

Terms and Conditions
UOB Online Account Opening Weekly Promotion (1 October to 31 December 2025)

1. Definition

- 1.1 **“Account”** means a UOB Stash Account, UOB Uniplus Account, KrisFlyer UOB Account, UOB Lady’s Savings Account or UOB One Account 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 **“Fresh Funds”** means funds:
- (a) in the form of non-UOB cheques or non-UOB cashier’s orders;
 - (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 - (c) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the new Account at any time during the Promotion Period.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 Mode”** means any one of the following modes used to deposit the Fresh 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.

2 Promotion

- 2.1 This UOB Online Account Opening Weekly Promotion (1 October to 31 December 2025) is only valid from 1 October 2025 to 31 December 2025, both dates inclusive (the **“Promotion Period”**).
- 2.2 The Promotion Period will consist of the following promotion weeks (collectively, the **“Promotion Weeks”** and each, a **“Promotion Week”**):
- 1 to 5 October 2025
 - 6 to 12 October 2025
 - 13 to 19 October 2025
 - 20 to 26 October 2025
 - 27 October to 2 November 2025
 - 3 to 9 November 2025
 - 10 to 16 November 2025



- 17 to 23 November 2025
- 24 to 30 November 2025
- 1 to 7 December 2025
- 8 to 14 December 2025
- 15 to 21 December 2025
- 22 to 31 December 2025

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 October 2024 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 online as the primary accountholder of that new Account during the Promotion Period;
- (c) your new Account application submitted pursuant to Clause 2.4(b) above must be approved within the Promotion Period;
- (d) you must deposit Fresh Funds into your new Account (“**Fresh 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 Fresh Funds Deposit based on the timeline set out in the table below:

Date of Fresh Funds Deposit	Last Day of Deposit Holding Period
Between 1 October to 31 October 2025 (both dates inclusive)	30 November 2025
Between 1 November to 30 November 2025 (both dates inclusive)	31 December 2025
Between 1 December to 31 December 2025 (both dates inclusive)	31 January 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 October 2024 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 online application for a new Account as the primary accountholder of that new Account during Promotion Period;
- (c) your new Account application submitted pursuant to Clause 2.5(b) above must be approved within the Promotion Period;
- (d) you must make a Fresh 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 Fresh Funds Deposit based on the timeline set out in the table below:

Date of Fresh Funds Deposit	Last Day of Deposit Holding Period
Between 1 October to 31 October 2025 (both dates inclusive)	30 November 2025
Between 1 November to 30 November 2025 (both dates inclusive)	31 December 2025
Between 1 December to 31 December 2025 (both dates inclusive)	31 January 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 the same account type as the new Account applied for in your application submitted pursuant to Clause 2.6(c) below since 1 October 2024 until and including the date of your new Account application submission;
- (c) you must successfully submit an online application for a new Account as the primary accountholder of that new Account during the Promotion Period;
- (d) your new Account application submitted pursuant to Clause 2.6(c) above must be approved within the Promotion Period;
- (e) you must make a Fresh 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 Fresh 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 30 September 2025 (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 Fresh Funds Deposit based on the timeline set out in the table below:



Date of Fresh Funds Deposit	Last Day of Deposit Holding Period
Between 1 October to 31 October 2025 (both dates inclusive)	30 November 2025
Between 1 November to 30 November 2025 (both dates inclusive)	31 December 2025
Between 1 December to 31 December 2025 (both dates inclusive)	31 January 2026

For illustration purposes only:

- if you are an existing UOB deposits customer with a UOB current/savings account prior to the commencement of the Promotion Period and your total current/savings account balance across all UOB current/savings accounts as at 30 September 2025 amounts to S\$5,000,
- if you successfully apply for a new Account in the calendar month of October 2025, and you make a Fresh Funds Deposit amounting to S\$8,000 on 20 October 2025 such that the total current/savings account balance across all UOB current/savings accounts has increased from S\$5,000 as at 30 September 2025 to S\$13,000 immediately following the Fresh 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 October 2025 until and including 30 November 2025.

- 2.7 If you are amongst the first 50 participants of this Promotion in your Promotion Week who submitted the new Account application in accordance with these Terms and Conditions to 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 a one-time cash credit indicated in the table below depending on whether you are a New-to-Bank Customer, a New Accountholder or an Existing Accountholder (each, a “**Reward**” and collectively, the “**Rewards**”):

	Cash Credit
New-to-Bank Customer	S\$100
New Accountholder	S\$60
Existing Accountholder	S\$30

- 2.8 Deposits made on a non-business day (including Sundays and public holidays) may only be processed on the next business day. If, due to this, your deposit made for this Promotion on a non-business day is processed on the next business day, which is outside the calendar month that it is required to be deposited to be eligible for this Promotion, such deposit may not be considered eligible for this Promotion. UOB shall not be responsible for any delay in processing any deposits made on non-business days. You are advised to take this into account when planning when to make your deposit for this Promotion so as to ensure your eligibility for this Promotion.
- 2.9 All Account applications are subject to approval which will be determined by UOB in its absolute discretion.

3 Reward

- 3.1 If you are eligible to receive a Reward in this Promotion, the applicable Reward will be credited directly into your new Account in accordance with the timeline set out below (or such other



dates as UOB may determine in its sole discretion) ("**Reward Credit Date**"). You will be sent a credit advice notifying you of the crediting of the applicable Reward(s), to your mailing address based on UOB's records.

Opening Date of New Account	Reward Credit Date
Between 1 October to 31 October 2025 (both dates inclusive)	By 28 February 2026
Between 1 November to 30 November 2025 (both dates inclusive)	By 31 March 2026
Between 1 December to 31 December 2025 (both dates inclusive)	By 30 April 2026

- 3.2 You are only eligible for a Reward (as applicable) once in this Promotion, notwithstanding the number of new Accounts opened under this Promotion.
- 3.3 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.
- 3.4 The Rewards are not exchangeable for gifts, vouchers or any other credits or kind, in full or in part. 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 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.
- 3.6 UOB will only be able to determine whether a participant of this Promotion is eligible to receive the Reward as of the Reward Credit Date. Accordingly, UOB is not able to provide the status of a participant's eligibility to receive any Reward during the Promotion Period.

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 the UOB SalaryPlus Promotion (1 October to 31 December 2025) and unless otherwise stated, this Promotion is not valid with other offers, privileges, or promotions.
- 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 your 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 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 1 October 2025.

