UOB 大华银行

Terms and Conditions
UOB Wealth and FD Bundle Promotion
(31 July 2026 to 30 September 2026)

Definitions

Unless otherwise defined in the Terms and Conditions of this Promotion, the following words and phrases shall have the meanings hereby assigned to them:-

"business day" means a day (other than a Saturday, Sunday or a gazetted public holiday) on which banks are open for general business in Singapore.

"FD Account" refers to the UOB SGD or USD fixed deposit account which is valid, subsisting and in good standing at all times as determined by UOB at its discretion.

"Fresh Funds" means (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are not transferred from any existing UOB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the FD Account within the Promotion Period.

"FD Deposit" refers to a Fresh Funds deposit of at least S$10,000 or US$10,000 into the respective currencies of the FD Account, and capped at the Investment Amount.

"**Accredited Investor" or "AI"** is an individual who meets the requirements set out under the Securities and Futures Act, 2001 of Singapore and opts in to be treated as an Accredited Investor by the Bank.

"**Eligible Customer**" means UOB Privilege Banking customers who have a minimum Assets Under Management (AUM) of Singapore Dollars (SGD) 350,000 and (i) who purchase and hold or (ii) who already hold, at least one Eligible Investment Product with the Bank, during the Promotion Period and beyond the applicable free-look period (if any) for such Eligible Investment Product even if such applicable free-look period ends after the Promotion Period.

"Minimum Investment Amount" refers to a minimum investment subscription of S$100,000 or US$100,000 into a Unit Trust Investment; or SGD250,000 or USD200,000 into eligible Bonds or SGD200,000 or USD200,000 into Eligible Structured Notes.

"Eligible Unit Trusts" refers to unit trust subscriptions made through a UOB PFS sales advisor via a single placement only, subject to the Minimum Investment Amount.

"Eligible Bonds" refers to bond subscriptions made through a UOB PFS sales advisor via a single placement only, subject to the Minimum Investment Amount. Bonds purchased through Client Initiated Enquiry channels will not qualify for this Promotion.

"Eligible Structured Notes" refers to structured notes subscriptions made through a UOB PFS sales advisor via a single placement only, subject to the Minimum Investment Amount. Structured Notes purchased through Client Initiated Enquiry channels will not qualify for this Promotion.

Eligible Investment Products" means the Eligible Unit Trusts, the Eligible Bonds or the Eligible Structured Notes, as the case may be.

"UOB" means United Overseas Bank Limited.

"Special FD Interest" means the 2-month special interest rate as per table below :

Customer Category	Currency	Minimum Investment Amount	Rate p.a.
Non-AI	SGD	$100,000	2.80%
	SGD	$500,000	3.10%
	USD	$100,000	5.30%
	USD	$500,000	5.60%
AI	SGD	$100,000	3.00%
	SGD	$500,000	3.30%
	USD	$100,000	5.50%
	USD	$500,000	5.80%

"Special FD Interest Term" means the 2 months from the date the FD Deposit is made.

"PFS" means Personal Financial Services of UOB.

"Promotion" refers to this UOB Wealth and FD Bundle Promotion.

"Promotion Period" means the period from 31 July 2026 to 30 September 2026, both dates inclusive.

Eligibility

1. This Promotion is open to individuals who:
   (i) have a FD account which is valid, subsisting and in good standing at all times as determined by UOB at its discretion;
   (ii) place the FD Deposit into this FD Account during the Promotion Period;
   (iii) subscribe to the Eligible Investment Products in the Minimum Investment Amount during the Promotion Period; and
   (iv) complete and submit the participation form for this Promotion to UOB during the Promotion Period.

2. Investments made through internet banking, in Supplementary Retirement Scheme (SRS), Central Provident Fund (CPF), or switching transactions will not be eligible for this Promotion.

3. Eligible Investment Products must be purchased subject to a minimum sales charge of 1.5% for Bonds and Structured Notes.

4. The promotion is only offered in SGD or USD currencies, where the FD currency must correspond to the investment currency of the Eligible Investment Product.

Special FD Interest (each an **"Eligible Accountholder"**, collectively **"Eligible Accountholders"**)

5. The Eligible Accountholders are eligible to earn the Special FD Interest, which is calculated on a daily basis for the Special FD Interest Term, and applies to the FD Deposit in the FD Account.

6. The FD Deposit which can earn the Special FD Interest is capped at an amount equal to the total investment amount placed by the Eligible Accountholder under this Promotion (rounded down to the nearest thousand).

7. The Special FD Interest will not be payable if the FD Deposit is prematurely or partially withdrawn or pre-maturely terminated before the expiry of the Special FD Interest Term.

8. Upon expiry of the Special FD Interest Term, the interest rates shall revert to the prevailing interest rates for the FD Account, for the same tenor unless other maturity instructions have been provided by the Eligible Accountholder.

9. The Special FD Interest may be changed or withdrawn at any time at the sole discretion of UOB.

10. If the FD Account is closed within the Special FD Interest Term; or if the Eligible Accountholder withdraws from the Promotion; or the Eligible Accountholder cancels the subscription for any Eligible Investment Product within the seven (7) days cancellation period (if applicable); or if the Eligible Accountholder's banking relationship with UOB is terminated for whatever reason; or if UOB subsequently discovers that the Eligible Accountholder is not eligible to participate in the Promotion, then UOB may at its discretion:
    (a) forfeit any Special FD Interest;
    (b) reclaim or deduct any Special FD Interest already credited; and/or
    (c) cancel the FD Deposit, whereupon no interest (promotional or prevailing) shall be payable on the FD Deposit.

    No person shall be entitled to any payment or compensation from UOB should UOB exercise its discretion as stated in this clause.

11. For the avoidance of doubt, any Fresh Funds that are deposited after the FD Deposit is made shall not be eligible to earn the Special FD Interest.

12. For the purposes of earning the Special FD Interest, each Eligible Accountholder may only place the FD Deposit once for each type of Eligible Investment Product, regardless of the number of Fresh Funds deposits placed in the FD Account during the Promotion Period. The amount of multiple Fresh Funds deposits cannot be aggregated for the purposes of this Promotion.

13. The FD Deposit must be placed within seven (7) business days from the investment date of the Eligible Investment Product, and in any event, the FD Deposit must be placed within the Promotion Period.

General

14. Participation in this Promotion is subject to these terms and conditions and the participants are deemed to have accepted these terms and conditions when they participate in this Promotion.

15. The decisions of UOB on all matters relating to this Promotion are at its discretion and shall be final, conclusive and binding on all parties. UOB shall not be obliged to give any reason or prior notice on any matter relating to this Promotion and shall not be liable to any person and no correspondence, appeals or claims will be entertained.

16. UOB shall not be responsible for any loss to or expenses of any Eligible Accountholder or any other person in connection with the Promotion, howsoever arising.

17. This Promotion is not valid with any other promotions, offers, and/or discounts unless otherwise stated.

18. UOB is entitled at its discretion, and at any time without giving any reason or prior notice or assuming any liability to any person to amend or vary any of the terms and conditions herein, including, but not limited to:

    a) varying the Promotional Period or Special FD Interest or terminating the Promotion;
    b) correct or adjust the calculation of the Special FD Interest, and where such interest has been credited to reclaim the interest payment (or any part thereof); or
    c) the eligibility criteria of the Eligible Accountholders,

UOB shall not be liable for any payment or compensation (whether in cash, credit or kind) arising from UOB exercising its rights under this clause.

19. The Terms and Conditions Governing Accounts and Services and all terms and conditions relating to UOB's investment services and products (collectively, the "Standard Terms") shall continue to apply. In the event of any inconsistency between these terms and conditions and the Standard Terms, these terms and conditions shall prevail on matters relating to this Promotion.

20. 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 Promotion, these terms and conditions shall prevail.

21. 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.

22. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term herein.

23. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore and all persons participating in this Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore courts.

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.