

## Terms and conditions

### UOBAM Invest Promotion –

Stand to receive a S\$50 FairPrice Group E-Voucher when you invest with UOBAM Invest.

1. This promotion (“**Promotion**”) is offered by UOB Asset Management Ltd (“**UOBAM**”) to all UOBAM Invest App Users who receives an email invitation from UOBAM between 17 November 2025 to 7 December 2025 (“**Promotion Period**”).

2. Promotion eligibility:

The eligible participant must do the following to qualify:

- a. Receive an email invite from UOBAM Invest to participate in this promotion.
- b. Be among the first 50 clients to invest Fresh Funds of at least S\$100,000 by 7 December 2025 into your Cash+ Xtra satellite portfolio(s) in the UOBAM Invest App. The Cash+ Xtra portfolio(s) can be an existing or new Cash+ Xtra portfolio(s).
- c. “Fresh Funds” refer to the incremental amount measured against the user’s total UOBAM Invest Cash+ Xtra portfolio(s) value as of 16 November 2025 and 7 December 2025.
- d. UOBAM Invest app users who participate in this Promotion must maintain such Fresh Funds in their UOBAM Invest Cash+ Xtra portfolio(s) until 16 January 2026 to qualify for the Promotion.

3. Those who fulfill the Promotion eligibility criteria outlined in point 2 will be notified via email and/or push notifications and/or SMS using the details registered in the UOBAM Invest App. Eligible UOBAM Invest App Users will receive their E-Voucher via email by the 31<sup>st</sup> March 2026 or such other date as notified by UOBAM.

4. E-Vouchers

- a. The E-Voucher that the UOBAM Invest App User qualifies for will be sent to the email registered in the UOBAM Invest App. UOBAM will not be liable for any delay or non-delivery of E-Voucher(s) in the event that:
  - i. Emails from UOBAM Invest are deleted or rejected because the recipient’s inbox has exceeded its quota;
  - ii. the recipient’s spam filters have blocked and/or deleted email from UOBAM Invest containing the E-Voucher redemption details;
- b. Each E-Voucher shall be subject to the terms and conditions stipulated by its issuer, including any applicable expiry dates.

5. Prizes are final and not exchangeable for other products or cash value of any kind. In the event if the prizes are not readily available, UOBAM reserves the right to replace the prize with another item of similar value of the intended prize.

6. If an eligible participant is subsequently found to be ineligible or disqualified for any reason, UOBAM reserves the right at its absolute discretion to withdraw/forfeit any reward, gift or prize related to the

Promotion, and/or (if already awarded) reclaim the value of the any reward, gift or prize through such modes and methods as UOBAM may so decide at its absolute discretion, including, but not limited to, deducting from that said party's account(s) with UOBAM, sums equal to the value of the said reward, gift or prize. No participant shall be entitled to any payment or other compensation in such an event.

7. Notwithstanding anything to the contrary, UOBAM reserves the right at its absolute discretion (i) to determine whether any participant has met all the requirements of this Promotion and/or to receive any applicable reward, prize or gift, (ii) to terminate this Promotion or (iii) vary, delete or add to any of these terms and conditions at any time without notice. This includes, without limitation, substituting or varying the value of any reward, gift or prize related to the Promotion, the eligibility criteria of any participant, the Promotion Period, and/or delivery dates, and all participants shall be bound by such amendments.
8. UOBAM's decisions on all matters relating to this Promotion shall be final and binding on all participants. UOBAM 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.
9. UOBAM will not be liable or responsible for (i) any injury, loss, expenses, charges or damage whatsoever as a result of or in connection with the participation in this Promotion, (ii) any breakdown or malfunction in any computer system or equipment or any access and/or use or failure or inability to access and/or use any websites or app or any inability to download any website, app or document/form or (iii) any loss or damage or expenses arising in connection with the Promotion or reliance on any 3rd party links or any website, app or document/form, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected which may affect a participant's eligibility to participate in the Promotion and/or to receive/use/redeem/claim/enjoy any reward, prize or gift. No payment or compensation shall be paid. UOBAM makes no representation or warranty to the quality of any reward, prize or gift provided in connection with the Promotion or the performance of any goods and services provided by the manufacturer, merchant, agent, supplier or service provider in connection with any Promotion, reward, prize or gift.
10. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
11. While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOBAM makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
12. A person who is not a party to the 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.
13. These terms and conditions shall be governed by the laws of Singapore and each participant irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.