2026 (both dates inclusive)	30 April 2026

2.6 **For Existing Accountholders**, to participate in this Promotion, you must satisfy all of the following conditions:

- (a) you must be an existing UOB deposits customer who maintains a UOB current account or savings account at the time of submitting your new Account application pursuant to Clause 2.6(c) below (an **“Existing Accountholder”**);
- (b) you must not have held and/or closed an account of the same account type as the new Account applied for in your application submitted pursuant to Clause 2.6(c) below since 1 March 2025 until and including the date of your new Account application submission;
- (c) you must successfully submit an application for a new Account via any one of the Permitted Application Channels on any one of the Tactical Promotion Dates as the sole accountholder of that new Account;
- (d) your new Account application submitted pursuant to Clause 2.6(c) above must be approved within the same calendar month in which the new Account application is submitted;
- (e) you must make a New Funds Deposit amounting to at least the Minimum Deposit Amount (i.e. S\$5,000) via any one of the Permitted Modes within the same calendar month as your new Account opening calendar month;
- (f) the amount of your New Funds Deposit made pursuant to Clause 2.6(e) above must also result in a corresponding increase of at least S\$5,000 when compared against the total amount standing to the credit of all your other UOB current accounts and/or savings accounts as at 28 February 2026 (the **“Incremental Increase Amount”**); and
- (g) you must (i) maintain the Incremental Increase Amount of at least S\$5,000 and (ii) maintain at least the Minimum Deposit Amount in your new Account, for the period corresponding to the calendar month of your New Funds Deposit based on the timeline set out in the table below:

Date of New Funds Deposit	Last Day of Deposit Holding Period
Between 6 to 31 March 2026 (both dates inclusive)	30 April 2026

For illustration purposes only:



- if you are an existing UOB deposits customer with UOB current/savings accounts prior to the commencement of the Promotion Period and your total current/savings account balance across all your UOB current/savings accounts as at 28 February 2026 amounts to S\$5,000,
- if you successfully apply for a new Account on 13 March 2026, and you make a New Funds Deposit amounting to S\$8,000 on 20 March 2026 such that the total current/savings account balance across all your UOB current/savings accounts has increased from S\$5,000 as at 28 February 2026 to S\$13,000 immediately following the New Funds Deposit,
- this means that your Incremental Increase Amount under Clause 2.6(e) above amounts to at least S\$5,000,
- you must (i) maintain at least S\$5,000 in your new Account and (ii) maintain an Incremental Increase Amount of at least S\$5,000, from 20 March 2026 until and including 30 April 2026.

2.7 If you are amongst the first 30 participants on a Tactical Promotion Date under this Promotion to successfully submit an application for a new Account via a Permitted Application Channel and satisfy all of the conditions set out in Clause 2.4 (for New-to-Bank Customers) or Clause 2.5 (for New Accountholders), you shall be eligible to receive a Gift, a JBL Sense Pro (Retail Price S\$249).

2.8 If you are amongst next 60 participants on a Tactical Promotion Date under this Promotion to successfully submit an application for a new Account via a Permitted Application Channel and satisfy all of the conditions set out in Clause 2.4 (for New-to-Bank Customers), Clause 2.5 (for New Accountholders) or Clause 2.6 (for Existing Accountholders), you shall be eligible to receive Cash Credit based on the table below:

Customer Type	Cash Credit
New-to-Bank Customers	S\$150
New Accountholders	S\$80
Existing Accountholders	S\$40

2.9 All Account applications are subject to approval which will be determined by UOB in its absolute discretion.

2.10 For avoidance of doubt:

- (a) You shall not be eligible to participate in this Promotion if the new Account application submitted by you under this Promotion is for a new Account in joint names.
- (b) You shall not be eligible to participate in this Promotion if you submit your new Account application in one calendar month, but your new Account opened pursuant to the application is only successfully opened in the subsequent calendar month for whatsoever reason.
- (c) Deposit made on a non-business day (including Sundays and public holidays) may only be processed on the next business day. As such, if the deposit is processed outside the required calendar month, it may not be considered eligible for this Promotion. UOB shall not be responsible for any delay in processing such deposit made on non-business days. You are advised to take this into account when planning your deposit timing to ensure eligibility.



- 2.11 New-to-Bank Customers and New Accountholders who satisfy all the conditions set out in Clause 2.4 (for New-to-Bank Customers) or Clause 2.5 (for New Accountholders) will be eligible to participate in the UOB Scan to Pay Promotion (1 January to 31 March 2026) even if they have received the Cash Credit or Gift (each, a “**Reward**” and collectively, the “**Rewards**”) under this Promotion. The terms and conditions for the UOB Scan to Pay Promotion (1 January to 31 March 2026) are accessible <https://www.uob.com.sg/web-resources/personal/pdf/personal/save/common/terms-and-conditions-online-promotion-scantopay.pdf>.

3 Reward

- 3.1 If you are eligible to receive the Gift, you will be sent a notification based on your contact details in UOB’s records, informing you of your eligibility and the redemption process for the Gift (the “**Redemption Notification**”) by the date set out in the table below (or such other date as UOB may determine in its sole discretion). If you are eligible to receive the Cash Credit, the Cash Credit will be credited directly into your new Account by the date set out in the table below (or such other date as UOB may determine in its sole discretion) and a credit advice notifying you of the crediting of the Cash Credit will be mailed to you based on your mailing address based on UOB’s records.

Date of New Funds Deposit	Last Day of Deposit Holding Period	Redemption Notification/ Cash Credit Crediting Date
Between 6 to 31 March 2026 (both dates inclusive)	30 April 2026	By 31 July 2026

- 3.2 The Rewards are awarded on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to update or notify any person regarding the availability of any of the Rewards.
- 3.3 You are only eligible to receive a Reward (as applicable) once in this Promotion, notwithstanding the number of new Accounts you have successfully opened under this Promotion.
- 3.4 The Rewards are not exchangeable for gifts, vouchers or any other credits or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation or refund of the Rewards are allowed. UOB reserves the right to substitute the Rewards with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.5 UOB and/or the redemption centre shall be entitled to decline your redemption of your Gift if, in its opinion, your Redemption Notification appears to be a counterfeit or altered, defaced, damaged, or tampered with (as applicable).
- 3.6 The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier 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 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 third party merchants in connection with the use and/or redemption of the Gift.
- 3.7 You are required to comply with all the requirements set out in the Redemption Notification for the redemption of the Gift. The Gift must be redeemed by the deadline set out in the Redemption Notification (“**Redemption Deadline**”). UOB will not be liable in any way for any delay in your receipt of the Redemption Notification and strictly no extension of the Redemption



Deadline will be allowed. If you fail to redeem your Gift by the Redemption Deadline for any reason whatsoever, your Gift will be forfeited without any compensation whatsoever.

- 3.8 For the avoidance of doubt, your new Account must be in good standing at all times as determined by UOB at its absolute discretion. In the event that your new Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the applicable Reward, the applicable Reward shall be forfeited, and you shall not be entitled any compensation or payment whatsoever.

4 Withdrawals / Closure of Account

- 4.1 An early account closure fee of S\$30 is payable if any new Account is closed within six (6) months from the opening date of the new Account.
- 4.2 If the new Account is closed within nine (9) months from the opening date of the new Account, UOB shall be entitled to forfeit and/or reclaim your Reward or charge to and debit an amount equal to the value of the Reward 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 Reward through such means as UOB may determine in its sole discretion.

5 General

- 5.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your new Account to meet all your financial commitments. You 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 available funds in your new Account or otherwise.
- 5.2 The following persons shall not be eligible to participate in the Promotion:
- (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (ii) 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;
 - (iii) 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
 - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.3 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 the redemption or usage of any Reward under this Promotion or 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.
- 5.4 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.



- 5.5 If UOB determines that you are ineligible to participate in this Promotion or to receive any Reward under this Promotion, UOB may in its sole discretion forfeit the Reward, reclaim such Reward or charge to and debit an amount equal to the value of the Reward 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 Reward through such means as UOB may determine in its sole discretion.
- 5.6 The Terms and Conditions shall be read in conjunction with UOB's 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) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) 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 Except for UOB SalaryPlus Promotion (1 January 2026 to 31 March 2026), the UOB Scan to Pay Promotion (1 January to 31 March 2026) as specified above and unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions. For avoidance of doubt, if you had received a reward under the UOB Online Account Opening Weekly Promotion (1 January to 31 March 2026) you will not be eligible to receive a Reward under this Promotion.
- 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 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 and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the 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.
- 5.12 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.

Updated on 6 March 2026.

