

UOB Malaysia "Invest Your Way to Dream Holiday"**TERMS AND CONDITIONS****Campaign Period**

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("**UOB Malaysia**") is organizing the "**Invest Your Way to Dream Holiday**" ("**Campaign**") from **29 May 2025 to 31 October 2025** (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

Eligibility to Participate

- The Campaign is open to UOB Malaysia individual customers, who meet **ALL** of the following conditions:
 - 18 years of age and above;
 - are not U.S. Persons under Foreign Account Tax Compliance Act of the United States ("**FATCA**"); and
 - have access to UOB TMRW app.
- Customers shall not be eligible to participate in this Campaign if they fall within **ANY** of the following categories:
 - Permanent and/or contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies).
 - Persons whose Unit Trust Investment Account(s) held with UOB Malaysia are terminated or closed within the Campaign Period.
 - Sole-proprietorship, partnership, charitable/non-profit organisation/societies, corporate and commercial customers.
 - Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Campaign Mechanics

- The first 20 customers who complete Quests 1 and Quest 2 within the same month during the Campaign Period and fulfils Quest 3 at the end of that same month shall receive a consolation prize, i.e., RM200 worth of investment in United CIO Growth Fund MY ("**Consolation Prizes**") and shall be referred to as "**Eligible Customer**" herein.

Quest	Description
1	Subscribe to any unit trust funds (" UT funds ") with sales charge or Front-End Load* (" FEL ") in UOB TMRW app successfully. In other words, perform at least one lump sum / one time buy order in UOB TMRW app successfully.
2	Set up monthly investment or Regular Investment Scheme (" RIS ") in any UT funds with sales charge or FEL and with the first RIS order executed in UOB TMRW app successfully.
3	Have at least RM5,000 (or equivalent in foreign currency) balance in the participating UOB Unit Trust Investment Account at the month end.

**Front End Load ("FEL") is the upfront cost that an investor incurs upon subscription/purchase of UT funds.*

In addition to the above, one grand prize, i.e., an all-in travel package worth RM18,888 for 2 pax ("**Grand Prize**"), will be awarded to one shortlisted winner at the end of the Campaign Period, who completes Quests 1 – 2 by 31 October 2025, and fulfils Quest 3 on 31 October 2025.

4. An Eligible Customer is eligible to win a **maximum** of one Consolation Prize **and** one Grand Prize (collectively referred to as the "**Prizes**") under this Campaign.
5. Consolation Prizes will be fulfilled within 2 months from the participating month.
Grand Prize will be fulfilled within 2 months after the Campaign Period ends.
6. UOB Malaysia reserves the right to substitute or vary the Prizes at any time with prior notice for another reward which is similar or equivalent with the value of the Prizes.
7. Final winners of both the Grand Prize and Consolation Prizes will also be announced on UOB Malaysia's website.

Consolation Prizes' Winners Selection

8. If the Eligible Customer qualifies for the Consolation Prize ("**Qualified Customer**") terminated or closed his/her participating UOB Unit Trust Investment Account within the Campaign Period, the Consolation Prize will be forfeited for the said Qualified Customer and will be awarded to the next-in-line Qualified Customer.
9. In the event of tie during the winner selection for the monthly Consolation Prizes, the tiebreaker shall be based on the total sales amount transacted through UOB TMRW app by the Qualified Customers for that participating month during the Campaign Period.
10. In the event there is no Qualified Customer for the Consolation Prizes during the Campaign Period, UOB Malaysia reserves the right to forfeit the Consolation Prizes.

Grand Prize's Winner Selection

11. All Qualified Customers will be shortlisted by UOB Malaysia's automated selection system and 10 of them ("**Shortlisted Winners**") will undergo the shortlisting process stated below for UOB Malaysia to determine the ultimate winner for the Grand Prize.
12. Each Shortlisted Winner can only be shortlisted once.
13. At the point of shortlisting, the Shortlisted Winner's participating UOB Unit Trust Investment Account must not be suspended or terminated or closed for whatsoever reasons at any time during the Campaign Period; failing which the Shortlisted Winner will be withdrawn from the Campaign.
14. Communication to the Shortlisted Winners will be made as follows:
 - a) 10 Shortlisted Winners will be contacted by UOB Malaysia via Short Messaging Service ("**SMS**") within 2 months after the Campaign Period ends.
 - b) A 2-way SMS will be sent to all Shortlisted Winners' registered mobile number as per recorded in UOB Malaysia's system at any time during office hours.
 - c) Such SMS will be made to primary accountholder of the participating UOB Unit Trust Investment Account only.
 - d) The Shortlisted Winners will be required to answer one question to win the grand prize.
 - e) The first Shortlisted Winner who replies to the SMS with the correct answer in the fastest time shall be deemed as the winner for the Grand Prize ("**Grand Prize Winner**").
 - f) For the avoidance of doubt, the deadline (i.e. date and time) to answer the question will be specified in the SMS.

- g) It shall be the Shortlisted Winners' responsibility to ensure his/her mobile number provided are current and updated with UOB Malaysia. UOB Malaysia shall not be responsible to the Shortlisted Winners for any loss (including loss of opportunity and consequential loss flowing there from) suffered in the event the Shortlisted Winner's mobile numbers in UOB Malaysia's record are not current or updated.
 - h) If any Shortlisted Winner sends more than one SMS, only the first SMS received by UOB Malaysia will be counted.
 - i) Standard telecommunications charges for the SMS response will be applicable and shall be borne by the Shortlisted Winner.
15. In the event the Shortlisted Winner wishes to withdraw from this Campaign, he/she shall be disqualified from this Campaign and UOB Malaysia reserves the right to forfeit the Prize.
16. In the event there is no winner for the Grand Prize, UOB Malaysia reserves the right to forfeit the Grand Prize.

Consolation Prizes Fulfilment

17. Consolation Prizes, will be credited to the UOB Unit Trust Investment Account of the Eligible Customers who complete Quests 1 – 2 within the same month and fulfils Quest 3 at the end of that month during the Campaign Period, within 2 months of the participating month.
18. The Consolation Prize will be reflected in the Qualified Customers' participating UOB Unit Trust Investment Account's statement accordingly. The contents of the UOB Unit Trust statement showing the Consolation Prize shall be treated as correct and conclusive evidence of the Qualified Customers' receipt of the Consolation Prize.
19. At the time of awarding the Consolation Prize, the Qualified Customers' participating UOB Unit Trust Investment Account's must still be current, valid and subsisting as may be determined by UOB Malaysia.

Grand Prize Fulfilment

20. Fulfilment of the Grand Prize is provided and supported by JCMS ProRewards Sdn Bhd (Company Reg No. 20010102108) (556838A) ("**Appointed Agency**"). The Grand Prize Winner shall provide prior agreement and consent to UOB Malaysia via SMS to allow UOB Malaysia to provide its Appointed Agency with the Grand Prize Winner's name, mailing address, contact number and National Registration Identity Card number for the purpose of facilitating the Grand Prize fulfilment process.
21. The Grand Prize includes return air tickets, hotel accommodation, all meals, sightseeing and other items as specified in the itinerary. All items of a personal nature do not form part of the Grand Prize, such as laundry, food and beverage not on regular menu, optional excursions, portage at airport and hotels, extra coverage for insurance/Takaful and/or incidental expenses or charges incurred in relation to the Grand Prize, shall be solely borne by the Winner. UOB Malaysia shall not be responsible for any taxes, levies or duties or travel visas, insurance of any kind that arises from this Grand Prize.
22. UOB Malaysia shall determine the method of the Grand Prize giving, which may include but not limited to, a prize giving ceremony, and/or other methods which UOB Malaysia may deem reasonable. For avoidance of doubt, the Grand Prize Winner is solely responsible for the claim and collection of the Grand Prize at a designated redemption venue determined by UOB Malaysia or the Appointed Agency.

- a) The Grand Prize Winner shall agree to attend the Grand Prize giving ceremony of which the date, time and venue will be notified by UOB Malaysia.
 - b) The Grand Prize Winner shall provide consent to UOB Malaysia to publish and/or display the Winner's name and photos for advertising and publicity purposes relating to the Campaign.
 - c) Any travelling cost (e.g. hotel accommodation, personal transportation, etc.) incurred by the Grand Prize Winner to attend the Grand Prize giving ceremony shall be borne by the Grand Prize Winner.
 - d) In the event the Grand Prize Winner disagrees or fails to attend the Grand Prize giving ceremony, UOB Malaysia reserves the rights to forfeit the Grand Prize.
 - e) The Grand Prize will not be sent to an address outside of Malaysia or P.O Box, nor can they be collected from any UOB Malaysia branches.
23. The Grand Prize awarded is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
24. Activity or products featured together with the Grand Prize in all printed materials, website or UOB Malaysia branches are for illustration purposes only and shall not form part of the Grand Prize.
25. UOB Malaysia is not affiliated with any of the merchants or organisations whose products or services are given out as the Grand Prize in this Campaign. UOB Malaysia is not in any way endorsing, sanctioning, approving or supporting the use of the Grand Prize's Appointed Agency or its services provided.
26. UOB Malaysia reserves the right:
- a) to forfeit the Grand Prize in the event where the Grand Prize Winner's participating UOB Unit Trust Investment Account is suspended or frozen or terminated for whatsoever reasons prior to the fulfilment of the Grand Prize, or non-compliance or breach of these terms and conditions with prior notice without assigning any reason; and/or
 - b) to substitute the travel destination of the Grand Prize with any other travel destination similar or equivalent value with prior notice.
27. In the event of any disputes in relation to the usage or redemption of the Grand Prize, Grand Prize Winner shall approach the respective merchants, operators or agents to resolve the said dispute(s).

General Terms and Conditions

28. By participating in this Campaign, the Eligible Customers agree to be bound by these 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 Unit Trust Services, and
 - d) Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services.
- 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 in relation to this Campaign, the Terms and Conditions in relation to this Campaign will prevail.
29. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.

30. 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.
31. 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.
32. 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.
33. Investments in UT funds are not protected by Perbadanan Insurans Deposit Malaysia ("**PIDM**").
34. 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.
35. 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.
36. To the extent legally permissible, UOB Malaysia reserves the right to add, delete, suspend or vary the Campaign's 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.
37. 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.

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