

**UOB Malaysia "TMRW Transact to Win Campaign"****TERMS AND CONDITIONS**

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a **"TMRW Transact to Win Campaign"** ("**Campaign**") from **21 July 2025 to 14 September 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 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 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.

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 four (4) 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**

Eligible Platform	UOB TMRW app		
Actions	Campaign Entries Earned	Maximum Entries	Minimum Transaction Amount for each entry
Perform DuitNow QR or DuitNow Transfers	One (1) entry for at least ten (10) transactions within the Campaign Month	Two (2) Campaign Entries per Eligible Customer throughout the Campaign Period	RM30
Perform JomPAY bill payments	One (1) entry for at least five (5) JomPAY bill payments within the Campaign Month	Two (2) Campaign Entries per Eligible Customer throughout the Campaign Period	RM30

5. 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	21 <sup>st</sup> July 2025 – 17 <sup>th</sup> August 2025
Month 2	18 <sup>th</sup> August 2025 – 14 <sup>th</sup> September 2025

6. 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

7. 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
GL Play -	15% discount for GL Play Attractions	10,000
	5% discount for SplashMania entrance ticket	10,000
Juice Works -	a. RM5 off with no minimum spend, or;	10,000
	b. 30% off with a minimum spend of RM30	10,000
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	5,000
<b>2. Cashback</b>	
<b>Value (RM)</b>	<b>Unit</b>
800	2
100	60
50	100

8. 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.
9. 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**

<b>Campaign Month to earn Campaign Entries</b>	<b>Campaign Prize Redemption Window</b>
Month 1 (21 <sup>st</sup> July 2025 – 17 <sup>th</sup> August 2025)	Between September to October
Month 2 (18 <sup>th</sup> August 2025 – 14 <sup>th</sup> September 2025)	Between October to November

10. 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).
11. 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.
12. 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.
13. 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

14. 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 'My Prizes' 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"><li>1. savings account</li><li>2. current account</li><li>3. credit card account</li></ol> <p>The crediting will be reflected in the Winners' statement of account following the month after the date of crediting by UOB Malaysia.</p>

15. 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 by the vendors of the respective vouchers. .
16. UOB Malaysia does not in any way endorsing, sanctioning, approving or supporting the use of the voucher's brand or the type of product.
17. 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.
18. 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.
19. 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

20. 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.

21. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
22. 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.
23. To the fullest extent permitted by law, 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.
24. 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.
25. 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.
26. 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.
27. 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.
28. 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.

29. 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.
30. 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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