

Unit Trust Flash Promotion
15 October 2025 to 14 November 2025
Terms and Conditions

1. UOB Kay Hian ("UOBKH") Unit Trust Flash Promotion ("Promotion") is only applicable for clients transacting in Cash and SRS.
2. This Promotion will be held between 15 October 2025 and 14 November 2025, both dates inclusive ("Promotion Period"). All qualifying transactions must be completed by 14 November 2025.
3. All new and existing clients are eligible for the promotion.
4. Under this Promotion:
 - a. The first 50 clients to make a minimum S\$10,000 Cash or SRS purchase of any unit trust will each be rewarded S\$288 cash ("Reward").
 - i. Bonus: If the investment is made in any of the three highlighted UOBAM funds below, clients will instead receive a total of S\$388 cash (an extra S\$100 on top of the base reward).
 - ii. Highlighted Funds from UOBAM:
 - United Global Durable Equities Fund (UGDE)
 - United SGD Fund
 - United Gold and General Fund
 - b. Do note that a successful placement of an investment typically takes 3-5 business days to complete from the time an investment order is placed and created. Only successfully placed and completed placements of investment orders will be considered.
 - c. Clients must keep their Unit Trust holdings in their UTRADE account for a period of 3 calendar months, starting from the effective date of transaction.
 - d. Eligible clients will be notified via email upon eligibility of the Rewards.
 - e. Monies will be credited into the client's trust accounts within 4 weeks after the end of the 3 calendar months period.
 - f. UOBKH will inform all eligible clients via email using the current contact details in its records and such notification shall be effective and deemed

to have been received by eligible clients. All rewards are non-transferable and may not be exchanged in any format.

- g. Clients are not allowed to combine Unit Trust holdings held in two or more separate UTRADE accounts for this Promotion.
 - h. By receiving the reward, each eligible client 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".
 - i. UOBKH may, in its sole and absolute discretion and without prior notice, replace, change or substitute any reward with another of similar value.
- 5. Unit Trust Holdings that are transferred into UOBKH do not qualify for this promotion.
 - 6. 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.
 - 7. 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.
 - 8. 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.
 - 9. 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.

10. 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.
11. 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.
12. 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.
13. 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 Condition.