

UOB Malaysia "Lunar New Year Flash Deal Campaign "**TERMS AND CONDITIONS**

United Overseas Bank (Malaysia) Bhd (Company Reg. No. 199301017069 (271809-K) ("UOB Malaysia") is organizing a "Lunar New Year Flash Deal Campaign" ("Campaign") from 1 to 15 February 2026 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time ("Campaign Period").

Eligibility

1. This Campaign is open to new and existing UOB Malaysia individual customers who meet ALL of the following conditions:
 - a) 18 years of age and above.
 - b) Did not hold any savings account or current account with UOB Malaysia for the past 12 months prior to the starting date of the Campaign Period.
 - c) Opens UOB One Account/ Stash Account/ Lady's Savings Account/ InvestPro Account via UOB TMRW app ("Participating Account") during the Campaign Period.
 - d) The primary account holder of the Participating Account (in the case of joint account).
 - e) Account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.
2. Customers shall **not** be eligible to participate in this Campaign if they fall within ANY of the following:
 - a) Private Banking clients of UOB Malaysia.
 - b) Permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies) ("Employee").
 - c) Individual customers whose Participating Account is held jointly with an Employee.
 - d) Non-individual customers of UOB Malaysia.
 - e) Whose Participating Account is pledged, charged or assigned under loan/ financing facilities.
 - f) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - g) Whose account held with UOB Malaysia is terminated or closed prior to fulfilment of Prize (defined below).
 - h) Any account held with UOB Malaysia that is delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

Campaign Mechanics

3. Customers must fulfil the following Qualifying Criteria as listed in Table A below to stand a chance to get a Limited-Edition zodiac collectibles set collection ("Prize"). Customers who fulfill the Qualifying Criteria are hereinafter referred to as the "Eligible Customers" and individually as an "Eligible Customer".

Table A – Qualifying Criteria

Steps	Qualifying Criteria
1	Open and activate a Participating Account via UOB TMRW app during the Campaign Period; and
2	Deposit and maintain a minimum monthly average balance of RM1,000 in the month of February 2026.

Table B – Campaign Prizes

Prize	Prize value	Daily prize allocation	Total units throughout campaign period (15 days)
Limited-Edition zodiac collectibles set	RM400	8	120

4. For avoidance of doubt, Eligible Customer who opens / holds more than one (1) Participating Account during the Campaign Period is entitled to win a maximum of one (1) Campaign Prize throughout the Campaign Period.
5. This campaign is valid in conjunction with UOB Malaysia "PFS Umbrella Acquisition Campaign", "Double Your Interest Campaign" and "Double Your Cashback Campaign" ("Other Campaign"). In the event the Eligible Customer has received any rewards from other ongoing campaign(s), Eligible Customer can still participate in this Campaign and the Other Campaign, subject to the terms and conditions governing the Other Campaign.

Winner Selection Process

6. Eligible Customers will be shortlisted by UOB Malaysia's automated selection system to determine the winners for the Prize in random and shall hereinafter to collectively be referred to as "Shortlisted Eligible Customer"
7. At the point of shortlisting, all the shortlisted Eligible Customers' 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.
8. 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 sixty (60) days after each Campaign Period.
 - b) The SMS will be sent to 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 to 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 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 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

9. Winner will be notified via SMS by UOB Malaysia within sixty (60) 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 Winner's registered mobile numbers as per recorded in UOB Malaysia's system.

10. Participants and/or Eligible 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 third-party service providers, appointed agency and participating merchants engaged by UOB Malaysia for purposes of the Campaign ("Third Party Service Providers"). UOB Malaysia warrants that the disclosure of such particulars to any third-party service providers shall be limited to the participants' and Eligible Customers' 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.

Winners further acknowledge and authorize that UOB Malaysia may publish or display the Winners' name for advertising and publicity purposes relating to the Campaign. No fees or any form of compensations will be paid to the Winners for any of the foregoing.

11. Third Party Service Providers shall arrange for the delivery of the Prize to the Winners' mailing address maintained in UOB Malaysia's record within sixty (60) days upon UOB Malaysia receiving Winner's correct SMS reply during the shortlisting stage. A signed courier form shall be proof and acknowledgement of the delivery and receipt of the Prize. The Prize will not be sent to an address outside of Malaysia or P.O Box, nor can the Prize be collected from any UOB Malaysia branches.

12. In UOB Malaysia reserves the rights:

- To forfeit the Prize in the event where the Winner's Participating Account is suspended or frozen or terminated for whatsoever reasons prior to the fulfilment of the Campaign Prize, or non-compliance or breach of these terms and conditions with prior notice; and/or
- To substitute the Campaign Prize with any product of similar or equivalent value with prior notice.

13. The Prize awarded does not include any accessories or items that are shown in the leaflet, website or any marketing material pertaining to this Campaign, as they are for illustration purposes only.

General Terms and Conditions

14. By participating in this Campaign, the Eligible Customers agree to be bound by these terms and conditions and the Terms and Conditions Governing Accounts and Services (Conventional Banking).

The terms and conditions above shall include any amendments or variations to it 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 these terms and conditions and the terms and conditions above in relation to this Campaign, these terms and conditions shall 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 reward 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. 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 placed with UOB Malaysia 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.
20. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or willful 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.
21. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising materials.
22. To the fullest extent permitted by Shariah, 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, cancellation, 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 cancellation, withdrawal, suspension, extension or termination.
23. To the fullest extent permitted by Shariah, UOB Malaysia reserves the right to add, delete, suspend or vary the Campaigns 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.

- End of Terms and Conditions -