

UOB Malaysia Business Banking Trade Activation Campaign for NTB 2025

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is running a “UOB Malaysia Business Banking Trade Activation Campaign for new-to-bank customers (“NTB”) 2025” (“**Campaign**”) from **1st July 2025 to 31st December 2025** (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

1. This Campaign is open to Business Banking customers:
 - (i) with new trade release effective from 1 July 2025 until 31 December 2025; or
 - (ii) selected customers with new trade release effective from 1 January 2025 until 30 June 2025.
2. The following customers shall **NOT** be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - (i) customers with account(s) maintained with UOB Malaysia which is/are delinquent or unsatisfactorily conducted as determined by UOB Malaysia;
 - (ii) customers with account(s) maintained with UOB Malaysia which is/are terminated, suspended or closed during the Campaign Period;
 - (iii) customers who are or become mentally unsound, deceased, adjudicated bankrupt (for sole proprietorship, wound up, insolvent (for corporate)) or have legal proceedings of any nature instituted against them; or
 - (iv) customers with progressive trade release.

Campaign Mechanics and Qualifying Criteria

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

Table 1: Rewards

Trade Limit	Reward 1
≥ RM500k	Up to 0.30% lower in pricing for the first 2 months of trade released

Trade Limit	UOB SME App	Trade Utilisation	Reward 2
≥ RM500k	With UOB SME App login	60% - 80%	RM150 Touch N Go e-wallet credit
		> 80%	RM250 Touch N Go e-wallet credit

Trade Limit	UOB SME App	Trade Utilisation	FX Transaction	Reward 3
≥ RM500k	With UOB SME App login	60% - 80%	Perform FX transactions in cumulative amount of ≥ RM300K during Campaign Period	RM100 Touch N Go e-wallet credit
		> 80%		

4. The trade utilisation of the customers will be computed based on the formula below:

Table 2: Trade Utilisation = Trade Outstanding Amount divided by Trade Limit

Example	Trade Outstanding Amount	Trade Limit	Trade Utilisation
Scenario 1	RM 200,000	RM 500,000	40%
Scenario 2	RM 200,000	RM 1,000,000	20%
Scenario 3	RM 750,000	RM 2,000,000	38%

5. Each Eligible Participant is only entitled to a maximum of three (3) Rewards during the Campaign Period, whichever higher tier of the said Reward as illustrated in the scenario below:-

Table 3: Scenario of Rewards

Example	Trade Limit	Month of trade released	Bill submission in			Reward 1
			Jul 2025	Aug 2025	Sep 2025	
Scenario 1	RM800k	Jul 2025	Yes	Yes	Yes	Up to 0.30% lower in pricing for the bill submission in Jul and Aug 2025
Scenario 2	RM500k	Aug 2025	No	No	Yes	Up to 0.30% lower in pricing for the bill submission in Sep 2025

Example	Trade Limit	UOB SME App login	Trade Utilisation% on			FX Transactions	Reward 2 and 3
			31 st Aug 2025	30 th Sep 2025	31 st Dec 2025		
Scenario 3	RM800k	No	50%	50%	60%	RM 0	No reward (do not fulfil UOB SME App login requirement)
Scenario 4	RM500k	Yes	82%	50%	50%	RM 0	RM250 (fulfil all requirement with higher tier >80% utilisation)
Scenario 5	RM500k	Yes	82%	50%	50%	RM500k	RM350 (fulfil all requirement with higher tier >80% utilisation and FX transaction ≥ RM300K)
Scenario 6	RM200k	Yes	50%	75%	90%	RM 0	No reward (do not fulfil Trade Limit ≥ RM500K)

6. The Reward 2 & 3 will be in the form of Touch N Go e-wallet credit. The Eligible Participants are to ensure that their latest telephone numbers are maintained in UOB Malaysia's records.
7. The Eligible Participants who are entitled to the Reward will be notified by telephone call based on the latest telephone numbers furnished by the Eligible Participants / authorised person (i.e. Company keyman or director) of the Eligible Participants to UOB Malaysia as shown in UOB Malaysia's records within three (3) months after the Campaign Period.
8. Eligible Participants 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 Participants.
9. Eligible Participants must ensure that their Touch N Go e-Wallet account are active and in good standing to be eligible for the Reward.
10. 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 affiliated with any of the organizations whose products or services may be redeemed using the Reward in this Campaign;
 - (v) 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.
 - (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.
11. Rewards for this Campaign are limited to the first 100 Eligible Participants, on a first-come, first-served basis. UOB Malaysia is not obligated to notify the customers once all Rewards have been fully redeemed.
12. In the event that the Reward is no longer available, UOB Malaysia reserves the right to replace the Reward with another reward of a similar value, determined by UOB Malaysia.
13. Any Reward which has not been given to the Eligible Participants shall be forfeited in the event:
- (i) The Eligible Participants are no longer a UOB Malaysia customer during the Campaign Period or before the Reward is given to the Eligible Participants; or
 - (ii) Any of the Eligible Participants' account(s)/facility(ies) with UOB Malaysia is not current, valid, subsisting and in good credit standing as may be determined by UOB Malaysia during the Campaign Period or before the Reward is given to the Eligible Participants.
14. 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

15. By participating in this Campaign, the customers agree to be bound by these terms and conditions and the products terms and conditions applicable to the customers, including any amendments or variations to them respectively and the decision of UOB Malaysia in connection with any matter relating to the Campaign and/or the Reward shall be final, conclusive and binding on the customers. If there is any inconsistency between these terms and conditions and the product terms and conditions applicable to the customers, these terms and conditions shall prevail.
16. The records of transactions maintained by UOB Malaysia and the decision of UOB Malaysia in connection with all matters relating to the Campaign shall be final, conclusive and binding on

the Eligible Participants. UOB Malaysia shall not be obliged to give any reasons and/or entertain any correspondence with any Eligible Participant / any persons on any matter concerning this Campaign. No appeals or correspondence from anybody will be entertained.

17. The customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
18. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature howsoever arising or suffered by the customers or authorised person of the customers 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. 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, these terms and conditions shall prevail.
22. 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, cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the customers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the customers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
23. 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 customers 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 any other manner as may be determined by UOB Malaysia from time to time.
24. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the customers and/or the authorised persons of the customers agree to submit to the exclusive jurisdiction of the courts of Malaysia.

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