

UOB Malaysia "PFS Umbrella Acquisition Campaign 2025/2026"

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is organizing a UOB Malaysia "PFS Umbrella Acquisition Campaign 2025/2026" ("**Campaign**") from 1 December 2025 to 31 March 2026 (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

Eligibility

1. This Campaign is open to:

- New-to-bank individual customers of UOB Malaysia; and
- New-to-Product individual customers of UOB Malaysia as defined in Table 1.
- Account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.

Table 1 – Definition of New-to-Product:

Customer Type	Definition
New-to-CASA	<p>a) Has not held any savings or current account with UOB Malaysia in the 12 months prior to the campaign start date.</p> <p>b) 18 years of age and above.</p> <p>c) Opens an UOB One Account/ Stash Account/ Lady's Savings Account/ ProSave Account-i/ InvestPro Account ("Participating Account") during the Campaign Period.</p> <p>d) Primary account holder of the Participating Account (in the case of joint account).</p>
New-to-Card	<p>a) Has not held any UOB Malaysia credit card in the 12 months prior to the campaign start date.</p> <p>b) 21 years of age and above</p> <p>c) Applies and activates for at least one (1) new principal UOB Credit Card from the types of credit cards listed below ("Eligible Cards") and submit the credit card application(s) during the Campaign Period:</p> <ul style="list-style-type: none"> i. UOB Zenith Card ii. UOB Visa Infinite Card iii. UOB PRVI Miles Elite Card iv. UOB PRVI Miles Card v. UOB World Card vi. UOB Lady's Card which consists of: <ul style="list-style-type: none"> • UOB Lady's Platinum Card • UOB Lady's Solitaire Card vii. UOB ONE Platinum Card viii. UOB Preferred Card ix. UOB EVOL Card x. Lazada UOB Card xi. UOB Simple Card xii. UOB Platinum Business Card <p>For this terms and conditions, each of the UOB Credit Cards above shall be referred to as "Card" or "UOB Credit Card" and collectively as "Cards" or "UOB Credit Cards", depending on context.</p> <p>Non-UOB Malaysia websites for example application via Compare Hero and Ringgit Plus shall not be eligible to participate.</p>

New-to-Investment	<p>a) Has not held any investment account with UOB Malaysia in the 12 months prior to the campaign start date,</p> <p>b) 18 years of age and above</p> <p>c) is not U.S. Persons under Foreign Account Tax Compliance Act of the United States ("FATCA")</p> <p>d) Opens a UOB Unit Trust Investment Account ("UTA") and invest a minimum of RM1,000 by subscribing to any unit trust funds ("UT funds") via UOB TMRW app successfully</p> <p>e) Set up recurring monthly investment ("RMI") during Campaign Period, with the first order executed in UOB TMRW app successfully.</p>
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2. Customers shall **not** be eligible to participate in this Campaign if they fall within **ANY** of the following:
- Private Banking customers of UOB Malaysia.
 - permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies) ("**Employee**").
 - individual customers whose Participating Account is held jointly with an Employee; or
 - non-individual customers of UOB Malaysia.
 - persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - whose Participating Account is pledged, charged or assigned under loan/financing facilities.
 - Whose account held with UOB Malaysia is terminated or closed within the Campaign Period or is delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

Campaign Mechanics

3. Customers who fulfil the Qualifying Criteria as listed in Table B during Campaign Period and are identified under any new-to-product categories will earn entries into the Campaign. These entries are subject to the Entry Multiplier defined below, and Eligible Customers stand a chance to win prizes as listed in Table F. Such customers shall hereinafter be referred to as "**Eligible Customers.**"

Table B – Qualifying Criteria

New-to-Product	Qualifying criteria and number of entries	
	Details	Base Entries Earned
New-to-CASA	Open and activate a Participating Account within Campaign Period via UOB TMRW App	20 entries
	Open and activate a Participating Account within Campaign Period	10 entries
	For every RM1,000 Monthly Average Balances (" MAB ") in each month	10 entries
New-to-Card	Apply & Activate a new credit card within Campaign Period	10 entries
	For every RM1,000 spend with Eligible Card per month	10 entries
New-to-Investment	Open a UTA , invest RM1,000 on selected unit trust fund and set up RMI	10 entries
	For every additional RM1,000 invested in selected unit trust funds via RMI	10 entries

For the avoidance of doubt:

- Customers who qualify as new-to-product in one or more categories will earn base entries for each qualifying action.
- MAB refers to the sum of daily end-of-day balances in the Participating Account divided by the number of calendar days in the respective month.
- For the month in which the Participating Account is opened, MAB will be calculated as the sum of daily end-of-day balances from the account opening date until the end of that month, divided by the number of days the account has been active.

4. If a customer qualifies in multiple categories, their total base entries will be multiplied by the number of eligible product categories.

Scenario 1 – Customer A is a New-to-Bank customer and qualifies for 2 categories:

Qualifying Action	Total Base Entries
Opens Participating Account on 1 Dec 2025	10
Holds MAB of RM2,000 in CASA Account: Dec 2025: 20 entries Jan 2026: 20 entries Feb 2026: 20 entries Mar 2026: 20 entries	80
Activates a Card on 15 March 2026	10
Spend RM2,000 with Card on 20 March 2026	20
Total Base Entries	120

Entry Multiplier Calculation

- Eligible Product Categories: 2 (New-to-CASA + New-to-Card)
- Total Entries Earned = 120 base entries × 2 categories = **240 entries**

Scenario 2 – Customer B is a New-to-Bank customer and qualifies for CASA, Credit Card, and Investment categories:

Qualifying Action	Total Base Entries
Opens Participating Account on 1 Dec 2025	10
Holds MAB of RM3,000 in CASA Account: Dec 2025: 30 entries Jan 2026: 30 entries Feb 2026: 30 entries Mar 2026: 30 entries	120
Activates a Card on 15 March 2026	10
Spend RM3,000 with Card on 20 March 2026	30
Opens Unit Trust Account and invests RM1,000 on 10 February 2026 + sets up RMI	10
Invests additional RM2,000 via RMI on 10 March 2026	20
Total Base Entries	200

Entry Multiplier Calculation

- Eligible Product Categories: 3 (New-to-CASA + New-to-Card + New-to-Investment)
- Total Entries Earned = 200 base entries × 3 categories = **600 entries**

Prizes

5. Total 137 prizes ("Prize") allocated for the Campaign are as stated in Table F, subjected to capping of the value of respective Prize in Table G.

Table F – Prize

Prize Component	Description
Double your CASA balance	Equivalent to the average MAB held across all Participating CASA Accounts during the Campaign Period
Double your Investment balance	Equivalent to the average balance held across all UTA during the Campaign Period
Double your Card spend	Equivalent to the cumulative retail spend made on the Eligible Card(s) during the Campaign Period

Note: The value of the doubled CASA balance, Investment balance or Card Spend is subject to the maximum prize value applicable to the Prize Tier won, as stated in Table G.

Table G – Value of Prize

Prize Tier	Total Winners	Maximum Prize Value (RM)	Total Maximum Prize Value (RM)
Grand Prize	1	50,000	50,000
Consolation Prize	16	5,000	80,000
Monthly Prize	120	1,000	120,000
	Total		250,000

Example Scenario:

Customer C wins the Grand Prize. Their balances during the Campaign Period are:

- CASA balance: RM30,000
 - Investment balance: RM20,000
 - Card spend: RM2,000
- Total balance: RM52,000

Customer C will be awarded RM50,000, as per the maximum prize value stated in Table G.

6. Eligible Customer is entitled to win a maximum of one (1) prize from each Prize Tier throughout the Campaign Period.

Winners Selection Process

7. Based on the Entries earned, Eligible Customers will be shortlisted by UOB Malaysia's automated selection system to determine the winners for the Prize in random and shall hereinafter be collectively be referred to as "**Shortlisted Eligible Customer**".
8. At the point of shortlisting, all Shortlisted Eligible Customer's Participating Account must not be suspended or frozen or terminated for whatsoever reasons; failing which the Shortlisted Eligible Customer will be disqualified from this Campaign.
9. Communication to the Shortlisted Eligible Customer will be made as follow:-
 - a) The Shortlisted Eligible Customer will be contacted by UOB Malaysia to answer a question via Short Messaging Service ("SMS") within ninety (90) days after each Campaign Period.
 - b) The SMS will be sent to the Shortlisted Eligible Customer's registered mobile numbers as per recorded in UOB Malaysia's system.
 - c) Such SMS will be made to primary accountholder of the Participating Account only.
 - d) The Shortlisted Eligible Customer will be required to answer one (1) question.
 - e) If any Shortlisted Eligible Customer is unable to answer the question correctly or does not reply the aforesaid SMS within 1 day, he/she will be disqualified by UOB Malaysia and UOB Malaysia reserves the right to forfeit the Prize.
 - f) Standard telecommunication charges will apply for each SMS sent out by Shortlisted Eligible Customer and such charges shall be borne by the Shortlisted Eligible Customers.
 - g) Shortlisted Eligible Customers who answered SMS correctly for their respective types of Prizes will be hereinafter individually referred to as "**Winner**" and collectively "**Winners**".
 - h) In the event the Shortlisted Eligible Customer wishes to withdraw from this Campaign, he/she shall be disqualified from this Campaign and UOB Malaysia reserves the right to forfeit the Prize.

Prize Fulfilment Process

10. Winner will be notified via SMS by UOB Malaysia within ninety (90) days upon UOB Malaysia receiving the Winner's correct SMS reply during the Winners Selection Process. For avoidance of doubt, the SMS will be sent to the Winner's registered mobile numbers as per recorded in UOB Malaysia's system.

11. The Prize will be credited into the Winners' UOB Malaysia savings account or current account within ninety (90) days upon UOB Malaysia receiving the Winner's correct SMS reply during the Winners Selection Process. For Winner who does not hold a UOB savings account or current account, the Prize will be credited into Winner's Eligible Card. The Prize will be reflected in Winner's UOB Malaysia savings account, current account or Eligible Card's statement accordingly. The contents of the statement showing the Prize shall be treated as correct and conclusive evidence of Winner's receipt of the Prize.
12. In the event that the Winner's Participating Account is suspended or frozen or closed during the Campaign Period for whatsoever reasons before the crediting of the Prize into the Winner's Participating Account, UOB Malaysia reserves the right to forfeit the Prize.
13. UOB Malaysia reserves the right to substitute or vary the Prize at any time with prior notice for another prize which is similar or equivalent with the value of the Prize.

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).
 - b) Terms and Conditions Governing Islamic Accounts and Services.
 - c) UOB Malaysia Visa/Mastercard Cardmember Agreement;
 - d) Terms and Conditions Governing Unit Trust Services, and
 - e) Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services.

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 conditions, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Campaign.
17. 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.
18. 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 willful misconduct specifically related to this Campaign.
19. Deposit product is 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.
20. Investments in unit trust funds are not protected by PIDM.

21. To the fullest extent permitted by law, 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 in respect of this Campaign.
22. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign published in any media, marketing or advertising materials.
23. To the fullest extent permitted by law, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time with prior notice. For the avoidance of doubt, any cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of this 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.
24. To the fullest extent permitted by law, UOB Malaysia reserves the right to add, delete or vary these terms and conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Customers through posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOB Malaysia from time to time. If the Eligible Customers do not agree with the variations, they must within seven (7) days from the date of UOB Malaysia's notification come to our nearest branches indicating their preference, failing which the Eligible Customers will be deemed to have accepted and bound by such variations.
25. 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 -