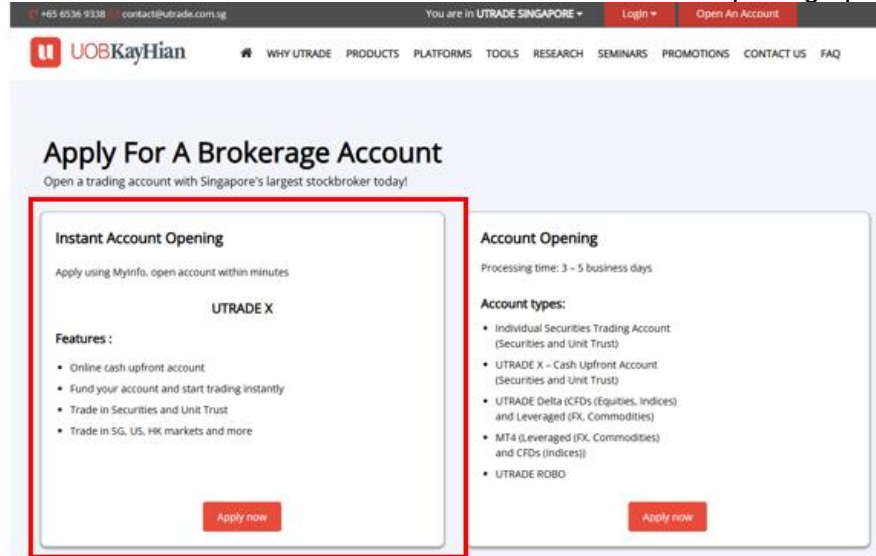


**Trade the Magnificent 7 Promotion
4 November 2025 to 3 December 2025
Terms and Conditions**

1. The UOB Kay Hian ("UOBKH") Trade the Magnificent 7 Promotion ("Promotion") is applicable only to clients who trade online with UOBKH.
2. This Promotion will be held from 4 November 2025 to 3 December 2025 ("Promotion Period").
3. Only online trades in the US Magnificent 7 stocks — *Apple, Amazon, Alphabet, Meta, Microsoft, Nvidia, and Tesla* — will qualify for lucky draw chances.
4. Eligible trades must be executed in the Magnificent 7 stocks through UTRADE, UTRADE X, or UTRADE Delta accounts during the Promotion Period.
5. Corporate/Institutional, UOBKH trading representatives and staff accounts are not eligible for this Promotion.
6. All existing and new clients are eligible to participate in this Promotion. The eligible securities account types are: retail individual account and retail joint account.
7. Complimentary US live prices are available only to Non-professionals.
8. Under this Promotion:
 - a. Clients stand a chance to win various prizes through a lucky draw. To qualify, a client must make at least one (1) online trade (buy or sell) in any of the US Magnificent 7 stocks — *Apple, Amazon, Alphabet, Meta, Microsoft, Nvidia, and Tesla* — during the Promotion Period.
 - b. Eligible trades must be executed in the Magnificent 7 stocks listed on the US market via UTRADE, UTRADE X, or UTRADE Delta accounts.
 - c. Each trade in a Magnificent 7 stock earns 1 lucky draw chance.
 - d. Bonus: New clients whose trades are executed via UTRADE X accounts will earn 2x lucky draw chances.
 - i. New clients are defined as those who open a UTRADE X account during the Promotion Period via instant account opening, and do not have any existing UTRADE accounts with UOBKH.

- ii. Refer to screenshot of the UTRADE X instant account opening option below.



- e. There is no cap on the number of chances a client can earn. The more trades made, the more chances accumulated.
- f. Examples:

Number of Mag 7 stocks trades	Number of Lucky Draw Chances for trades executed via UTRADE, UTRADE Delta & existing UTRADE X accounts	Number of Lucky Draw Chances for trades executed via New UTRADE X accounts
1	1	2
50	50	100
80	80	160

9. The results of the Lucky Draw will be announced by 23 December 2025, or such dates and time as determine by UOBKH.

10. Prizes as follows:

Prize Tier	Number of Winners	Prize Description
1 st Prize	2 Winners	S\$2,400 UOB Travel Voucher
2 nd Prize	2 Winners	S\$1,800 UOB Travel Voucher
3 rd Prize	2 Winners	Samsung Galaxy ZFlip 6 (512GB) & S\$300 UOB Travel Voucher
4 th Prize	1 Winner	Samsung Galaxy ZFlip 6 (512GB), S\$60 NTUC Fairprice Voucher & 1g Gold Coin

11. Winners will be randomly picked by computerized means. If UOBKH subsequently determines that a winner is not eligible for valid reasons, UOBKH may forfeit the prize and deal with it in any manner deemed fit in its sole and absolute discretion. UOBKH shall also be entitled to draw a replacement winner(s) to replace any winner(s) subsequently found to be ineligible.

12. UOBKH will inform the Winners via email using the current contact details in its records and such notification shall be effective and deemed to have been received by the Winners. All prizes are non-transferable and may not be exchanged in any format.

13. Winners will be required to collect the prizes at 83 Clemenceau Avenue, UOB Kay Hian's office. There will be no delivery of the prizes to the winners. If the prizes are not collected by 27 February 2026, the winner will be considered as forfeiting the prize, and the final disposition of the prize will be at the discretion of UOBKH.

14. UOBKH may collect, use, disclose and share the Lucky Draw winners' personal data, including the photographs, audio-video or other recordings for publicity and/or use in advertisements across all media, including, without limitation in UOBKH's publications, presentations and promotional materials on its website without further notification, remunerations or compensation, and are subject to UOBKH's privacy policy

15. By receiving the prize, each Winner agrees to indemnify and keep UOBKH and all its staff indemnified at all times against any claims, demands, actions, suits, proceedings, loss and expenses (including legal costs on a full indemnity basis) that may arise in any manner howsoever from or in relation to the usage, quality, or any other aspect associated with the prizes. UOBKH makes no representation or warranty with respect to the prizes, including the services, merchantability, fitness for a particular purpose or that the prize will be available. In addition, all prizes are provided "as-is". UOB Kay Hian is not responsible for any products or services provided by the prize merchant platform, including product sales or after-sales. Please contact the merchant directly for enquiries.

For UOB Travel voucher prizes, it is advisable for the Winners to contact UOB Travel at 6302 5503 or email Beatrix.Bong@uobgroup.com for more information on redemption of vouchers.

16. UOBKH may, in its sole and absolute discretion and without prior notice, replace, change or substitute any prizes with another of similar value.

17. By participating in this Promotion, winners agree to have their photos taken with the presented prize for marketing purposes.

18. Clients will be disqualified from the Promotion if their accounts with UOBKH are closed before 3 December 2025.

19. 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 have entered into with UOBKH.

20. 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 Promotion 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.

21. 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.

22. 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 organising and/or facilitating the promotional campaign. Further, UOBKH reserves the right to reveal clients' details, to the relevant authorities if it is requested to do so.

23. 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.

24. 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.

25. 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.

26. UOBKH's records, statements and confirmations of all matters relating to the Promotion are conclusive and binding on the clients. However, UOBKH is entitled, for any reason and at any time, without liability or prior notice, to suspend the calculation and/or to rectify any error in calculation or any error on any record, statement or confirmation, or otherwise to adjust such calculation and to demand immediate return or repayment from the client of the prize erroneously paid over to the client as a result of such error.

27. 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 2001 to enforce any of these Terms and Conditions.