

**UOB Malaysia Emerging Enterprise Customer Acquisition Campaign**

**TERMS AND CONDITIONS**

United Overseas Bank (Malaysia) Bhd (“UOB Malaysia”) [Registration No: 199301017069 (271809-K)] is running a “UOB Malaysia Emerging Enterprise Customer Acquisition Campaign” (“Campaign”) from 2 February 2026 to 31 July 2026 (both dates inclusive), or until such other period as may be determined and notified by UOB Malaysia from time to time (“Campaign Period”).

**Eligibility to participate**

1. This Campaign is open to new Emerging Enterprise customers who open their first Business Current Account at UOB Malaysia during the Campaign Period (“Participants”).
2. Business Current Account (“hereinafter referred to as **Business CA**”) shall refer to any one of the following products:-
  - (a) BizCA+
  - (b) Normal Business Current Account
  - (c) BizMax
3. Customers shall **NOT** be eligible to participate in this Campaign if they fall within **ANY** of the following: -
  - (a) Customers who have any Business CA with UOB Malaysia prior to the Campaign Period;
  - (b) Customers who opt-in for 2026 BizElite Deal and/or 2026 NTB BizCA+ Campaign.
  - (c) Business CA held with UOB Malaysia is delinquent or unsatisfactorily conducted as determined by UOB Malaysia during the Campaign Period;
  - (d) Business CA held with UOB Malaysia is terminated, suspended or closed during the Campaign Period;
  - (e) 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 during the Campaign Period.

**Campaign Mechanics and Reward Fulfilment**

4. During the Campaign Period, Participants shall meet all the Campaign Requirements as provided herein 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	Incremental CASA Average Net Receivables (ANR)	TNG Reward
1	RM50,000 – RM187,999.99	RM88
2	RM188,000 – RM387,999.99	RM188
3	≥ RM388,000	RM 388

5. Participants are required to maintain the incremental CASA ANR for a minimum of 3 months post onboarding to be eligible for the rewards
6. Eligible Participants who successfully activate any one of the following products set out in Table 2 during the Campaign Period shall be eligible for additional rewards, in addition to the CASA rewards stipulated in Table 1.

**Table 2**

Product	Tier 1	Tier 2
Trade	Minimum 2 bills @ RM188k each	Minimum 2 bills @ RM388k each

FX	Min 2 trx + RM188k FX cumulative volume	Min 2 trx + RM388k FX cumulative volume
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7. Definition of Activation (as mentioned in Clause 5):

- **Trade:** Minimum of two (2) successfully utilised trade bills, subject to applicable tier-specific thresholds, within the relevant tracking period, as determined below:
  - For BizSolution Product Package submission made from 1<sup>st</sup> February 2026 to 30<sup>th</sup> April 2026 (both dates inclusive), the utilisation of trade bills shall be tracked until 31<sup>st</sup> July 2026.
  - For BizSolution Product Package submission made from 1<sup>st</sup> May 2026 till 31<sup>st</sup> July 2026 (both dates inclusive), the utilisation of trade bills shall be tracked until 30<sup>th</sup> November 2026.
- **FX:** Minimum of two (2) FX transactions with cumulative FX volume meeting tier thresholds during the Campaign Period.

8. Subsequent to the fulfillment of Items 5 and 6 above, the Eligible Participants are eligible for the TNG rewards stipulated in Table 3 below (which can be accumulative for the products below):-

**Table 3**

Product	Tier 1	Tier 2
Trade	RM188	RM388
FX	RM188	RM388

9. Eligible Participants who complete the following Digital and Ancillary actions (as stated in Clause 9) during the Campaign Period will earn additional rewards:

**Table 4**

Digital and Ancillary actions	TNG Reward
Any 2 eligible actions	RM88
Any 4 eligible actions	RM188

10. Eligible actions under Digital and Ancillary include:

- UOB SME App download, login, and minimum one transaction per month
- DuitNow Collection
- Duitnow Payment
- Bulk Payment (including Bulk Payroll)
- Virtual Account
- SmartBiz solution activation

11. Additional bonuses apply only to Eligible Participants who have fulfilled the Campaign requirements as stipulated under Tables 1 to 4 and are subject to the conditions set out in Table 5 below.

**Table 5**

No	Additional Bonus	Reward	Campaign capping
1	Maintain CASA ANR > RM5mil within first 2 months of account opening <sup>Note 1</sup>	TNG RM 888	3 units
2	Trade utilization > 60% <sup>Note 2</sup>	TNG RM88	20 units
3	FX volume > RM1.5mil	TNG RM388	7 units
4	If met all the above	Samsung Galaxy Z Fold7	3 units

Note1: RM 5mil to be maintained throughout campaign period.

Note2: Minimum Trade Limit per customer ≥RM500,000.

12. Total rewards payable to each Eligible Customer are subject to a maximum campaign cap of RM 99,000, as determined by the Bank.

13. Rewards under this Campaign are limited and subject to a maximum campaign cap. Rewards will be allocated to Eligible Customers who achieve the highest incremental CASA Average Net Receivables (ANR), overall Trade bill submission and cumulative FX volume during the qualification period, in descending order, until the campaign cap is fully utilised. Customers who meet the minimum qualifying criteria but fall below the ranking cut-off shall not be entitled to any reward. In the event of a tie, the ranking and allocation of rewards shall be determined at the Bank's sole discretion, including but not limited to consideration of total revenue generated during the Campaign Period.
14. Any funds in the Business CA arising from a loan drawdown shall be excluded from the computation of the average monthly incremental balance for the purpose of this Campaign.
15. Eligible Participant who is entitled to the Reward will be notified by UOB Malaysia via a letter or email delivered to the Eligible Participant's / authorized person of the Eligible Participant's address in Malaysia or email address as recorded in UOB Malaysia's system within four (4) months after the Campaign Period ended.
16. 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.
17. 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.
18. 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

17. By participating in this Campaign, the Eligible Customers agree to be bound by this terms and conditions and **ALL** of the following terms and conditions where applicable, including but not limited to:
  - a) Terms and Conditions Governing Accounts and Services (Conventional Banking);
  - b) Terms and Conditions Governing Islamic Accounts and Services;
  - c) Terms and Conditions Governing Non-Individual Current and Savings Account;
  - d) UOB Business Internet Banking Service Agreement; and
  - e) Annexure to the letter of offer and UOB Malaysia's Standard Terms and Conditions Governing Banking Facilities.

The terms and conditions listed above shall include 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 Customers. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

18. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
19. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Customers in addition to this Campaign.
20. 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.
21. 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.
22. 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.
23. 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.
24. 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.
25. To the extent legally permissible, 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 any and 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.
26. To the extent legally permissible, 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.
27. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

**[END]**