



TERMS AND CONDITIONS GOVERNING THE 2025 UOB FX+ ACQUISITION OFFER

1. DEFINITIONS

1.1 **“UOB Account”** means One account, Privilege account, Wealth Premium account or iAccount (whether opened singly or jointly) maintained with UOB in Singapore.

1.2 **“Foreign Currency Transactions”** means transactions that are successfully charged and posted to your New FX+ Card (as defined below), issued to you pursuant to Clause 2.3(c) below, in foreign currency and posted on UOB’s system, but shall exclude the following transactions:

- (a) any cash withdrawal from ATM using the New FX+ Card;
- (b) any transactions which are processed outside of Singapore but which are charged or effected in Singapore dollars at the time of transaction;
- (c) any unposted, voided, disputed or reversed transactions;
- (d) any other transactions which UOB may exclude from time to time without prior notice or being liable to any person.

For avoidance of doubt, Foreign Currency Transactions include:

- (i) Foreign Currency Transactions in FX+ Supported Foreign Currencies debited from the corresponding FX+ foreign currency account; or
- (ii) Foreign Currency Transactions debited from the UOB Account linked to FX+.

1.3 **“FX+”** means the set of foreign currency accounts which will be linked to a UOB Account.

1.4 **“FX+ Supported Foreign Currencies”** means the following foreign currencies that can be debited from FX+ at point-of-sale transactions:

- (a) Australian dollar (AUD)
- (b) Canadian dollar (CAD)
- (c) Swiss Franc (CHF)
- (d) Euro (EUR)
- (e) British pound sterling (GBP)
- (f) Hong Kong dollar (HKD)
- (g) Japanese yen (JPY)
- (h) New Zealand dollar (NZD)



(i) United States dollar (USD)

- 1.5 “**Personal Internet Banking**” means personal internet banking services and/or products UOB offers from time to time through any equipment that enables you to access your UOB account(s) and/or effect banking and/or other transactions electronically.
- 1.6 “**Promotion**” means this 2025 UOB FX+ Acquisition Offer.
- 1.7 “**Promotion Period**” means the period between 18 February 2025 and 31 May 2025, both dates inclusive.
- 1.8 “**S\$**” means the legal currency of Singapore.
- 1.9 “**UOB**” means United Overseas Bank Limited.
- 1.10 “**UOB TMRW**” means the UOB TMRW mobile application software.

2. PROMOTION

- 2.1. This Promotion is only open to new and existing clients of UOB.
- 2.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 2.3. To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must not have held and/or closed any FX+ account (which was previously known as Mighty FX account) during the period commencing from 1 March 2024 up to and including the date of your application submitted pursuant to Clause 2.3(b) below;
 - (b) you must successfully submit an online application during the Promotion Period for a FX+ account (the “**New FX+ Account**”) linked to your UOB Account; and
 - (c) your New FX+ Account application submitted pursuant to Clause 2.3(b) above must be approved by UOB within the same calendar month of the submitted application together with a new FX+ debit card issued to you by UOB in Singapore (the “**New FX+ Card**”) with respect to the approved application.
- 2.4. UOB has the right at its discretion to approve or decline any application for any reason whatsoever and is neither obliged to give any reason or prior notice on any matter concerning the application nor be liable to any person.
- 2.5. For avoidance of doubt:
 - (a) Where you have enabled the function allowing Foreign Currency Transactions in foreign currencies supported by FX+ to be debited from the corresponding FX+ foreign currency account:

- (i) you must ensure that there are sufficient balance in your corresponding FX+ foreign currency account for successful charging of Foreign Currency Transactions to your New FX+ Card if such Foreign Currency Transactions are in foreign currencies supported by FX+; or
 - (ii) you must ensure that there are sufficient balance in your UOB Account that is linked to your New FX+ Account for successful charging of Foreign Currency Transactions to your New FX+ Card if such Foreign Currency Transactions are either in Offshore Renminbi (CNH) or in a foreign currency not supported by FX+.
- (b) Where you have disabled the function allowing Foreign Currency Transactions in foreign currencies supported by FX+ to be debited from the corresponding FX+ foreign currency account, you must ensure that there are sufficient balance in your UOB Account that is linked to your New FX+ Account for successful charging of such Foreign Currency Transactions to your New FX+ Card.
 - (c) The function allowing Foreign Currency Transactions can be enabled by enabling the function “FX Debit” via Personal Internet Banking or UOB TMRW.

3. Gift

- 3.1. You shall be eligible to receive one (1) JisuLife Ultra1 fan (the “**Gift**”) if you are among the first 180 participants in each calendar month during the Promotion Period to:
 - (a) successfully satisfy all conditions in Clause 2.3 above; and
 - (b) successfully charge at least S\$1,000 in Foreign Currency Transactions (the “**Minimum Spend**”) to the New FX+ Card issued pursuant to Clause 2.3(c) above by the end of the following calendar month which the New FX+ Account application is successfully submitted pursuant to Clause 2.3(b) above.
- 3.2. For avoidance of doubt, Foreign Currency Transactions in foreign currency will be converted to Singapore dollars as set out below for the determination of Minimum Spend under this Promotion:
 - (a) For an Foreign Currency Transaction debited from the corresponding FX+ foreign currency account upon successful charging to the New FX+ Card, the prevailing exchange rate at the point of time when the Singapore dollars are converted to the relevant foreign currency deposited in the FX+ foreign currency account will be used to determine the Minimum Spend.
 - (b) For an Foreign Currency Transaction debited from the UOB Account that is linked to the New FX+ Account upon successful charging to the New FX+ Card, the prevailing exchange rate at the point of time such transaction is successfully charged to the New FX+ Card will be used to determine the Minimum Spend.

- 3.3. If you are eligible to receive the Gift, you will be sent an SMS (or such other means as UOB may decide in its sole discretion) notifying you of your eligibility to redeem the Gift as set out in the table below (or such other date as UOB may determine in its sole discretion) based on your contact details in UOB’s records (the “**Redemption Notice**”).

| Calendar month of New FX+ Account application submission | Redemption Notice |
|--|-------------------|
| February, March 2025 | 31 May 2025 |
| April, May 2025 | 31 August 2025 |

- 3.4. The Redemption Notice will set out details on the redemption of your Gift. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Notice is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notice.
- 3.5. The Gift must be redeemed during the redemption period specified in the Redemption Notice. UOB will not extend the redemption period for any reason whatsoever.
- 3.6. Gifts are on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gifts.
- 3.7. You are only entitled to receive one (1) Gift under this Promotion, regardless of the number of your New FX+ Accounts approved under this Promotion.
- 3.8. The Gift is neither transferable nor exchangeable for other cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- 3.9. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.10. The Gift is supplied by third party merchants 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 any non-performance 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.
- 3.11. For the avoidance of doubt:
- (a) Your UOB accounts (including your New FX+ Account) must be in good standing at all times as determine by UOB at its absolute discretion. In the

event that any of your UOB accounts 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.

- (b) If you are eligible to receive the Gift but found to have closed your New FX+ Account and/or other FX+ account(s) within two (2) months after the Promotion Period, you will be disqualified from this Promotion and deemed ineligible to receive the Gift. UOB may in its sole discretion forfeit the Gift, reclaim the 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.

4. Withdrawals / Closure of Account

- 4.1. An early account fee of S\$30 is payable if your New FX+ Account is closed within six (6) months from the opening date of the New FX+ Account.

5. General

- 5.1. You shall be solely responsible for ensuring that you maintain sufficient funds in your 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 account or otherwise.

- 5.2. The following individuals are not eligible to participate in this Promotion:-

- (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
- (b) 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;
- (c) 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
- (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

- 5.3. 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 in any



manner for any undelivered, lost or delayed SMS sent and/or received by you or UOB. 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.

- 5.4. 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.
- 5.5. 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 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.
- 5.7. The Terms shall be read in conjunction with the prevailing UOB Debit Cardmember Agreement, UOB Terms and Conditions Governing Accounts and Services, KrisFlyer UOB Terms and Conditions, UOB Debit Card Fees and Charges, NETS Terms and Conditions, UOB Terms and Conditions governing Digital Services 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 the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 5.8. UOB may, at any time and at its discretion terminate this Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 5.9. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.



- 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 shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
- 5.12. The Terms 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.

6. **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.

Please refer to UOB Insured Deposit Register for a list of UOB accounts/products that are covered under the Scheme.

