

**“Refer Your Friends” Promotion
1 January 2026 to 30 June 2026
Terms and Conditions**

1. The UOB Kay Hian (“UOBKH”) “Refer Your Friends” (“Promotion”) is applicable only to UOBKH clients introducing a new client to open securities trading account and CFD account with UOBKH. Please note that UOBKH remisiers and dealers are excluded from this Promotion.
2. This Promotion will be held from 1 January 2026 to 30 June 2026.
3. To be eligible for the Promotion:
 - a. “Existing client” (referrer) must be an individual who has a securities trading account and UTRADE CFD account with UOBKH.
 - b. “New client” must not have an existing account for the account type that he/she is being referred to.
 - For example, if Client X has only a UOBKH securities trading account, Client X is regarded as a “new client” for UTRADE CFD account. Only transactions in the relevant new account(s) will be used for calculation of rebates.
 - c. For securities trading account, only the following types are eligible: retail individual, retail joint account and corporate account.
 - d. The new eligible account(s) of the new client must be tagged under the same Trading Representative of the existing client (referrer).
 - e. Account opening form completed by the new client but not submitted to Client Services Department or Client Accounts Department by the last day of the Promotion will not qualify for this Promotion.

4. Under this Promotion:

	Securities Trading Account	UTRADE CFD Account
Promotion Period	1 January 2026 – 30 June 2026	
Market(s) Applicable	Singapore	Singapore, Malaysia, Hong Kong, U.S. and Australia
Promotion Mechanism	<p><u>Existing Client:</u> Will receive a 10% rebate of the brokerage charged based on transactions done by the new client for Singapore market only.</p> <p><u>New Client:</u> Will receive a 10% rebate on his brokerage charged for transactions done for Singapore market only.</p>	<p><u>Existing Client:</u> Will receive S\$25 for every 20 trades or cumulative contract value S\$200,000 equivalent in CFD account done by the new client.</p> <p><u>New Client:</u> Will receive S\$25 for every 20 trades or cumulative contract value S\$200,000 equivalent done in his CFD account.</p>
Cap on rebate	Capped at S\$200	Capped at S\$200
Rebate Eligible Period	First six months from the date the new account was opened during the promotion period	
When will the rebate be credited?	The rebate will be credited into the respective New Client's and Existing Client's trust accounts by the following month.	The rebate will be credited into the respective New Client's CFD account and Existing Client's account by the next month after the end of the promotion period.
Additional Condition(s)	The rebate is only applicable to trades with commission payable above S\$50.	

5. The brokerage chargeable to the new client will be at the applicable UOBKH "board rates" for the relevant account(s) and/or UOBKH's "existing rate" for on-line and/or off-line transactions.
6. To participate in this Promotion, certain personal particulars (name, trading account number / NRIC number) of the existing client must be provided at the point of account opening for the new client. UOBKH reserves the right to reject the participation of the existing client and new client in this Promotion if the mandatory information is not made available at the time of account opening.
7. New account opening can be done at UOBKH at 83 Clemenceau Avenue #10-01 UE Square Singapore 239920. Alternatively, the new account application form can be submitted on behalf of the client by a UOBKH Trading Representative after it has been duly completed and verified.
8. In determining the amount of brokerage payable by a new client for purposes of calculation of the rebate, disputed, unauthorized or fraudulent

trades and other mandatory fees/charges (including goods and services taxes) will not be taken into account. Note that transactions made under UTRADE Edge Account, Margin Financing facility, Unit Trusts and Fixed Income Products will not be taken into account and are not considered for rebate under this Promotion. UOBKH is entitled, in its absolute discretion, at any time and from time to time and without notice and without giving any reason, to take into account any trades or charges in the calculation of rebate or to otherwise vary the basis of calculation of rebate.

9. 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.
10. 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. New client failed to pay UOBKH for his / her executed trade(s) and/or that he/she has outstanding payment to UOBKH during the rebate eligible period.
 - b. A change in the brokerage chargeable to the new client during the rebate eligible period made at the request of the Trade Representative and/or the new client.
 - c. The new client is not in good standing. If the new client's account has been suspended temporarily or terminated due to any reason, the new client will be disqualified from this Promotion.
11. 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.
12. 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.
13. 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.

14. 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.
15. 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.
16. 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.