



**United Overseas Bank Limited (“UOB”)
UOB SME Banking Online FX Fortnight Promotion (“Promotion”)**

Terms and Conditions

1. Participation in this Promotion constitutes acceptance of these Terms and Conditions (as may be amended, supplemented, substituted and/or replaced by UOB from time to time). The UOB SME Banking “Online FX Fortnight Promotion (**“Promotion”**) is applicable to all SME Banking Emerging Enterprise Segment customers (**“Customers”**) of UOB.

For the purposes of these Terms and Conditions:

“Featured Currency” means a specific currency designated by UOB for each Promotion Period;

“New to OFX” refers to a Customer who did not book any OFX between 1st Jan 2025 to 31st May 2026(both dates inclusive);

“Promotion Period” means each promotion period lasting one fortnight (being a continuous two-week period as determined by the Bank) conducted once a month. Such Promotion Period(s) will occur between 1 June 2026 to 30 November 2026, both dates inclusive.

“Qualifying Online FX Contract (OFX)” refers to a successfully booked FX spot contract for the purchase and/or sale of foreign currencies (relating to the Featured Currency and shall not involve any Malaysian Ringgit) of a minimum notional amount of S\$10,000 (or its foreign currency equivalent as determined by UOB) per contract via (i) UOB SME app, (ii) <https://uobsme.uobgroup.com>; (iii) UOB Infinity app; or (iv) <https://infinity.uobgroup.com> and utilised within such a period as may be specified by UOB;

“SME Banking Account” means any account that Customer has with UOB SME Banking Emerging Enterprise Segment.

2. ELIGIBILITY

2.1 To qualify for this Promotion, Customer must:

- (i) be New to OFX;
- (ii) book at least one (1) Qualifying Online FX contract (“OFX”) with UOB during this Promotion Period and the aggregate nominal amount of such Qualifying Online FX contract(s) shall be at least S\$150,000 (or its foreign currency equivalent as determined by UOB); and
- (iii) have a new/existing SME Banking Account in good standing, and conducted in a proper and satisfactory manner at all times.

2.2 Without limiting the generality of the foregoing, the following Customer(s) shall NOT be eligible to participate in this Promotion:



- (i) Customer(s) who have an UOB bank account that is suspended, cancelled, closed or terminated at any time and for any reason whatsoever; or
- (ii) Customers facing legal proceedings of any nature, have legal proceedings of any nature threatened against them or are insolvent, bankrupt or wound up; and/or
- (iii) Customer(s) who are participating in any other promotions or offers relating to foreign exchange transactions.

Notwithstanding anything to the contrary, UOB has absolute discretion at any time and without having to give any notice or prior reason to determine the eligibility of any Customer to participate in this Promotion and shall not be obliged to give any reason or be liable to any person whatsoever.

3. REWARD

- 3.1 Customer who meets the criteria set out in Clause 2 (“**Eligible Customer**”) **each time** shall be entitled to a reward of S\$150 voucher (“**Reward**”).
- 3.2 For Eligible Customer(s) who are entitled to receive the Reward, UOB will communicate the process and terms of redemption to such Eligible Customer(s) by 28 February 2027 (or such other date as determined by UOB).
- 3.3 The Reward allocated under this Promotion is not exchangeable for cash, credit, other products or privileges in full or in part and is not refundable or replaceable. UOB may, at any time, without notice and without furnishing any reason and in its absolute discretion, withdraw or substitute the Reward with other items of similar value. UOB’s determination of the substituted Reward shall be final, conclusive and binding.
- 3.4 The redemption and usage of the Reward is subject to such terms and conditions as may be imposed by the merchant issuing the Reward (the “Merchant”) at their sole and absolute discretion. The Reward is supplied by the Merchant. UOB is neither an agent of the Merchant nor supplier of the Reward. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Reward and assumes no liability or responsibility for the acts or omissions of the Merchant, any non-performance by the Merchant or any defects in the Reward. Any dispute regarding the Reward is to be resolved by the Eligible Customer directly with the Merchant.

4. GENERAL TERMS AND CONDITIONS

- 4.1 If a Customer is subsequently found to be ineligible or disqualified for any reason, UOB reserves the right at its absolute discretion to subsequently withdraw/forfeit the Reward, and/or (if already awarded) reclaim the value of the Reward through such modes and methods as UOB may so decide at its absolute discretion, including, but not limited to, deducting from the Customer’s accounts with



UOB, sums equal to the value of the Reward. No party shall be entitled to any payment or other compensation in such an event.

- 4.2 Participation in this Promotion is subject to these Terms and Conditions. Notwithstanding anything to the contrary, UOB may, at its sole discretion, terminate this Promotion and/or change or add to any of these Terms and Conditions, including but not limited to, changing this Promotion Period, the type or amount of Reward to be offered or withdrawing this Promotion, at any time without giving any reason, prior notice or being liable to any person.
- 4.3 While all information provided herein is believed to be correct and reliable at the time of posting or publishing online, UOB makes no representation or warranty whether express or implied and accepts no responsibility or liability for its completeness or accuracy.
- 4.4 All of UOB's prevailing terms and conditions governing foreign exchange transaction(s), telegraphic transfers and UOB SME Banking Business Account shall continue to apply, and shall be read together with these Terms and Conditions. In the event of any conflict or inconsistency between these Terms and Conditions, any of the prevailing terms and conditions governing the use of foreign exchange services, and/or any terms set out in any marketing material prepared for this Promotion, these Terms and Conditions shall prevail only to the extent of the matters relating to this Promotion.
- 4.5 In the event of any inconsistency between the terms and conditions of this Promotion herein and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with this Promotion, the terms and conditions of this Promotion herein shall prevail.
- 4.6 UOB's determination of all matters in connection with this Promotion shall be final, conclusive and binding on all parties. UOB is not obliged to give any reason or prior notice on any matter relating to this Promotion or to enter into any correspondence with any persons. No communication, correspondences, claims and/or appeals will be entertained. UOB has the right and discretion to determine whether any Eligible Customer has met all the requirements of this Promotion and/or to receive the Reward.
- 4.7 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 participation in this Promotion.
- 4.8 A person which is not a party to these Terms and Conditions of this Promotion has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce or enjoy the benefit of any term herein.
- 4.9 These Terms and Conditions herein shall be governed by the laws of Singapore and all parties 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. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.