

UOB Malaysia Business Banking NTP Acquisition via UOB SME App Campaign 2023

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is running a “Business Banking New-to-Product (NTP) Acquisition via UOB SME App Campaign (“**Campaign**”) from **18th October to 31st March 2024** (both dates inclusive), or until such other date(s) as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

Eligibility to participate

This Campaign is open to NTP Business Banking customers as 18th October 2023. The following customers are required to complete the lead generation form through UOB SME App, to express interest in taking up any of the eligible Business Banking products mentioned below.

Eligible Customers:

NTP Business Banking customers as of 18th October 2023

- New- to- Product customers as of 18th October 2023 and
 - Completed the lead generation form in UOB SME App; and
 - Successfully taken up any of the eligible campaign products with minimum required amount as stated in clause 10 below
1. Eligible campaign products under Business Banking shall refer to the following products:
 - a) Business Current Account+ (BizCA+).
 - b) BizProperty
 - c) BizSolution
 - d) BizMoney
 - e) Foreign Exchange (FX)
 - f) Asset Management
 2. For the avoidance of doubt, Eligible Customer must submit the Lead Generation Form via UOB SME App.
 3. Eligible Customer who falls under **ANY** of the following conditions shall not be eligible to participate in this Campaign:
 - (i) Whose accounts/facilities with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia;
 - (ii) Who is or has become mentally unsound, deceased, adjudicated bankrupt (for individuals), wound up (for corporate), insolvent (for corporate) or has legal proceedings of any nature instituted against them; or
 - (iii) Whose accounts/facilities with UOB Malaysia are suspended, terminated or closed during the Campaign Period.

Campaign Mechanics and Qualifying Criteria

4. To participate in this Campaign, Eligible Customers are required to successfully take up any one of the eligible products with minimum amount required as specified in clause 10 during the Campaign Period.

5. Eligible Customer shall include new sole-proprietorship, partnership, company, association, club, society or trust that falls under UOB Malaysia's Business Banking segment criteria and does not have any accounts or facilities with UOB Malaysia prior to the 18th October 2023.
6. There is no limit or restriction on the numbers of eligible products taken up by the Eligible Customers throughout the Campaign Period. Notwithstanding the same, UOB Malaysia shall determine payouts (Rewards) for customers based on the highest rewards of the products that are taken up during the Campaign Period.

For example:

Customer A who takes up BizCA+, FX, and BizSolution will only be eligible to receive one reward throughout the Campaign Period.

Product	Ticket Size	Touch 'n Go eWallet Reload Pin
BizCA+	RM200,000	RM100
FX	RM100,000	RM80
BizSolution (TL)	RM600,000	RM400

Based on the example above, Customer A has all the minimum requirements and will be receiving RM400 based on the highest reward.

7. The tracking of the Campaign will be based on a period of six (6) months on the first account opening date and time (Malaysian Time) as captured by UOB Malaysia.
8. For the avoidance of doubt, any new UOB Business Banking customers who close and re-open their accounts with UOB Malaysia or cancel/terminate their credit facilities and re-apply for any facilities with UOB Malaysia during the Campaign Period will not be qualified as a NTP Customer for the Campaign.
9. UOB Malaysia has the right to approve or reject any application of UOB Malaysia's banking products, services and/or credit facilities applied by the Customer.

Reward

10. Upon each successful conversion of NTP Customer(s) in accordance to the Campaign Qualifying Criteria mentioned above, the Eligible Customer is entitled to the following rewards ("**Reward**"):

Table A – Eligible Customer Reward

Product	Minimum Ticket Size	Touch 'n Go eWallet Reload Pin
BizCA+	RM50,000	RM100
BizMoney	RM250,000	RM300
BizProperty	RM600,000	RM400
BizSolution (TL)	RM600,000	RM400
BizSolution (OD)	RM600,000	RM300
BizSolution (TRA)	RM600,000	RM300
FX	RM100,000	RM80
Asset Management	RM1,000,000	RM100

11. UOB Malaysia shall not be liable for any compensation or losses to the Eligible Customers if UOB Malaysia exercises its right not to contact the Eligible Customers who fail to fulfill the Campaign Qualifying Criteria.
12. The Reward will be emailed to the Eligible Customer's email address as maintained in UOB Malaysia's system within three (3) months after the Eligible Customers fulfilled the Campaign Qualifying Criteria and are deemed as UOB Customers successfully.
13. The Reward will be in the form of Touch 'n Go eWallet Reload Pin or equivalent. Eligible Customers are to ensure that all information submitted in the Leads Generation Form via UOB SME App is accurate.
14. The Reward is further subject to the following conditions (whichever applicable):
 - (i) UOB Malaysia shall not be obligated to replace any lost, damaged or stolen Reward. The Reward is neither transferable nor exchangeable for cash or any other items, whether in part or in full.
 - (ii) UOB Malaysia makes no representation or warranties with respect to the Reward, and in particular, makes no warranties with respect to the quality of the product/services redeemed using the Reward or their suitability for any purpose.
 - (iii) UOB Malaysia reserves the right to substitute the Reward with another reward of a similar value or vary the Reward at any time with prior notice.
 - (iv) UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Reward or the products/services redeemed using the Reward. The products/services redeemed/purchased using the Reward are offered and/or provided solely by the organization whose vouchers or any equivalent items is given out as the Reward and UOB Malaysia accepts no responsibility or liability and shall not entertain any complaint in connection with the products/services redeemed/purchased using the Reward or the Reward itself.
 - (v) The products/services redeemed/purchased using the Reward have not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Reward in this Campaign be construed as an endorsement or recommendation of the products/services redeemed/purchased using the Reward by UOB Malaysia. If any Eligible Customer or authorized person of Eligible Customer is dissatisfied with the products/services redeemed/purchased using the Reward, such Eligible Customer or authorized person of Eligible Customer shall seek recourse with such organisation directly.
 - (vi) All Rewards are not valid if defaced, mutilated or altered and are not replaceable.
 - (vii) The Reward is subject to the terms and conditions of the organization whose vouchers or any equivalent items are given out as the Reward in this Campaign.
15. Any props, accessories or equipment featured together with the Reward (if any) in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Reward.

General Terms and Conditions

16. By participating in this Campaign, the Eligible Customer agrees to be bound by these terms and conditions and the products terms and conditions applicable to the Eligible Customer, including any amendments or variations to them respectively and the decision of UOB Malaysia in connection with any matter relating to the Campaign shall be final, conclusive and binding on the Eligible Customer. If there is any inconsistency between the terms and conditions and the product terms and conditions applicable to the Eligible Customer, these terms and conditions will prevail.

17. Eligible Customer shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Eligible Customer does not understand.
18. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature howsoever arising or suffered by the Eligible Customer or authorised person of the Eligible Customer or any third party resulting directly or indirectly from the Campaign and/or the Reward, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to the Campaign and/or the Reward.
19. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Campaign and/or the Reward and published in any mass media, marketing or advertising materials.
20. To the fullest extent permitted by law, UOB Malaysia expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign and the Reward.
21. Deposits placed with UOB Malaysia are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) for each depositor. Eligible Customers may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
22. 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 Campaign and/or the Reward, these terms and conditions shall prevail.
23. To the fullest extent permitted by Shariah (if applicable), UOB Malaysia reserves the rights to withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, in whole or in part, at any time with prior notice. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the Eligible Customer to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customer whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
24. To the fullest extent permitted by Shariah (if applicable), UOB Malaysia reserves the right to add, delete, suspend, substitute or vary these terms and conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Customers through posting on UOB's website, displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOB Malaysia from time to time.
25. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers and/or the authorised persons of the Eligible Customers agree to submit to the exclusive jurisdiction of the courts of Malaysia.

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