

Express Banker's Guarantee Promotion
Terms and Conditions

1. The UOB "Express Banker's Guarantee Promotion" ("Promotion") is applicable to all new banker's guarantee applications submitted under the UOB Express Banker's Guarantee program. The Promotion will be valid from 25 May 2026 to 31 December 2026 ("Promotion Period").
2. Banker's guarantee applications that are successfully submitted through the UOB Express Banker's Guarantee program within the Promotion Period and issued by 31 January 2027 ("Eligible Applicants") are eligible for preferential commission charges ("Preferential Pricing") as set out in the table below.

Banker's Guarantee ("BG") Amount	Banker's Guarantee Commission Payable
First S\$20,000 per Express BG application	Preferential Pricing: 0.88% p.a. min \$88
Subsequent BG amount > S\$20,000	Standard Pricing: 1.5% p.a.#

Banker's Guarantee commission payable will be in the same currency of the Banker's Guarantee issued.

#Minimum payable fee is \$88 for any Express Banker's Guarantee amount up to the first \$20,000. For BG amounts exceeding \$20,000, a commission of 1.5% p.a. applies to the portion above \$20,000.

3. Without limiting to the generality of the foregoing, the following applicants shall not qualify for this Promotion:
 - (i) Eligible Applicants who are owned by an employee of UOB;
 - (ii) Eligible Applicants who are or have become mentally incapacitated, deceased, insolvent, bankrupt, wound up or who face legal incapacity or incapable of handling their affairs;
 - (iii) Eligible Applicants who have any legal proceedings (or any threat) of any nature instituted against them; or
 - (iv) Eligible Applicants whom UOB decides to exclude at its discretion without prior notice and without providing any reason.
4. UOB has the absolute discretion at any time and without notice or reason, to determine the eligibility of any applicant to participate in this Promotion.
5. The Preferential Pricing offered under this Promotion is not transferable or exchangeable for credit, other products or privileges in full or in part and is not refundable or replaceable. UOB may, at any time without notice and without furnishing any reason and in its absolute discretion, withdraw or substitute the Preferential Pricing with other items of similar value. UOB's determination of the substituted rewards shall be final, conclusive and binding.
6. If an Eligible Applicant is subsequently found to be ineligible or disqualified for any reason, UOB reserves the right at its absolute discretion to subsequently withdraw or forfeit the Preferential Pricing, and/or (if already awarded) reclaim the value of the Preferential Pricing through such modes and methods as UOB may decide at its absolute discretion, including, but not limited to, deducting from the Eligible Applicant's accounts with UOB, an amount equal to the value of the Preferential Pricing. No party shall be entitled to any payment or other compensation in such an event.
7. UOB may, at its absolute discretion, change or add to any of the terms and conditions of this Promotion. UOB's determination of all matters in connection with this Promotion shall be final, binding and conclusive. No appeal, claims, compensation for payment, communication and/or correspondence will be entertained. UOB shall not be obliged to give any reason, prior notice or enter into any correspondence with any person on any matter concerning this Promotion.
8. In the event of any inconsistency between the terms and conditions of this Promotion herein and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with this Promotion, the terms and conditions of this Promotion herein shall prevail.
9. By participating in this Promotion:-



- (i) each Eligible Applicant has agreed to be bound by the rules, regulations and decisions of UOB and the terms and conditions of this Promotion. Failure to comply with any of the foregoing will result in a disqualification to participate in this Promotion; **AND**
 - (ii) each Eligible Applicant is also deemed to have obtained the consent of its shareholders, beneficial owners, directors, employees, guarantors and authorised representatives (each a “**Relevant Individual**”) to the collection, use and disclosure of such Relevant Individual’s personal data by UOB for verifying the Eligible Applicant’s eligibility to participate in this Promotion.
10. This Promotion is not valid in conjunction with other promotions, discounts or offers unless otherwise stated.
 11. While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB makes no representation or warranty whether express or implied and accepts no responsibility or reliability for its completeness or accuracy.
 12. A person who is not a party to the terms and conditions of this Promotion has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce or enjoy the benefit of any term herein.
 13. The terms and conditions herein shall be governed by the laws of Singapore and all parties shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
 14. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

