

## UOB Malaysia 90-Day Digital Streak Trade Campaign

### TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) is running a **90-Day Digital Streak Trade Campaign** (“Campaign”) from **1 April 2026 – 30 June 2026 (“Cycle 1”)** and **1 July 2026 – 30 September 2026 (“Cycle 2”)**, both dates inclusive, or until such date(s) as may be determined by UOB Malaysia from time to time (“Campaign Period”).

#### Eligibility to participate

1. The Campaign is open to all UOB Malaysia customers who perform any successful eligible trade financing product (defined below) transaction(s) via UOB Infinity during the Campaign Period (“Eligible Customers”).
2. The following customers shall **NOT** be eligible to participate in this Campaign if they fall within **ANY** of the following:
  - a) customers with account(s) maintained with UOB Malaysia which is/are delinquent or unsatisfactorily conducted as determined by UOB Malaysia;
  - b) customers with account(s) maintained with UOB Malaysia which is/are terminated, suspended or closed during the Campaign Period;
  - c) customers who are or become insolvent or in the process of becoming insolvent or have legal proceedings of any nature instituted against them.

#### Campaign Mechanics and Qualifying Criteria

3. “**Eligible Trade Financing Product**” refers to any of the following:

- a. Bank Guarantee / Bank Guarantee-i
- b. Invoice Financing / Invoice Financing-i
- c. Foreign Currency Invoice Financing
- d. Bankers Acceptance / Accepted Bills-i
- e. Letter of Credit / Letter of Credit-i
- f. Trust Receipt / Trust Receipt-i
- g. Foreign Currency Trust Receipt
- h. Account Receivable Purchase (With/Without Recourse)
- i. Dealer Finance
- j. Supplier Finance
- k. Inwards Bills Collection

4. **Reward Criterion:**

- i. **Activation Reward:**  
Eligible Customers will receive an Activation Reward of RM20 upon submitting their first online trade transaction via Infinity during the Campaign Period.
- ii. **Build-Up Rewards:**  
Eligible Customers will be rewarded for increasing the frequency of their online trade submissions within the 90-day cycle.
- iii. **90 Day Streak Bonus:**  
Eligible Customers who submit at least three (3) online trade transactions per month for three (3) consecutive months within a 90-day cycle will be eligible for a Streak Bonus of RM50.

**5. Reward Table:**

Category	Criteria	Reward (RM)
Consistency Tier 1	Complete 5 to 10 online submissions during campaign cycle	100
Consistency Tier 2	Complete more than 10 online submissions during campaign cycle	150

Reward Table Illustration:

Scenario	First online trade transaction during campaign period	Activation Reward (RM) (A)	Transaction Count in Apr-26	Transaction Count in May-26	Transaction Count in Jun-26	Tier Reward (B)	90-Day Streak Bonus (C)	Total Reward (RM) (A+B+C)
Customer A	Yes	20	2	0	0	0	N/A	20
Customer B	No	N/A	3	2	3	100	N/A	100
Customer C	No	N/A	5	5	5	150	50	200
Customer D	Yes	20	5	5	8	150	50	220

6. Total Reward allocated for this Campaign is RM30,000 which will be awarded on first-come, first-served basis and subject to availability. UOB Malaysia does not have any obligation to inform the Eligible Customers should the Rewards has been fully redeemed.
7. For the purpose of this Campaign, “Rewards” refers to the cash vouchers or electronic cash vouchers (‘e-vouchers’) issued by participating merchants as determined by UOB Malaysia at its discretion. The type, denomination, delivery format (physical or electronic), and merchant selection of the Participant Merchant(s) for the Rewards shall be determined solely by UOB Malaysia. “Participating Merchant(s)” is an individual, firm or company engaged in the business of selling and providing goods and/or services and whose cash vouchers are given out as Rewards under this Campaign.
8. The Rewards will be prepared and delivered to the Eligible Customers within two (2) months from the end of the applicable Campaign cycle, subject to the successful completion of eligibility verification, internal approval processes and fulfilment arrangements. Delivery of Rewards may be made via physical dispatch or electronic delivery (e-voucher), depending on the format of the Reward. In the event of unforeseen delays, UOB Malaysia reserves the right to extend the fulfilment timeline, and any such extension will be communicated to the affected Eligible Customers accordingly
9. Eligible Customers who are entitled to the Rewards will be notified by UOB Malaysia via telephone call or email delivered to the Eligible Customer’s / authorized person of the Eligible Customer’s telephone number or email address as recorded in UOB Malaysia’s system four (4) weeks after the Campaign Period ended.
10. Eligible Customers must agree to provide accurate and complete information when participating in the Campaign. UOB Malaysia shall not be responsible for any incorrect or incomplete information provided by the Eligible Customers.
11. Eligible Customers who participate in this Campaign are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of UOB Malaysia and, to the fullest extent permitted by law, to have consented to and authorized UOB Malaysia to disclose their particulars to the third party service providers, appointed agency and participating merchants engaged by UOB Malaysia for purposes of the Campaign. UOB Malaysia warrants that the disclosure of such particulars to any third-party service providers shall be limited to the Eligible Customers’ names, addresses, telephone numbers shall be used only in relation to and for purposes of the Campaign including fulfilment.
12. The available denominations of the Rewards (cash vouchers) of the various Participating Merchant(s) shall be determined by the UOB Malaysia.

13. Any disputes regarding the utilisation of the Rewards shall be settled between the Eligible Customers and the relevant Participating Merchant(s) who issued the relevant Rewards without recourse to UOB Malaysia.
14. In the case where the Rewards states a specific amount (in Ringgit Malaysia) and such Rewards are used for a value less than the amount stipulated, the difference cannot be converted to cash or be refunded. Conversely, if any Rewards are used for a value more than the amount mentioned, the difference will have to be collected from the Eligible Customer.
15. UOB Malaysia is not liable to replace the Rewards collected by the Eligible Customers in the event of loss, theft, damage or expiry of the same after collection by the Eligible Customers or delivery to the Eligible Customers.
16. The Rewards have not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Rewards in this Campaign be construed as an endorsement or recommendation of such Rewards by UOB Malaysia. If the Eligible Customers are dissatisfied with the Rewards; or its quality, the Eligible Customers shall appoint a representative to directly seek recourse with the respective Participating Merchant(s) of the said Rewards.

### General Terms and Conditions

17. By participating in this Campaign, the Eligible Customers agree to be bound by these terms and conditions and the terms and conditions governing each of the Eligible Trade Financing Product including any amendments or variations to it and the decision of UOB Malaysia in connection with any matter relating to the Campaign shall be final, conclusive and binding on the Eligible Customers. If there is any inconsistency between these terms and conditions and the terms and conditions governing each of the Eligible Trade Financing Product in connection with this Campaign, these terms and conditions shall prevail.
18. The Eligible Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
19. The records of transactions maintained by UOB Malaysia and UOB Malaysia's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on the Eligible Customers. Save for manifest error (for example, discrepancies in transactions) or fraud, UOB Malaysia will not be obliged to entertain enquiries or appeals in respect of this Campaign.
20. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or wilful misconduct, UOB Malaysia expressly excludes and disclaims any representations, warranties or endorsements, expressed 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.
21. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Campaign offered and published in any media, marketing or advertising materials.
22. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.

23. UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, with prior notice. For the avoidance of doubt, cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the Eligible Customers to any claim or compensation against UOB Malaysia for all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
24. UOB Malaysia reserves the right to add, delete, suspend or vary the Campaign terms and conditions, from time to time, wholly or in part by providing prior notice to the Eligible Customers via posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches and/or a statement insert in the Statement of Account or any other manner as 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 non-exclusive jurisdiction of the courts of Malaysia.

**[END]**