



SUMMARY KEY FEATURES

UOB PRINCIPAL GUARANTEED STRUCTURED DEPOSIT 2026 - SERIES (1)

UNLIKE TRADITIONAL DEPOSITS, STRUCTURED DEPOSITS HAVE AN INVESTMENT ELEMENT AND RETURNS MAY VARY. YOU MAY WISH TO SEEK ADVICE FROM A LICENSED OR AN EXEMPT FINANCIAL ADVISER BEFORE MAKING A COMMITMENT TO PURCHASE THIS PRODUCT. IN THE EVENT THAT YOU CHOOSE NOT TO SEEK ADVICE FROM A LICENSED OR AN EXEMPT FINANCIAL ADVISER, YOU SHOULD CAREFULLY CONSIDER WHETHER THIS PRODUCT IS SUITABLE FOR YOU.

The key features of UOB Principal Guaranteed Structured Deposit 2026 – Series (1) (the “**Structured Deposit**”) detailed in the Indicative Term Sheet are listed below:

Tenor is 2 years	<ul style="list-style-type: none">(i) The tenor of this Singapore Dollars (SGD) Structured Deposit is 2 years.(ii) Structured deposit is not an insured deposit for the purposes of the Deposit Insurance and Policy Owners’ Protection Schemes Act 2011.(iii) 100% of the Principal Amount is guaranteed and payable by UOB on maturity if the UOB Principal Guaranteed Structured Deposit 2026 – Series (1) is held until maturity.
Total minimum interest of 1.900%	<ul style="list-style-type: none">(i) A Guaranteed Fixed Interest of 0.950% of the Principal Amount will be payable on Interest Payment Date (1) and Interest Payment Date (2) provided that the whole of the Principal Amount is held with the Bank on the relevant Interest Payment Date.(ii) The total minimum interest is 1.900% (being the Total Guaranteed Fixed Interest Rate of 1.900% and the minimum Maturity Variable Interest Rate of 0%). The equivalent effective interest rate is 0.9487% per annum if this Structured Deposit is held until maturity.
Maturity Variable Interest is dependent on the performance of 4 Shares	<p>Provided that the whole amount of the Principal Amount is held with the Bank until Maturity Date,</p> <ul style="list-style-type: none">(i) Maturity Variable Interest payable on maturity is variable and dependent on the performance of 4 Shares: CapitaLand Investment Ltd/Singapore (“CLI”), DBS Group Holdings Ltd (“DBS”), Oversea-Chinese Banking Corp Ltd (“OCBC”) and Singapore Airlines Ltd (“SIA”).(ii) The Maturity Variable Interest shall be (a) 1.000% of Principal Amount if the Payment Condition is met; or (b) 0% of Principal Amount if the Payment Condition is not met.(iii) The Payment Condition is deemed to be met if the Closing Prices of all Shares on the Final Observation Date are at or above 100.00% of their respective Initial Prices.

NOTE: This document highlights key product features relating to the Structured Deposit. Please refer to the Indicative Term Sheet for full details of the Structured Deposit. Unlike traditional deposits, structured deposits have an investment element and returns may vary. You may wish to seek advice from a licensed or an exempt financial adviser before making a commitment to purchase this product. In the event that you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether this product is suitable for you.

	Please refer to the Indicative Term Sheet on the definition of Final Observation Date and Initial Prices.
Shares in the Underlying Basket	The Shares in the Underlying Basket is referenced only for the purposes of computing the Maturity Variable Interest. There are no actual investments or transactions made by the investor in the Shares through placement of the Structured Deposit.
Early Termination	You may get back less than your Principal Amount if you terminate your Structured Deposit before maturity. Early Termination by you is only permissible with UOB's consent and is subject to such terms as UOB may, in its sole and absolute discretion impose, including an indemnity for all losses, damages, costs, charges and/or expenses referable to the Early Termination.
Other terms and conditions	<p>The Structured Deposit is governed by the Bank's Terms and Conditions Governing Accounts and Services as amended and supplemented from time to time ("General Terms") and any other terms and conditions including those set out in the Indicative Term Sheet and the application form ("Specific Terms"); all of which have been provided to you.</p> <p>This Summary Key Features, its Indicative Term Sheet and all other terms governing the Structured Deposit are drafted in the English language. If any of the terms governing the Structured Deposit has been translated into a language other than English, the translated versions are for reference only. The English language version shall prevail if there is any difference in meaning or inconsistency between the English version and any translated version.</p>
Product Classification	This Structured Deposit is classified as a Specified Investment Product.

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Section D:
Important Information

UNDERSTANDING YOUR INVESTMENT DECISION

The product you are buying is an investment, it is NOT A SAVINGS OR FIXED DEPOSIT PRODUCT. All investments have risks including potential loss of your initial investment amount. Please ensure you understand and accept these risks before investing.

Making an investment is a significant decision. As part of United Overseas Bank Limited ("UOB")'s commitment to treating our customers fairly, we want to help you understand the risks and benefits of the Structured Deposits you are investing in.

Please confirm that you have read, understood and agreed to the following:

RISK TO YOUR INVESTMENT CAPITAL

- These are not bank deposits or linked to any bank accounts.
- These are not conventional deposits and are thus not insured by the Singapore Deposit Insurance Corporation.
- The principal amount of Structured Deposits is guaranteed by UOB only upon maturity. A withdrawal before the maturity date may result in the redemption amount being less than the principal amount invested.
- While Structured Deposits may provide the potential for higher returns compared to fixed deposits, Structured Deposits have risk and investment elements and returns are not guaranteed.
- The principal, and interest payable (if any) for Structured Deposits may fluctuate and are dependent upon the performance of the underlying assets.
- Past performance is not indicative of future performance.

LIQUIDITY AND EARLY TERMINATION RISK

- Structured Deposits with fixed tenors are intended to be held till maturity. If you do however wish to redeem before the maturity date, you may not be able to redeem immediately, and the amount redeemed may be significantly less than the principal amount invested.
- Structured Deposits may not be valued daily.

GUARANTEED & MATURITY VARIABLE INTEREST RISK

- The Guaranteed Fixed Interest is guaranteed only if the whole Principal Amount is held to the relevant Interest Payment Date.
- The Maturity Variable Interest is variable and depends on, amongst other things, performance of the underlying instrument(s). Where applicable, the Maturity Variable Interest is only payable if the whole Principal Amount is held to Maturity Date.

FOREIGN EXCHANGE RISK

- The Principal Amount is guaranteed in the Investment Currency only.
- If you make the investment in a currency that is different from your base currency, there may be exchange rate risks or exchange controls that may result in the loss of your original investment.

FREE-LOOK PERIOD

- You have seven (7) calendar days (free look period) from the date of initial application to review and withdraw your Structured Deposit subscription.
- If the last day of this free-look period falls on a non-business day, then this freelook period will be extended to the next business day.
- There will be no unwinding cost should you decide to withdraw your subscription during this period.

This document is not a contract of assurance. The risks set out in this document are not intended to be a complete list of all the risks and considerations relevant to the investment product or your decision to purchase the investment product. The risks and specific terms and conditions applicable to the above investment product are contained in the applicable Application Form, Summary of Key Features, Term Sheet and other offer documents which have been provided to you.

Please do NOT agree to the declaration below if you do not understand the contents in this form. We recommend that you seek further clarification from your UOB advisor to fully understand the product before you make the decision to purchase.

CUSTOMER DECLARATION

I confirm that I have read, understood and agreed to the points listed above, and also confirm that I possess adequate disposable funds to purchase my investment product.

I confirm that my decision to invest in each investment product is based on my thorough understanding of the respective written documents entered into between UOB and me in relation to the respective investment product ("Transaction Documents"). I also confirm my understanding that the agreements outlined in the Transaction Documents shall override any previous agreements made in relation to the respective investment products.

Note: Do NOT sign on this form if the UOB advisor has not shown and explained to you applicable documents such as My Wealth Planner, Application Form, Summary of Key Features, Term Sheet and other offer documents. You may also receive a call from a UOB officer (Tel No. 6598 0008) to assist us in establishing that you have understood the terms and conditions of the product you have purchased.

I have read and understood all of the above.