

Unit Trust Transfer-in Promotion
1 July 2025 to 30 June 2026
Terms and Conditions

1. UOB Kay Hian ("UOBKH") Unit Trust Transfer-in Promotion ("Promotion") is only applicable for clients transferring in Cash and SRS Unit Trust holdings to UOBKH.
2. This Promotion will be held between 1 July 2025 and 30 June 2025, both dates inclusive ("Promotion Period").
3. UOBKH trading representatives and staff accounts are not eligible for this Promotion.
4. Under this Promotion:
 - a. Clients will receive S\$20 ("Rewards"), capped at a maximum of S\$200, for every S\$10,000 worth of Cash or SRS Unit Trust holdings transferred in.
 - i. For transfer-in of Cash Unit Trust holdings, rewards will be credited to their UTRADE SGD Trust account.
 - ii. For transfer-in of SRS Unit Trust holdings, rewards will be credited into the agent bank account.
 - b. Clients must keep their Unit Trust holdings in their UTRADE account for a period of 3 calendar months, starting from the effective date of transfer-in.
 - c. "Effective date of transfer-in" is defined as the date by which the Unit Trust holdings have been successfully transferred into UOBKH.
 - d. Clients who transfer out any of their initial transferred-in Unit Trust holdings within 3 months of the effective date of transfer-in will be disqualified from the Promotion.
 - e. Transfer-in applications must be submitted to UOBKH by 30 June 2026, 5:00pm SGT, to qualify for the Promotion.
 - f. Units from transfer-in applications must be received by UOBKH by 29 July 2026, 5:00pm SGT, to be eligible for the Promotion.
 - g. Clients are not allowed to combine Unit Trust holdings held in two or more separate UTRADE accounts for this Promotion.
 - h. Monies will be credited into the respective accounts 4 weeks after the end of the 3 calendar months period.
 - i. Value of the transfer-in Unit Trust holdings is calculated on the effective date of transfer-in.

- j. The month which the effective date of transfer-in is in will be counted towards the 3 calendar months eligibility period.
5. Only Unit Trust holdings transferred in under Cash or SRS accounts are eligible for the promotion. Holdings transferred in using CPF funds are not eligible.
6. Eligible clients will be notified via email upon crediting of the Rewards.
7. Clients will continue to be bound by UOBKH Master Trading Agreement and the terms and conditions of any other agreement(s) that the respective clients may have entered into with UOBKH.
8. UOBKH reserves the right, in its absolute discretion, to disqualify/reject the client from this Promotion for any reason whatsoever, including upon the occurrence of the following:
 - a. The client failed to pay UOBKH for his/her executed trade(s) and/or has outstanding payment to UOBKH during the promotional period.
 - b. The client is deemed by UOBKH as not in good standing. If the client's account has been suspended temporarily or terminated by UOBKH due to any reason, the client will be disqualified from this Promotion.
9. UOBKH reserves the right to suspend, withdraw or terminate this Promotion at any time for any reason whatsoever and without notice. UOBKH shall not be liable to any person for any loss or damage howsoever arising in connection with the Promotion.
10. All participants in the Promotion expressly and irrevocably permit and authorise UOBKH to disclose, reveal and divulge information regarding their particulars to the parties involved in facilitating the promotional campaign. Further, UOBKH reserves the right to reveal clients' details, to the relevant authorities if it is requested to do so.
11. UOBKH reserves the right in its absolute discretion to add to, delete, vary, modify and/or supplement any one or more of these Terms and Conditions, at any time without prior notice, in such manner as UOBKH shall deem fit, including without limitation, the eligibility of any customer, product and market, the qualifying criteria and the promotional period, without assigning any reasons therefore and without any compensation whatsoever or being liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters or arising from these Terms and Conditions.
12. The decision of UOBKH on all matters relating to the Promotion and these Terms and Conditions shall be final, conclusive and binding on all UOBKH clients who participate, including, without limitation, any decision on the

eligibility of any person or cancellation or suspension of the Promotion and no correspondence or appeal will be entertained.

13. In the event of any inconsistency between these Terms and Conditions and any marketing material relating to this Promotion, these Terms and Conditions will prevail.
14. These Terms and Conditions shall be governed by the laws of Singapore. UOBKH clients participating in the Promotion will irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions.