UOB Malaysia "Account Opening Reward Campaign "

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg. No. 199301017069 (271809-K) ("**UOB Malaysia**") is organizing a "Account Opening Reward Campaign" ("**Campaign**") from 1 October to 31 December 2026 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

Eligibility

1. This Campaign is open to new and existing UOB Malaysia individual customers, who meet **ALL** of the following conditions:
   a) 18 years of age and above.
   b) Does not hold any savings account or current account with UOB Malaysia for the past 12 months prior to the starting date of the Campaign Period.
   c) Opens UOB One Account/ Stash Account/ Lady's Savings Account/ ProSave Account-i ("**Participating Account**") during the Campaign Period.
   d) The primary account holder of the Participating Account (in the case of joint account).
   e) Account(s) held with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.

2. Customers shall **not** be eligible to participate in this Campaign if they fall within **ANY** of the following:
   a) Private Banking customers of UOB Malaysia.
   b) Permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies) ("**Employee**").
   c) Individual customers whose Participating Account is held jointly with an Employee.
   d) Non-individual customers of UOB Malaysia.
   e) Whose Participating Account is pledged, charged or assigned under loan/ financing facilities.
   f) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
   g) Whose account held with UOB Malaysia is terminated or closed within the Campaign Period.
   h) Any account held with UOB Malaysia that is delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

Campaign Mechanics

3. Customers must fulfil the following Qualifying Criteria as listed in Table A below to be entitled for cash reward of up to Ringgit Malaysia One Hundred Twenty-Eight (RM128) ("**Reward**"). Customers who fulfill the Qualifying Criteria are hereinafter referred to as the "**Eligible Customers**".

Table A – Qualifying Criteria

Steps	Qualifying Criteria
1	Open a Participating Account during the Campaign Period; and
2	Deposit and maintain a minimum balance by the respective Balance Date as indicated in Table B and Table C

Table B – Minimum Balance and Reward

Minimum balance to maintain by Balance Date	Reward
RM1,000	RM20
RM5,000	RM128

Note that the minimum balance to maintain by Balance Date excludes Participating Account fees and charges.

Table C – Balance Date

Participating Account Opening Date	Balance Date
1 – 31 October 2026	30 November 2026
1 – 30 November 2026	31 December 2026
1 – 31 December 2026	31 January 2027

4. Each Eligible Customer will receive a maximum of one (1) Reward irrespective of the total number of Participating Account opened throughout the Campaign Period. For Eligible Customer who opened more than one (1) Participating Account, the Reward shall be given according to the sequence below:-

   i. One Account
   ii. Stash Account
   iii. Lady's Savings Account
   iv. ProSave Account-i

5. The total Reward allocated under this Campaign is RM1,400,000 throughout Campaign Period. The Reward will be awarded on first-come, first-served basis and subject to availability.

6. The Reward will be credited into the Eligible Customer's Participating Account within ninety (90) days from the end of each Balance Date, which will be reflected in Participating Account's statement accordingly. The contents of the Participating Account's statement showing the Reward shall be treated as correct and conclusive evidence of Eligible Customer's receipt of the Reward.

7. In the event that the Participating Account is suspended or frozen or closed during Campaign Period for whatsoever reasons before the crediting of the Reward into the Participating Account, UOB Malaysia reserves the right to forfeit the Reward.

8. UOB Malaysia reserves the right to substitute or vary the Reward at any time with prior notice for another reward which is similar or equivalent with the value of the Reward.

9. For the purpose of participating in this Campaign, all deposits must be made using Fresh Funds. The term 'Fresh Funds' means monies or funds in Ringgit Malaysia howsoever transferred, credited, or paid into the Participating Account of the Eligible Customers from other bank(s) and/or financial institution(s) through whatever means including but not limited to cash, Inter Bank Giro transfers, instant fund transfers between banks and collection and payment of cheques drawn on such other bank(s).

10. Funds transferred from any existing UOB Malaysia's savings / current / fixed deposit / foreign currency account(s) or in the form of UOB Malaysia's cheques, cashier's orders or demand drafts shall not be considered as Fresh Funds.

General Terms and Conditions

11. The Eligible Customers agree to be bound by these terms and conditions and the Terms and Conditions Governing Accounts and Services (Conventional Banking) and Terms and Conditions Governing Islamic Accounts and Services (collectively as "**Generic T&Cs**"), including any amendments or variations to it 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 these terms and conditions and the Generic T&Cs in relation to this Campaign, these terms and conditions shall prevail.

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

13. Unless specifically mentioned in this terms and conditions, 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.

14. The records of deposit 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.

15. 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 willful misconduct specifically related to this Campaign.

16. Deposit 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.

17. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or willful 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.

18. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising materials.

19. To the fullest extent permitted by laws, 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.

20. To the fullest extent permitted by laws, UOB Malaysia reserves the right to add, delete, suspend or vary the Campaigns 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.

21. 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 of Terms and Conditions -