

UOB SME Transact & Win

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "UOB SME Transact & Win" ("Campaign") from 15 March 2023 to 15 May 2023 (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. The Campaign is open to all UOB Malaysia new and existing Business Banking customers who have Business Current Account at any UOB Malaysia branches ("Participant")
2. Business Current Account 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) whose account maintained with UOB Malaysia is delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
 - (b) whose account maintained with UOB Malaysia is terminated or closed during the Campaign Period.
 - (c) who is or has becomes mentally unsound, deceased, adjudicated bankrupt (for sole proprietorship), wound up (for corporate), insolvent (for corporate) or has legal proceedings of any nature instituted against them.

Campaign Mechanics and Qualifying Criteria

4. During the Campaign Period, the Participant who meets the requirements stated in Table 1 below shall be entitled to receive the Reward under this Campaign. Participants who fulfill these requirements are hereinafter referred to as "**Eligible Participant**".

Table 1

Requirement	First two hundred (200) Business Banking customers with the highest login counts to UOB SME App with at least (2) transactions per month for two consecutive months within the Campaign Period.
Reward	RM50 worth of Touch 'n Go eWallet Reload Pin will be rewarded on a monthly basis to the first 200 Eligible Participant.. Qualified transactions include DuitNow, Interbank Giro (IBG), JomPay, OTT and RENTAS via UOB SME app subject to meeting the Requirement. Bulk Payments and Payroll transactions will not be counted or eligible for winning any rewards.

5. Each Eligible Participant is only entitled to one (1) Reward above during the Campaign Period.
6. The Eligible Participant who is entitled to the Reward will be notified by UOB Malaysia via a letter delivered to the Eligible Participant / authorized person of the Eligible Participant's address in

Malaysia as reflected in UOB Malaysia's system within three (3) months after the Campaign Period ended.

7. The Reward will be delivered to the respective Eligible Participant's address provided by the Eligible Participant to UOB Malaysia.

8. The Reward is subject to the following conditions:

- (a) 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;
- (b) UOB Malaysia is not affiliated with any of the organizations whose products or services may be redeemed using the Reward in this Campaign;
- (c) UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the products/services redeemed using the Reward;
- (d) Reward if defaced, mutilated or altered by the Eligible Participant is not replaceable; and
- (e) The Reward is also subject to the vendor, Touch 'n Go Digital's terms and conditions given out as the Reward in this Campaign.

9. In the event that the Reward is no longer available, UOB Malaysia reserves the right to replace the Reward with another gift of a similar value, determined by UOB Malaysia with prior notice.

10. 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

11. By participating in this Campaign, the Participant agrees 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 and the Terms and Conditions Governing Non-Individual Current and Savings Account, these terms and conditions shall prevail.

12. Participants should seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Participants do not understand.

13. 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 Participant. 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 the Reward. No appeals or correspondence from any Participant will be entertained..

14. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature howsoever arising or suffered by the Participant, or any third parties resulting directly or indirectly from the Campaign and/or the Reward unless due to UOB's gross negligence or willful misconduct specifically related to this Campaign and/or the Reward.

15. 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.

16. 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's branches. UOB Malaysia is a member of PIDM
17. 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.
18. UOB reserves the rights to cancel, withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, in whole or in part, at any time by providing prior notice to the Participant. For the avoidance of doubt, cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the Eligible Participant to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Participant whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
19. UOB Malaysia reserves the right to add, delete, substitute and/or vary these terms and conditions, from time to time, wholly or in part, at by providing prior notice to the Participant 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.
20. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Participant agrees to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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