

UOB Malaysia Business Banking 2024/25 CASA Acquisition Campaign

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd ("UOB Malaysia") [Registration no: 199301017069 (271809-K)] is running a "UOB Malaysia Business Banking 2024/25 CASA Acquisition Campaign" ("Campaign") from 1 November 2024 to 31 March 2025 (both dates inclusive) or until such other period otherwise notified by UOB Malaysia from time to time ("Campaign Period").

Eligibility to participate

- This Campaign is open to new Business Banking customers who open their first Business Current Account at UOB Malaysia during the Campaign Period ("Participants").
- Business Current Account ("hereinafter referred to as **Business CA**") shall refer to any one of the following products:-
 - BizCA+
 - Normal Business Current Account
 - BizMax
- Customers shall **NOT** be eligible to participate in this Campaign if they fall within **ANY** of the following: -
 - Customers who have any Business Current Account with UOB Malaysia prior to the Campaign Period;
 - the Business Current Account held with UOB Malaysia is delinquent or unsatisfactorily conducted as determined by UOB Malaysia;
 - the Business Current Account held with UOB Malaysia is terminated or closed during the Campaign Period;
 - Customers who are or become mentally unsound, deceased, adjudicated bankrupt (for sole proprietorship, wound up, insolvent (for corporate)) or has legal proceedings of any nature instituted against them.

Campaign Mechanics and Reward Fulfilment

- During the Campaign Period, Participants shall meet all the Campaign Requirements to be entitled to receive the Reward as set out in Table 1 below. Participants who fulfil these Campaign Requirements are hereinafter referred to as the "Eligible Participants".

Table 1

Category	Eligible Product	Campaign Requirement	Reward
1	Business CA & UOB SME App	Open Business CA with minimum initial deposit of RM25k and perform minimum 3 UOB SME transactions on first 2 months from account opening month(MOB1)	RM50 TNG E-wallet
2a	Business CA	Maintain minimum average balance (ANR) of RM100k for the following 2 months from account opening month (MOB1)	RM100 shopping voucher
2b	Business CA	Top up and maintain minimum average balance (ANR) of RM750k on top of RM100k for the following 2 months from account opening month (MOB1)	3 gram gold In Gold savings account
3	Forex (FX)	Perform minimum accumulated RM1mil FX transaction volume during the Campaign Period	RM250 shopping voucher

- Each Eligible Participant is only entitled up to four (4) Rewards (each from the Categories above) throughout the Campaign Period.
- Each Eligible Participant who fulfils the Campaign Requirements will be entitled to a Reward based on the category the Eligible Participant fulfils as set out in Table 1.
- Reward shall be awarded to the first Business Current Account opened during the Campaign Period.

8. Any funds in the Business Current Account arising from a loan drawdown shall be excluded from the computation of the average monthly incremental balance for the purpose of this Campaign.
9. Eligible Participant who is entitled to the Reward will be notified by UOB Malaysia via a letter delivered to the Eligible Participant's / authorized person of the Eligible Participant's address in Malaysia as recorded in UOB Malaysia's system within three (3) months after the Campaign Period ended.
10. Eligible Participant who is entitled to the Reward must agree, consent and authorize UOB Malaysia to provide its appointed agents with the Eligible Participant's / authorised person of the Eligible Participant's name, mailing address, contact number for the purpose of facilitating the Reward fulfilment.
11. Appointed agents shall arrange for delivery of the Reward to the Eligible Participant / authorized person of the Eligible Participant's address in Malaysia as recorded in UOB Malaysia's system within three (3) months after the Campaign Period ended.
12. The Reward is subject to **ALL** of the following conditions:
 - (i) UOB Malaysia shall not be obligated to replace any damaged or stolen Reward. The Reward is neither transferable nor exchangeable for cash, credit or other goods, 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 products/services redeemed using the Reward or its suitability for any purpose.
 - (iii) UOB Malaysia is not affiliated with any of the organizations whose products or services may be redeemed using the Reward in this Campaign.
 - (iv) UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the products/services redeemed using the Reward.
 - (v) Reward if defaced, mutilated or altered by the Eligible Participant is not replaceable.
 - (vi) the Reward is also subject to the terms and conditions of the organization(s) whose products are given out as the Reward in this Campaign, where applicable.
 - (vii) UOB Malaysia reserves the right to substitute or vary the Reward with another gift of a similar value at any time with prior notice.
13. Any props, accessories or equipment featured together with the Reward 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

14. By participating in this Campaign, the Participants agree to be bound by these terms and conditions and the Terms and Conditions Governing Non-Individual Current and Savings Account including any amendments or variations to it. If there is any inconsistency between these terms and conditions, other terms and conditions in relation to this Campaign and the Terms and Conditions Governing Non-Individual Current and Savings Account, these terms and conditions shall prevail.
15. Participants should seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Participants do not understand.
16. The records of transactions maintained by UOB Malaysia and the decision of UOB Malaysia in connection with all matters (including but not limited to any dispute arising therefrom) relating to this Campaign and/or the Reward shall be final, conclusive and binding on the Participants. UOB Malaysia shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning the Campaign and/or the Reward.
17. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature howsoever arising or suffered by the Participants, or any third parties resulting directly or indirectly from this Campaign unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign and/or the Reward.

18. 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.
19. 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 the Reward, these terms and conditions shall prevail.
20. 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. Participants may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
21. 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 Participants to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Participants whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
22. UOB Malaysia reserves the right to add, delete, substitute and/or vary these terms and conditions, from time to time, wholly or in part by providing prior notice to the Participants through posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account or in any other manner as may be determined by UOB Malaysia from time to time.
23. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Participants agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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