



UOB Bill and Tax Super Saver Promotion (1 April 2026 to 31 March 2027) Terms and Conditions

1. Definition

- 1.1 **“Account”** means a UOB Uniplus Account, UOB One Account, KrisFlyer UOB Account or UOB Lady’s Savings Account, which is valid, subsisting and in good standing at all times as determined by the Bank at its sole discretion.
- 1.2 **“Bank”** or **“UOB”** means United Overseas Bank Limited and includes its successors or assigns.
- 1.3 **“Promotion”** means this UOB Bill and Tax Super Saver Promotion (1 April 2026 to 31 March 2027).
- 1.4 **“Promotion Period”** means the period from 1 April 2026 to 31 March 2027, both dates inclusive.
- 1.5 **“Monthly Average Balance” (“MAB”)** is the summation of each day-end balance for each month divided by the number of calendar days for that month. The Bank will determine this monthly average balance amount. MAB is calculated on a per-Account basis.

2 Promotion

- 2.1 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the **“Terms and Conditions”**). The Promotion runs from 1 April 2026 to 31 March 2027, both dates inclusive.
- 2.2 This Promotion is only open to Personal Banking, Wealth Banking and Privilege Banking customers who maintain their banking relationship with one of the aforementioned segments at all times during the Promotion Period.
- 2.3 You will be eligible for the **Payment Rebate** if you satisfy all of the following criteria:
 - a) hold an eligible Account as the **primary account holder** with minimum MAB of S\$30,000 for that Account;
 - b) register your mobile number for PayNow on UOB TMRW or UOB Personal Internet Banking;
 - c) setup MoneyLock on any UOB account where you are **the primary accountholder** through UOB TMRW, UOB Personal Internet Banking or UOB ATMs in Singapore. Minimum MoneyLock amount of S\$1 is required; and
 - d) successfully perform an eligible GIRO deduction from that same eligible Account for which Payment Rebate is claimed. Eligible GIRO payments which are subsequently returned due to insufficient balance, invalid account status or other reasons will not be eligible.

For the avoidance of doubt:

- (i) PayNow registration may be linked to any UOB account.
 - (ii) MoneyLock may be set up on any UOB account.
 - (iii) Eligible GIRO deductions must be debited from the same eligible Account earning the Payment Rebate.
 - (iv) Eligibility and calculation of the Payment Rebate apply strictly on an Account-level basis.
- 2.4 For the purpose of this Promotion, **“eligible GIRO deduction”** means payments posted with the transaction description **“GIRO-Inward Debit”** and the following additional biller references from eligible Accounts:

- (a) Inland Revenue Authority of Singapore (“IRAS”) personal income and/or property GIRO tax payments that originate directly from IRAS and posted with transaction references that includes “TAXS”, “PTXP” and/or such other references which we may accept from time to time;
- (b) Road tax GIRO payments that originate directly from LTA and posted with the transaction references that includes “LTA” and/or such other references which we may accept from time to time;
- (c) Utility bill GIRO payments that originate directly from Keppel Electric, SP Services Limited, Geneco by Seraya Energy and Pacific Light Energy with transaction references that includes “Keppel Electric Pte Ltd”, “SP Services Ltd”, “Seraya Energy Ptd Ltd”, “PacificLight Energy” and/or such other references which we may accept from time to time;
- (d) Telecommunication bill GIRO payments that originate directly from Starhub Limited, Singapore Telecommunication Limited, M1 Limited and Simba Telecom Private Limited with transaction references that includes “M1 LIMITED”, “STARHUB LTD”, “Singapore Telecommunication” and/or such other references which we may accept from time to time;
- (e) Insurance bill GIRO payments that originate directly from Prudential with transaction references that includes “Prudential Assurance” and/or such other references which we may accept from time to time.

2.5 If you satisfy the conditions as set out in Clauses 2.2, 2.3 and 2.4, you will enjoy a **Payment Rebate** of 6.0% on the eligible GIRO deductions.

2.6 For avoidance of doubt, you are required to keep your PayNow registration and MoneyLock activated for the entirety of each month during the Promotion Period. Where PayNow registration and/or MoneyLock are not active during any month or any part of a month, you will not be eligible for any Payment Rebate for that month.

2.7 The Payment Rebate is subject to the following monthly rebate cap based on the MAB of that specific Account. **Payment Rebate** is computed based on the total eligible GIRO deductions paid from that Account in the month.

2.8 **Payment Rebate** and monthly rebate caps for an Account are summarized as follows:

Account MAB (Account must have eligible GIRO deduction)	Payment Rebate	Monthly Rebate Cap
≥ S\$30,000	6.0%	S\$10
≥ S\$75,000		S\$25
≥ S\$150,000		S\$50

A customer who maintains multiple eligible Accounts may earn multiple Payment Rebates, subject to each Account satisfying its own eligibility conditions.

2.9 The Payment Rebate (if any) will be credited directly into the same Account from which the eligible GIRO deductions were debited within the next (2) calendar months.

2.10 No participation form is required to be completed to participate in this Promotion.

- 2.11 Without limiting the generality of the above, the following persons shall not be eligible to participate in this Promotion:
- (a) individuals who are not the primary Account Holder of an eligible Account;
 - (b) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during this Promotion Period;
 - (c) individuals whose UOB account(s) is/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;
 - (d) 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;
 - (e) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 2.12 We reserve the right to determine and vary the minimum required sum or rebate amount cap at our sole discretion and from time-to-time.

3 Withdrawals / Closure of Account

- 3.1 An early account closure fee of S\$30 is payable if an account is closed within six (6) months from the opening date of the account.

4 General

- 4.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your account(s) 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 account(s) or otherwise.
- 4.2 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 your 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.
- 4.3 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 you qualify for this 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 this Promotion.
- 4.4 If, at any time, UOB determines that you are ineligible to participate in this Promotion or to receive any reward in this Promotion, UOB may in its sole discretion forfeit the reward, reclaim the 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.

- 4.5 The Terms and Conditions shall be read in conjunction with UOB's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) (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 Term and Conditions and any advertising, Promotional, publicity, brochure, marketing or other materials relating to or in connection with this Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 4.6 Notwithstanding anything to the contrary in the Terms and Conditions, UOB may, at any time and at its sole discretion terminate this Promotion and/or vary or amend any of the Terms and Conditions without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments. UOB shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.
- 4.7 Unless otherwise expressly stated, this Promotion is not valid with any other offers, discounts, rebates, vouchers, privileges or Promotions.
- 4.8 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, name and contact information) for all purposes in connection with this Promotion and to contact you, including by voice call or text message.
- 4.9 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 to enforce the Terms and Conditions.
- 4.10 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.

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.