

UOB Malaysia Bancassurance NTB & ETB Cross-sell Welcome Gift 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 Welcome Gift 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. During the Campaign Period, the insurance product illustration presentation for the following Regular Premium ("RP") Insurance policy underwritten by Prudential Assurance Malaysia Berhad "PAMB" ("Eligible Insurance Policy") shall be eligible products:-
 - 3.1. PRUMax Plus;
 - 3.2. PRUMillion Cover;
 - 3.3. PRUMillion Cover 2.0;
 - 3.4. PRUEnhanced Cover;
 - 3.5. PRUHeritage Cover;
 - 3.6. PRULink Supreme Pro;
 - 3.7. PRUEnrich Gain;
 - 3.8. PRULink Cover;
 - 3.9. PRUMax Cover;
 - 3.10. Any new RP insurance products launch and approved by UOB Malaysia Bancassurance in year 2025.
4. Tactical insurance product is not eligible to this Campaign.

Campaign Mechanics and Qualifying Criteria

5. During the Campaign Period, customers who sit-in for an insurance product illustration presentation of any Eligible Insurance Policy will be eligible to receive one (1) welcome gift cash reward of Ringgit Malaysia Twenty (RM20) ("Welcome Gift") on a first-come, first-served basis subject to availability and hereafter refer to as "Eligible Customers".
6. Welcome Gift is referring to the cash reward to be given in the form of eWallet credits credited by Touch 'n Go to Eligible Customer's Touch 'n Go account.
7. The Eligible Customers must walk in to any of the UOB branches to meet with our UOB sales personnel for the insurance product illustration presentation. An insurance product illustration (SQS) will be presented to the Eligible Customers to qualify for the Welcome Gift.



8. Each Eligible Customer is entitled to ONE (1) Welcome Gift throughout the Campaign Period under this Campaign.
9. The Welcome Gift will be credited to the Eligible Customer's Touch 'n Go eWallet account within eight (8) to ten (10) weeks from the end of the campaign period.
10. 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 fulfilment 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.
11. Welcome Gift 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.
12. 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 Welcome Gift, failing which, UOB Malaysia shall not be responsible or liable to replace another Welcome Gift in view of Eligible Customer's failure to notify within the prescribed timeline.
13. UOB Malaysia will determine the Eligible Customers based on the data captured and reflected in its system and records. All decisions will be final, save for manifest error (for example, discrepancies in transactions) or fraud.

General Terms and Conditions

14. 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).

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.
15. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
16. 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
17. 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.
18. 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.
19. 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.
20. 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.



21. 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.
22. 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.
23. 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.
24. 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.

