

UOB Malaysia Bancassurance NTB & ETB Cross-sell Campaign 2025

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Registration No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "Bancassurance NTB & ETB Cross-sell Campaign 2025" ("Campaign") from 01 January 2025 to 31 December 2025 or 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 selected UOB Malaysia individual customers who meet **ALL** of the following conditions:
 - a) who received an invitation to participate in this Campaign via channels of communication that UOB Malaysia uses to reach out to customers.
 - b) who must be from Personal Financial Services ("PFS") segment.
 - c) who opens or hold a UOB Malaysia's current account or savings account ("CASA").
 - d) who must complete the insurance Your Personal Financial Review ("YPFR") form.
 - e) who have purchased any of the insurance products listed below during the Campaign Period.
2. Customers shall not be eligible to participate in the Campaign if they fall within ANY of the following:-
 - a) non-individual customers of UOB Malaysia.
 - b) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
3. Tactical insurance products are not included in this Campaign.
4. During the Campaign Period, the following Regular Premium ("RP") Insurance policy underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U) ("PAMB") ("Eligible Insurance Policy") for the following insurance products shall be eligible products:-
 - 4.1. PRUMax Plus;
 - 4.2. PRUMillion Cover;
 - 4.3. PRUMillion Cover 2.0;
 - 4.4. PRUEnhanced Cover;
 - 4.5. PRUHeritage Cover;
 - 4.6. PRULink Supreme Pro;
 - 4.7. PRUEnrich Gain;
 - 4.8. PRULink Cover;
 - 4.9. PRUMax Cover;
 - 4.10. Any new RP insurance products launch and approved by UOB Malaysia Bancassurance in year 2025.

Campaign Mechanics and Qualifying Criteria

5. The Customers must fulfill the Eligible RP Insurance Policy conditions listed below during the Campaign Period to qualify for the Touch 'n Go eWallet credits worth up to RM188 ("Cash Reward") and/or Touch 'n Go eWallet credits worth up to RM50 ("Additional Cash Reward") as illustrated in the following and hereafter referred to as "Eligible Customers":
 - 5.1. For every Eligible Insurance Policy purchased for the minimum Annualised Premium Equivalent ("APE") amount of RM3,600 and above with the premium payment for such Eligible Insurance Policy made in annual payment mode by any payment method or regular payment mode by auto debit from any bank's credit card ("Credit Card") or CASA, the Eligible Customer is entitled to one (1) Cash Reward according to the following tiers and APE, upon successful issuance of the Eligible Insurance Policy. The application for the Eligible Insurance Policy must be submitted during the Campaign Period and be approved and contracted within
thirty (30) calendar days from the submission date.



Additional Cash Reward to the Eligible Customers if they fulfil ALL of the following:

- a) falls under the “New-to-Banca Product” category.

For the avoidance of any doubt, “New-to-Banca Product customers” refers to UOB Malaysia individual customers who at the commencement of this Campaign, do not hold any existing or in-force Regular /Single Premium bancassurance policies distributed by UOB Malaysia and underwritten by PAMB other than policies sold under Business Banking and Commercial Banking segments, MRTT (Mortgage Reducing Term Takaful)/ MRTA (Mortgage Reducing Term Assurance), policies sold via telemarketing channels, employee benefits underwritten by PAMB, digital policies purchased online and BancaTakaful certificates underwritten by Prudential BSN Takaful Berhad.

			Additional Cash Reward
Cat	APE amount	Cash Reward	For New-to-Banca Product customer only
1	RM3,600 - RM5,999	RM98	Cash Reward worth RM30
2	RM6,000 - RM9,999	RM138	Cash Reward worth RM40
3	RM10,000 and above	RM188	Cash Reward worth RM50

Cash Reward is referring to the reward to be given in the form of eWallet credits credited by Touch 'n Go to Eligible Customer's Touch 'n Go account.

Examples

- i) Eligible Customer A purchases Bancassurance product for APE amount RM10,000 will get Cash Reward (RM188). Total cash reward amount will be **RM188**.
- ii) Eligible Customer B purchases Bancassurance product for APE amount of RM10,000 will get Cash Reward (RM188), if the customer is under New-to-Banca Product category, customer will get additional (RM50), total cash reward amount will be **RM238**.

- 5.2. Eligible Customers are entitled to only ONE (1) Cash Reward and/or ONE (1) Additional Cash Rewards as illustrated above per Eligible Insurance Policy throughout the Campaign Period.
- 5.3. Combining multiple Eligible Insurance Policies to meet the minimum APE requirement is not allowed under this Campaign.
- 5.4. All requests from the Eligible Customers to split the APE amount under one (1) Eligible Insurance Policy to obtain multiple Cash Rewards and/or Additional Cash Reward will not be entertained.
- 5.5. The Eligible Insurance Policy must be successfully contracted and remains “in-force” at the time of Cash Reward and/or Additional Cash Reward fulfillment failing which the Cash Reward and/or Additional Cash Reward will be forfeited and the Eligible Customer will be disqualified from this Campaign.
- 5.6. The Cash Reward and/or Additional Cash Reward will be credited to the Eligible Customer's Touch 'n Go eWallet account within eight (8) to ten (10) weeks from the date the Eligible Insurance Policy is contracted/“inforce”.
- 5.7. In the event the Eligible Insurance Policy is not in-force during the payout period within eight (8) to ten (10) weeks from the date the Eligible Insurance Policy is contracted/“inforce”, the Cash Reward and/or Additional Cash Reward will not be credited to the Eligible Customer's Touch 'n Go eWallet account.
- 5.8. By participating this Campaign, the Eligible Customer agrees to be bound to UOB Malaysia's privacy policy (further details are found on UOB Malaysia's website) and to the fullest extent permitted by law agree and authorize UOB Malaysia to disclose his/her particulars to UOB Malaysia's service providers and/or authorized third party engaged by UOB Malaysia for the purposes of Cash Reward and Additional Cash Reward fulfillment in connection with this Campaign, The disclosure of such particulars shall be limited to

the telephone number and shall be used only in relation to and for purposes of Cash Reward and Additional Cash Reward fulfilment in connection with this Campaign.

- 5.9. All Cash Rewards and/or Additional Cash Reward shall be subject to the terms and conditions of Touch 'n Go's Terms and Conditions which can be found at Touch 'n Go's website.
- 5.10. Replacement of Policy ("ROP") cases will be excluded from this Campaign eligibility. Alternately, entitlement shall be fulfilled with the condition of revocation completed within first two (2) months from the date of ROP letter date.
- 5.11. The Eligible Customers are responsible to notify UOB Malaysia in writing no **later than 31 March 2026** for the non-receipt or disputes relating to the Cash Reward and/or Additional Cash Reward, failing which, the Eligible Customers shall be deemed to have received and accepted and UOB Malaysia shall not be responsible or liable to replace another Cash Reward and/or Additional Cash Reward for you in view of your failure to notify within the prescribed timeline.
- 5.12. UOB Malaysia will determine the Eligible Customers based on the data captured and reflected in its system and records during Campaign fulfilment period.
- 5.13. Unless informed otherwise, the Eligible Insurance Policy applicable for this Campaign will not be eligible for any other UOB Malaysia Campaigns and no other special, additional or preferential fixed deposit rates shall be given under this Campaign.

General Terms and Conditions

6. 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 Personal Internet Banking and Mobile Service.
 - d) UOB VISA/MASTERCARD Cardmember Agreement.
 - e) UOB Debit MasterCard Terms and Conditions.

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.

7. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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.

13. PAMB is responsible for the products and benefits offered by them, as well as any representation made in any of the marketing materials for the products offered by PAMB.
14. 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.
15. 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.
16. 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.