

This terms and conditions has been updated to reflect the latest list of campaign prizes as of 1st June 2025.

UOB Malaysia "TMRW Transact and Save to Win Campaign"

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a **"TMRW Transact and Save to Win Campaign"** ("**Campaign**") from **2 April 2025 to 30 June 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

1. The Campaign is open to all UOB Malaysia individual customers who meet **ALL** the following conditions:
 - (a) 18 years of age and above; and
 - (b) all new and existing UOB Personal Internet Banking ("**PIB**") and/or UOB TMRW app customers
2. Customers shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - (a) Permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies);
 - (b) Persons whose accounts held with UOB Malaysia are terminated or closed within the Campaign Period;
 - (c) Sole-proprietorship, partnership, charitable/non-profit organisation/societies, corporate and commercial customers; or
 - (d) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Campaign Mechanics and Qualifying Criteria

"Qualifying Criteria" are listed in **Table A** below.

"Campaign Entries" refers to the number of entries the Eligible Customers (defined below) are entitled to, depending on them fulfilling the Qualifying Criteria as set out in **Table A**.

"Campaign Month" refers to the month the Eligible Customers earn Campaign Entries as set out in **Table B** below.

"Campaign Prize Redemption Window" refers to the duration during which the Eligible Customers can redeem Campaign Prizes as set out in **Table C**.

"DuitNow Transfer" refers to a Payments Network Malaysia Sdn Bhd (PayNet) service that allows the customers of financial institutions to transfer money instantly and securely to a recipient with a DuitNow ID by using the recipient's mobile number, NRIC number, passport number, army/police number and/or business registration number.

"DuitNow ID" means mobile number, MyKad number, Police/Army number, passport number or Business Registration Number that has been registered with a Participating Bank to enable a person to use DuitNow.

"DuitNow QR" refers to a PayNet service that allows the UOB customers to transfer money instantly and securely to a recipient or merchant with a DuitNow QR code.

"Total Bank Account Savings" refers to the combined sum of savings that the customers have in their UOB One Account / Stash Account / Lady's Savings Account and/or InvestPro Account (**"Participating Account(s)"**)

3. Customers who fulfil the Qualifying Criteria as set out in Table A during the Campaign Month (as stated in Table B) shall earn Campaign Entries, and thereafter be referred to as **"Eligible Customer(s)"**.
4. Eligible Customer(s) can earn up to six (6) Campaign Entries throughout the Campaign Period, capped at two (2) Campaign Entries per Campaign Month (as stated in Table B). Each entry will be entitled to one (1) of the Campaign Prizes (as stated in Table C) subject on meeting requirements which can be found in 'Campaign Prize Redemption' section.

Table A: Qualifying Criteria

| Actions | Eligibility | Campaign Entries Earned | Minimum Transaction Amount |
|---|---|--|-----------------------------------|
| Perform DuitNow Transfers | Customer who has not performed any DuitNow transfer during 1 st Jan 2025 – 31 st Mar 2025 | One (1) entry for at least three (3) DuitNow Transfers within the Campaign Month | RM10 |
| Perform DuitNow QR transactions | Customer who has not performed any DuitNow QR transaction during 1 st Jan 2025 – 31 st Mar 2025 | One (1) entry for at least three (3) DuitNow QR transactions within the Campaign Month | RM10 |
| Perform JomPAY bill payments | Customer who has not performed any JomPAY bill payment during 1 st Jan 2025 – 31 st Mar 2025 | One (1) entry for at least three (3) JomPAY bill payments within the Campaign Month | RM10 |
| Perform FPX transactions | Customer who has not performed any FPX transaction during 1 st Jan 2025 – 31 st Mar 2025 | One (1) entry for at least three (3) FPX transactions within the Campaign Month | RM10 |
| Have an incremental Total Bank Account Savings at month-end compared to the end of the previous month | Participating account holders only | One (1) entry upon an incremental total bank account savings of a minimum RM1,000 | RM1,000 |

5. 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 Customer 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).

6. Funds transferred from any existing UOB Malaysia savings / current / fixed deposit / foreign currency account(s) or in the form of UOB Malaysia cheques, cashier's orders or demand drafts shall not be considered as Fresh Funds.
7. Campaign Entries are accorded according to the Campaign Month the entries were earned and cannot be carried forward to the subsequent Campaign Month.

Table B

| Campaign Month | Dates |
|----------------|--|
| Month 1 | 2 nd April 2025 – 30 th April 2025 |
| Month 2 | 1 st May 2025 – 31 st May 2025 |
| Month 3 | 1 st June 2025 – 30 th June 2025 |

8. All DuitNow services are subject to PayNet's terms and conditions, as amended from time to time, which governs the use of such services.

Campaign Prize Redemption

9. Eligible Customer(s) with Campaign Entries earned are entitled to win the Campaign Prizes as stated in below Table C. Each of the Campaign Prize shall be redeemed on a first come, first served basis, subject to availability.

Table C

| Type of Campaign Prizes | | |
|--------------------------|---|---------|
| 1. Voucher | | |
| Type of Vouchers | | Unit |
| Anantara Vacation Club - | RM1,000 off with minimum 2 nights stay | 50,000 |
| TGV Cinemas - | RM10 off movie ticket | 600 |
| KKday - | a. RM25 off with a minimum spend of RM300, or; | 10,000 |
| | b. 5% off with minimum spend of RM5, max capped at RM12 | 10,000 |
| Grab - | RM10 with no minimum spend | 600 |
| Juice Works - | a. RM5 off with no minimum spend, or; | 10,000 |
| | b. 30% off with a minimum spend of RM30 | 10,000 |
| Beacon Mart - | RM10 off with no minimum spend, for online purchase only | 100,000 |
| CARs International - | Car wash and detailing packages at RM399 (worth RM699) | 30,000 |
| Photobook - | a. RM24.90 voucher for an 8' X 8' Simple Book – 20 pages (worth RM119), or; | 10,000 |
| | b. RM9.90 voucher for a Ring Binded notebook (worth RM36), or; | 10,000 |
| | c. RM23.90 voucher for an Imagewrap Hardcover Notebook (worth RM79), or; | 10,000 |

| | | |
|--------------------|---|-------------|
| | d. RM14.90 voucher for a Photo Mug - 11 oz. (worth RM49), or; | 10,000 |
| | e. RM16.90 voucher for a Canvas Print 8" x 8" (worth RM79) | 10,000 |
| Dáo - | 10% off Sundáo cup | 10,000 |
| Lazada - | RM100 with no minimum spend | 90 |
| GL Play - | 15% discount for GL Play Attractions | 10,000 |
| | 5% discount for SplashMania entrance ticket | 10,000 |
| Shopee - | RM100 with no minimum spend | 90 |
| 2. Cashback | | |
| Value (RM) | | Unit |
| 1,000 | | 3 |
| 300 | | 15 |
| 100 | | 150 |
| 30 | | 450 |
| 10 | | 900 |
| 5 | | 6,000 |

10. If the Campaign Prize(s) is/are unavailable, UOB Malaysia reserves the right to replace, substitute or vary it with prior notice for another reward of similar value.
11. Upon meeting the Qualifying Criteria in each Campaign Month, Eligible Customer(s) will be notified of the Campaign Entries earned via SMS or email with a unique code ("Code") and instructions to redeem Campaign Prizes at least one (1) business day prior to the start of Campaign Prize Redemption Window which will run for 30 days. In the same communication, Eligible Customer(s) will be notified of the exact timeline of the Campaign Prize Redemption Window, as illustrated below.

Table D

| Campaign Month to earn Campaign Entries | Campaign Prize Redemption Window |
|--|----------------------------------|
| Month 1 (2 nd April 2025 – 30 th April 2025) | Between May to June |
| Month 2 (1 st May 2025 – 31 st May 2025) | Between June to July |
| Month 3 (1 st June 2025 – 30 th June 2025) | Between July to August |

12. To redeem the Campaign Prize(s) in every Campaign Prize Redemption Window, Eligible Customer is required to log on to UOB TMRW app, click through campaign card under UOB Insights or campaign banner under Rewards+ tab, then enter the Code and answer one (1) question correctly before they can proceed to select the Campaign Prize(s) through mystery box(es).
13. Only after providing a correct response to the question, the Eligible Customer will be allowed to proceed and select mystery box(es), and thereafter be referred to as "**Winner(s)**". Number of mystery boxes to select will be based on the number of Campaign Entries earned in the respective Campaign Month. Failure to answer the question correctly will result in ineligibility to proceed to the mystery box selection.
14. The Code is assigned uniquely to each Eligible Customer. It shall be the Eligible Customers' responsibility to keep the code confidential as it serves as a key to redeeming and accessing Campaign Prizes. UOB Malaysia shall not be responsible to the Eligible Customers for any loss (including loss of opportunity and consequential loss flowing there from) in the event of sharing

or disclosure of Code to the unintended individuals.

15. It shall be the Eligible Customers' responsibility to ensure their mobile numbers and email addresses provided are current and updated with UOB Malaysia. UOB Malaysia shall not be responsible to the Eligible Customers for any loss (including loss of opportunity and consequential loss flowing there from) suffered in the event the Eligible Customers' mobile numbers and email addresses in UOB Malaysia's record are not current or updated.

Campaign Prize Fulfilment

16. Prizes fulfilment methods are stipulated below: -

| Campaign Prize Type | Fulfilment Method |
|---------------------|--|
| 1. Voucher | <p>Voucher code will be instantly displayed on screen post completion of the mystery box game.</p> <p>Winner will be able to copy the voucher code for online redemption at the merchant's site or app.</p> <p>All the vouchers won are retrievable from 'My Prizes' for both online and offline redemption, which is accessible on-screen by tapping on 'View my prizes won' button post input of the Code.</p> |
| 2. Cashback | <p>The cashback will be credited into the Winners' current or savings account or credit card account ("Winner(s) account") within thirty (30) days from the date of mystery box game has been completed.</p> <p>In the event that the Winners have multiple accounts, the cashback will be credited to the account with the highest balances based on hierarchy below:</p> <ol style="list-style-type: none"> 1. savings account 2. current account 3. credit card account <p>The crediting will be reflected in the Winners' statement of account following the month after the date of crediting by UOB Malaysia.</p> |

17. The voucher(s) is subject to the terms and conditions of respective merchant as stipulated in Table C. The voucher(s) must be utilized within its validity period (as set out by respective partner's terms and conditions), failing which the unutilized voucher or part thereof remaining unutilized shall expire and automatically forfeited without further notice and the Winners shall have no claim whatsoever against UOB Malaysia.
18. UOB Malaysia does not in any way endorsing, sanctioning, approving or supporting the use of the voucher's brand or the type of product.
19. At the time of awarding the Campaign Prize, the Winners' current or savings account or credit card account must still be current, valid and subsisting as may be determined by UOB Malaysia.
20. UOB Malaysia reserves the right to forfeit any Campaign Prize(s) in the event that the Winner's account(s) is suspended or frozen or terminated for whatsoever reasons prior to the fulfilment of the Campaign Prize(s), or non-compliance or breach of these terms and conditions with prior

notice without assigning any reason.

21. Any props, accessories or equipment featured together with the Campaign Prize in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Campaign Prize.

General Terms and Conditions

22. 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 UOB Personal Internet Banking and Mobile Services.
 - c) UOB VISA/MASTERCARD Cardmember Agreement.
 - d) 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 in relation to this Campaign, this terms and conditions will prevail.

23. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
24. 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.
25. 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.
26. Deposit placements 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.
27. 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.
28. 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.
29. 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.

30. 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.
31. 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.
32. 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]