

Terms and Conditions

UOB Lady's Savings Account Online Account Opening Promotion (8 March to 30 April 2025)

1. Definition

- 1.1 **"Account"** means a UOB Lady's Savings 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 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 - (c) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the new Account at any time during the Promotion Period.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 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 Lady's Savings Account Online Account Opening Promotion (8 March to 30 April 2025)** (the **"Promotion"**) is only valid from 8 March to 30 April 2025, both dates inclusive (the **"Promotion Period"**).
- 2.2 By participating in this Promotion, you are deemed to have accepted the terms and conditions governing this Promotion (the **"Terms and Conditions"**).
- 2.3 **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 2.3 (b) below and you must not have held and/or closed any UOB current account or savings account from 1 March 2024 until and including the date of your new Account application submitted pursuant to Clause 2.3(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 2.3 (b) above must be approved within the Promotion Period;



- (d) you must deposit Fresh Funds into your new Account (the “**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 8 March and 31 March 2025 (both dates inclusive)	30 April 2025
Between 1 April and 30 April 2025 (both dates inclusive)	31 May 2025

2.4 **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 2.4(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 2.4(c) below from 1 March 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 2.4(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 2.4(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 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 balance amount of S\$5,000 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 8 March and 31 March 2025 (both dates inclusive)	30 April 2025
Between 1 April and 30 April 2025 (both dates inclusive)	31 May 2025



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 28 February 2025 amounts to S\$5,000,
- if you successfully apply for a new Account in the calendar month of March 2025, and you make a Fresh Funds Deposit amounting to S\$8,000 on 20 March 2025 such that the total current/savings account balance across all UOB current/savings accounts has increased from S\$5,000 as at 28 February 2025 to S\$13,000 immediately following the Fresh Funds Deposit,
- this means that your Incremental Increase Amount under Clause 2.4(e) above amounts to at least S\$5,000,
- you must (i) maintain an Incremental Increase Amount of at least S\$5,000 and (ii) maintain at least S\$5,000 in your new Account, from 20 March 2025 until and including 30 April 2025.

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

3 Reward

3.1 If you are among the first 150 participants in each Qualifying Period set out in the table below to satisfy all of the conditions set out in either Clause 2.3 (for New Accountholders) or 2.4 (for Existing Accountholders) above, you shall be eligible to receive a reBynd Handbag (the “Gift”).

Qualifying Period	Redemption Notice
Opening date of new Account is between 8 March and 31 March 2025 (both dates inclusive)	By 31 July 2025
Opening date of new Account is between 1 April and 30 April 2025 (both dates inclusive)	By 31 August 2025

3.2 For the avoidance of doubt, the total number of eligible participants who are eligible to receive a Gift under this Promotion is capped at 150 per Qualifying Period during the Promotion Period.

3.3 If you are eligible to receive a Gift under this Promotion, you will be notified via SMS (or such other mode of notification as UOB may determine in its sole discretion) together with a serial code for the redemption of the Gift by the relevant date set out in the table in Clause 3.1 above (or such other date as UOB may determine in its sole discretion) based on your Singapore mobile phone number registered in UOB’s records (the “Redemption Notification”). No replacement will be issued for a lost, stolen or destroyed Redemption Notification.

3.4 You are required to comply with all the requirements set out in the Redemption Notification. The Gift must be redeemed by no later than the date set out in the Redemption Notification (the “Redemption Deadline”). 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.



- 3.5 UOB and/or the redemption centre shall be entitled to decline the redemption of your Gift if, in its opinion, the Redemption Notification displayed on the screen of your mobile device is or appears to be a counterfeit or altered, defaced, damaged, or tampered with (as applicable).
- 3.6 The Redemption Notification is only valid for the redemption of one (1) Gift. In the event that you (or any person acting on your behalf) redeem more than one (1) Gift using the Redemption Notification, UOB shall be entitled to recover the full retail value of the excess Gift(s).
- 3.7 You are only entitled to redeem one (1) Gift under this Promotion, notwithstanding the number of new Accounts opened under this Promotion.
- 3.8 The Gifts are awarded on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to update and/or notify any person regarding the availability of any of the Gift.
- 3.9 The Gift may come in one or more colours and the quantity of each colour will be allocated in UOB's sole and absolute discretion.
- 3.10 The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost damaged or stolen. No reservation, refund or exchange of the Gift is allowed.
- 3.11 UOB reserves the right to substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.12 The Gift is supplied by third party merchants and/or suppliers 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 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.
- 3.13 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 Gift, the Gift 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 Gift or charge to and debit an amount equal to the value of the Gift 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 Gift 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 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent and/or received. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 5.5 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.
- 5.6 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.
- 5.7 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.





- 5.8 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.
- 5.9 Except for the UOB SalaryPlus Promotion (1 January 2025 to 31 March 2025), UOB Lunar New Year Pot of Gold Promotion (1 January 2025 to 31 March 2025) and unless otherwise stated, this Promotion is not valid with other offers, privileges, or promotions. If you had received a reward under the UOB Online Account Opening Weekly Promotion (1 January to 31 March 2025) or UOB Online Account Opening Weekly Friday Promotion (7 to 28 March 2025), you will not be eligible to receive any reward under this Promotion.
- 5.10 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.
- 5.11 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.
- 5.12 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.
- 5.13 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 8 March 2025.

