

## UOB Malaysia "UOB TMRW x Disney Cruise Line (DCL) Campaign"

### TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "UOB TMRW x Disney Cruise Line (DCL) Campaign" ("Campaign") from 7 April 2026 to 11 May 2026 (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.
  - (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) Persons whose Islamic accounts are used to transact to meet the **Qualifying Criteria** as set out in **Table A** below.
  - (d) Sole-proprietorship, partnership, charitable/non-profit organisation/societies, corporate and commercial customers.
  - (e) 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

"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.

"Participating Savings Account" refers to UOB One Account / Stash Account and/or Lady's Savings Account.

"Participant" or "Participants" refers to the customers who fulfil the eligibility to participate in this Campaign.

3. In order to stand a chance to win in the DCL giveaway, the participant must successfully log in to the UOB TMRW app, access Rewards+ tab and click through the campaign banner and answer one (1) question correctly before they can proceed and shall hereinafter be referred to as "Qualified Participant(s)". Failure to answer the question correctly will result in ineligibility to proceed to the giveaway.
4. Qualified Participants will have three (3) chances to pop the bubbles and/or medallions daily ("Play(s)") to earn Coins, and the Play is only accessible through the dedicated campaign banner on the Rewards+ main dashboard in the UOB TMRW app (the "Activity Site"). It is the Participant's responsibility to ensure that the Activity Site is only accessed through the UOB TMRW app, and not through any other third-party link, message, content or website.

5. Coins earned from each Play will be accumulated throughout the Campaign Period. The total accumulated Coins will be used to determine the Qualified Participants' eligibility of winning the Campaign Prizes. Qualified Participants who fulfil the Qualifying Criteria as set out in Table A shall be qualified to multiply their Coins earned from the Plays.

**Table A: Qualifying Criteria**

Eligible Transaction	Criteria	Coins Multiplier
Deposit a minimum of RM1,000 into any Participating Savings Account	At least an incremental RM1,000 balance on the last day of the Campaign Period vs the Participating Savings Account balance on 6 April 2026	<b>3X Coins</b> only applies for the first 3 Plays upon a first minimum deposit of RM1,000 into any Participating Savings Account during campaign period.
Perform DuitNow QR via UOB TMRW app	At least 5 DuitNow QR transactions per Campaign Week (a minimum amount of RM30 each transaction).  <u>Campaign Week</u> Week 1: 7 April 2026 until 13 April 2026 Week 2: 14 April 2026 until 20 April 2026 Week 3: 21 April 2026 until 27 April 2026 Week 4: 28 April 2026 until 4 May 2026 Week 5: 5 May 2026 until 11 May 2026	<b>2X Coins</b> for all Plays in the same Campaign Week, upon meeting the Criteria.

**Table B: Illustration of Calculation**

**Example 1:** Customer A, an existing customer, accumulated 655 scores from the Plays throughout the Campaign Period. With the 2X multiplier applied for the weeks in which Customer A performed more than five (5) DuitNow QR transactions, the total Coins earned amounts to 880.

Campaign Week	Actions	Coins Earned	Coins Multiplier	Total Coins with Multiplier
7 Apr – 13 Apr (Week 1)	6 DuitNow QR transactions (min. of RM30 each transaction)	100	2X	200
14 Apr – 20 Apr (Week 2)	NIL	150	-	150
21 Apr – 27 Apr (Week 3)	7 DuitNow QR transactions (min. of RM30 each transaction)	125	2X	250
28 Apr – 4 May (Week 4)	3 DuitNow QR transactions (min. of RM30 each transaction)	100	-	100
4 May – 11 May (Week 5)	NIL	180	-	180
<b>Grand Total Coins</b>		<b>655</b>		<b>880</b>

**Example 2:** Customer B, an existing customer, accumulated 655 scores from the Plays throughout the Campaign Period. On 11 May 2026 (last day of the Campaign Period), Customer B has an incremental balance of RM1,000 in his/her UOB One Account, compared to the balance on 30 Mar 2026 (before the Campaign). With the 2X multiplier applied for the weeks in which Customer B performed more than five (5) DuitNow QR transactions and 3X multiplier on the first 3 Plays upon depositing minimum RM1,000 into his/her UOB One Account, the total score earned amounts to 1,180.

Campaign Week	Actions	Coins Earned	Coins Multiplier	Total Coins with Multiplier
7 Apr – 13 Apr (Week 1)	6 DuitNow QR transactions (min. of RM30 each transaction)	100	2X	200
14 Apr – 20 Apr (Week 2)	Deposit min RM1,000 into Participating Savings Account and make first 3 Plays	150	3X	450
21 Apr – 27 Apr (Week 3)	7 DuitNow QR transactions (min. of RM30 each transaction)	125	2X	250
28 Apr – 4 May (Week 4)	3 DuitNow QR transactions (min. of RM30 each transaction)	100	-	100
4 May – 11 May (Week 5)	NIL	180	-	180
<b>Grand Total Coins</b>		<b>655</b>		<b>1,180</b>

6. 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 Savings Account of the Qualified Participants 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).
7. 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.
8. For avoidance of doubt, a Qualified Participant who opens or holds more than one (1) Participating Savings Account during the Campaign Period is only entitled to receive the 3X Coins Multiplier one (1) time, based on the first minimum deposit of RM1,000 made into any Participating Savings Account.
9. This campaign is valid in conjunction with all UOB Deposits ongoing campaigns. In the event, the Participant has received any rewards from other ongoing campaign(s), the Participant can still participate in this Campaign and Other Campaign, subject to the terms and conditions governing the Other Campaign.
10. Upon Participant's first access to the Activity Site, the Participant will be guided on-screen to register ("**Registration**") by entering the mobile number registered with UOB Malaysia and

month and year of birth ("**Participation Details**"). This Registration must be completed again every fourteen (14) days during the Campaign Period, starting from the date of the first Registration. If the mobile number used to access the Activity Site is different from the mobile number in UOB Malaysia's records at the time UOB Malaysia verifies eligibility for the prize(s), the prize(s) that the Qualified Participants have won will be forfeited. Each mobile number may only be linked to one (1) Registration or Participant. If two (2) different Participants register for this Campaign using the same mobile number, only the Participant who successfully completed their first valid Registration first will be eligible.

11. Customers are solely responsible for ensuring that the Participation Details provided are correct, complete, up-to-date and true in all respects. UOB Malaysia shall not be responsible to the customer for any loss (including loss of opportunity and consequential loss flowing there from) suffered in the event the customers' mobile numbers in UOB Malaysia's record are not current or updated.
12. All DuitNow services are subject to Payments Network Malaysia Sdn Bhd's terms and conditions.

### Campaign Prize

13. Campaign Prizes are to be allocated based on the total Coins accumulated from the Plays during the Campaign Period. This total includes any Coin Multipliers awarded to Qualified Participants from performing Eligible Transactions as stated in Table A.
14. The allocation of Campaign Prizes (Rank 1 through Rank 7 as referred to in Table B) shall be determined by the Qualified Participants' final total Coins, in order of the highest to the lowest total Coins. Qualified Participant with the highest total Coins will receive the highest-ranked Prizes, followed by the remaining Qualified Participants in descending order. Such customers will hereafter be referred to as "**Winner(s)**."

**Table B: Campaign Prizes**

Rank	Prizes	Quantity Available	Value
1	3-Night <i>Disney Cruise Line</i> Deluxe Oceanview Stateroom with Verandah on the <i>Disney Adventure</i> , for 2 pax	1	SGD3,400
2	Limited Edition Disney Cruise Line Samsonite aluminium luggage set with matching luggage cover, tag and packing cubes	2	SGD1,500
3	Disney Cruise Line themed Luggage Set featuring Captain Mickey Mouse and Captain Minnie Mouse - on the luggage cover, packing cubes in 3 sizes and luggage tag.	20	SGD200
4	Pixar-themed Luggage Set Featuring Woody, Buzz Lightyear and Aliens from Toy Story Place onboard the <i>Disney Adventure</i> - on the luggage cover, packing cubes in 3 sizes and luggage tag.	20	SGD200

5	MARVEL-themed Luggage Set featuring Iron Man and Baby Groot from Marvel Landing onboard the Disney Adventure - on the luggage cover, packing cubes in 3 sizes and luggage tag	20	SGD200
6	Set of Disney Adventure themed Medallion Pins (Full set of 7 themed medallion pins)	100	SGD50
7	RM60 Lazada eVoucher	95	RM60

15. In the event of tie in total Coins earned during the Winner selection for the Campaign Prizes, the tie-breaker shall be determined strictly based on the Qualified Participants' total transaction amount during the Campaign Period. No element of chance, randomness, or lucky draw shall be used in determining the Winner. The Qualified Participant with the higher accumulated transaction amount shall be awarded the higher-ranked prize as the Winner.
16. Participant is eligible to win a maximum of one (1) Campaign Prize under this Campaign subject to the Terms and Conditions herein.
17. UOB Malaysia reserves the right to substitute or vary the Campaign Prizes with alternative gift/voucher of similar value at any time with prior notice.
18. All Coins earned may be subject to verification and confirmation of compliance with these terms by UOB Malaysia. If UOB Malaysia is unable to verify with the Participants the validity of any one of the Participation Details that the Participants have provided during Registration, the Coins earned during the fourteen (14) day period during which the Registration with such unverifiable Participation Details applies will be forfeited.
19. The prizes or Coins are not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of any of the prizes is allowed.
20. Where the relevant prize is supplied by a third-party merchant and/or supplier, UOB Malaysia is not an agent of the merchant and/or supplier of that Prize. Accordingly, UOB Malaysia makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of that prize and UOB Malaysia assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in that prize. Any dispute regarding that prize is to be resolved directly with the merchant and/or supplier of that prize. UOB Malaysia shall not be required to assist or act on behalf in communicating with the merchant and/or supplier of such prize. For the purposes of this clause, "prize" includes any products and/or services provided by third-party merchants in connection with the use and/or redemption of the prize.
21. The utilisation and/or redemption of a prize may be subject to terms and conditions and expiration dates, which shall be the Winner's sole responsibility to comply with. All prizes which are not claimed by the prescribed deadline (if any) will be forfeited without compensation.

### Campaign Prize Fulfilment

22. Prizes fulfilment will be carried out within ninety (90) days after the end of Campaign Period. Fulfilment methods are stipulated below: -

Prize Type	Fulfilment Method
1. 3-Night <i>Disney Cruise Line</i> Deluxe Oceanview Stateroom with Verandah on the <i>Disney Adventure</i>	Fulfilment will be provided and supported by third party service provider(s) or vendor(s) appointed by UOB Malaysia ("Appointed Agent"). A 2-way SMS will be sent to the Winners by UOB Malaysia, which the Winners are required to reply to the aforesaid SMS within stipulated date/time as a form of agreement and consent to UOB Malaysia to provide its Appointed Agent with the Winner's name, mailing address, email address, contact number and National Registration Identity Card number for the purpose of facilitating the prize fulfilment process.  If any Winner is unable to respond or does not reply to the aforesaid SMS within the stipulated date/time, he/she will be withdrawn as the Winner by UOB Malaysia.
2. Luggage(s)	
3. Set of Disney Adventure themed Medallion Pins	
4. eVoucher	All the eVouchers won are retrievable from 'My Prizes', which is accessible from the Activity Site by tapping on 'My Prizes' button at the top right.  A SMS with the eVoucher code also be sent to the Winners.

23. The Campaign Prize(s) is subject to the terms and conditions of respective product's merchant. 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 by the vendors of the respective vouchers.
24. Participants and/or customers in this Campaign are deemed to have expressly agreed to be bound by these terms and conditions (as varied or changed), the decisions of UOB Malaysia and, to the fullest extent permitted by law, to have consented to and authorized UOB Malaysia to disclose their particulars to the Appointed Agents for purposes of the Campaign. UOB Malaysia warrants that the disclosure of such particulars to any third-party service providers shall be limited to the Participants' and Qualified Participants' names, addresses, telephone numbers and last 6 digits of National Registration Identity Card/ Passport numbers and shall be used only in relation to and for purposes of the Campaign including fulfilment.
25. Appointed Agents shall arrange for the delivery of the Campaign Prizes to the Winners' mailing address maintained in UOB Malaysia's record. A signed courier form shall be proof and acknowledgement of the delivery and receipt of the Campaign Prizes. The Campaign Prizes will not be sent to an address outside of Malaysia or P.O Box, nor can they be collected from any UOB Malaysia branches.
26. Where applicable, the Campaign Prizes have not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Campaign Prizes in this Campaign be construed as an endorsement or recommendation of such Campaign Prizes by UOB Malaysia. If the Winner(s) are dissatisfied with the Campaign Prizes or its quality, the affected Winner shall directly seek recourse with the respective vendor(s) of the Campaign Prize. UOB Malaysia does not in any way endorse, sanction, approve or support the use of the Campaign Prizes brand or the type of product as UOB Malaysia is not affiliated with any of the organisations whose products are given out as Campaign Prizes in this Campaign.
27. UOB Malaysia will not be liable or responsible for any loss or whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of rewards under this Campaign or participation in this Campaign. Without limiting the foregoing, UOB Malaysia will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in

posting any transaction or accessing any of the UOB Malaysia's online banking services or mobile banking services, howsoever caused.

28. At the time of awarding the Campaign Prizes, the Winners' current or savings account must still be current, valid and subsisting as may be determined by UOB Malaysia.
29. UOB Malaysia reserves the right to forfeit any 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 prize(s), or non-compliance or breach of these terms and conditions with prior notice.
30. Any props, accessories or equipment featured together with the prize in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the prize.

### General Terms and Conditions

31. By participating in this Campaign, the Participants 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 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 Qualified Participants. 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.

32. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
33. 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 Qualified Participants. 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.
34. 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 Qualified Participants 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.
35. Deposit placements are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) for each depositor. Participants may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
36. 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.

37. 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.
38. 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 Qualified Participants 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.
39. To the fullest extent permitted by law, 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 Qualified Participants to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Qualified Participants whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
40. To the fullest extent permitted by law, 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 Qualified Participants 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.
41. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Qualified Participants agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

**[END]**