

UOB Malaysia "Pay with TMRW, Crack Fortune Today Campaign"**TERMS AND CONDITIONS**

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "**Pay with TMRW, Crack Fortune Today Campaign**" ("Campaign") from **27 January 2026 to 3 March 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

"**Eligible Transaction Period**" refers to the period, outlined in **Table B** below, during which customers can perform Eligible Transactions to participate in the Fortune Cookies Giveaway via Rewards+ in the TMRW app ("Giveaway").

"**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 Eligible Transaction Period ("Eligible Customers") shall be qualified to win prizes from the Giveaway conducted within the same Eligible Transaction Period. Such customers will hereafter be referred to as "**Winner(s)**."

Table A: Qualifying Criteria

Eligible Platform	UOB TMRW app
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Eligible Transaction	Criteria
Perform DuitNow QR	At least 3 of any Eligible Transactions, with a minimum amount of RM30 each transaction, to qualify for the prizes won in each Eligible Transaction Period.
Perform DuitNow Transfers	
Perform JomPAY bill payments	

Table B: Eligible Transaction Period

Eligible Transaction Period	Number of days
Eligible Transaction Period 1: 27 January – 29 January 2026	3
Eligible Transaction Period 2: 30 January – 1 February 2026	3
Eligible Transaction Period 3: 2 February – 4 February 2026	3
Eligible Transaction Period 4: 5 February – 7 February 2026	3
Eligible Transaction Period 5: 8 February – 10 February 2026	3
Eligible Transaction Period 6: 11 February – 13 February 2026	3
Eligible Transaction Period 7: 14 February – 16 February 2026	3
Eligible Transaction Period 8: 17 February – 19 February 2026	3
Eligible Transaction Period 9: 20 February – 22 February 2026	3
Eligible Transaction Period 10: 23 February – 25 February 2026	3
Eligible Transaction Period 11: 26 February – 28 February 2026	3
Eligible Transaction Period 12: 1 March - 3 March 2026	3
Total	36

4. To participate in the Giveaway during the Campaign Period, the customer 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. Failure to answer the question correctly will result in ineligibility to proceed to the Giveaway.
5. Customers will have one chance to play daily (a "**Participation Attempt**"), and the Giveaway is only accessible through the dedicated campaign banner on the Rewards+ main dashboard in the UOB TMRW app (the "**Activity Site**"). It is the customer'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.
6. To access the Activity Site, the customer will be required 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 customers have won or redeemed will be forfeited. Each mobile number may only be linked to one (1) Registration or Eligible Customer. If two (2) different customers register for this Campaign using the same mobile number, only the customer who successfully completed their first valid Registration first will be eligible.
7. 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.

8. All the prizes redeemed or won from the Giveaway will be subject to verification of the customer's eligibility under the Qualifying Criteria and confirmation of compliance with the terms by UOB Malaysia.

Sample Illustration: Verifying Qualifying Criteria

Customer A will not be winning the Ox zodiac figurine because he or she did not perform any Eligible Transactions during 30 January – 1 February 2026 or during the corresponding Eligible Transaction Period when he or she was shortlisted to win the Ox zodiac figurine.

Eligible Transaction Period	Date (2026)	Action taken from the Giveaway	Transaction made on UOB TMRW app	Result
Period 1	27 th Jan	Played and shortlisted to win an eVoucher worth RM1,000.	-	Winner of the eVoucher worth RM1,000
	28 th Jan	-	2 DuitNow QR transactions (min. RM30 each)	
	29 th Jan	-	1 DuitNow Transfer (min. RM30)	
Period 2	30 th Jan	Played and shortlisted to win an Ox zodiac figurine.	-	<u>NOT</u> a winner of Ox zodiac figurine
	31 st Jan	-	-	
	1 st Feb	-	-	
Period 3	2 nd Feb	Played and shortlisted to win a RM20 Lazada eVoucher	2 DuitNow QR transactions (min. RM30 each)	Winner of all prizes won from Period 3, which are 1. RM20 Lazada eVoucher 2. 2 units of 100 Coins
	3 rd Feb	Played and shortlisted to win 100 Coins	2 DuitNow Transfers transactions (min. RM30 each)	
	4 th Feb	Played and shortlisted to win 100 Coins	1 JomPAY bill payment (min. RM30 each)	

9. 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

10. There are 7 types of prizes to be awarded through the Giveaway during Campaign Period and are available on a first-come-first-served basis and subject to availability.

Table C: Fortune Cookies Giveaway Prize

Prize	Quantity Available
100 Coins	Unlimited

1,000 Coins	1,000
10,000 Coins	10
Zodiac figurine set of 12 units	72
Single zodiac figurine (1 unit)	360
RM20 Lazada eVoucher with no minimum spend	100
RM1,000 Klook eVoucher	1

11. If the prize(s) is/are unavailable, UOB Malaysia reserves the right to replace, substitute or vary it for another reward of similar value.
12. You may accumulate the Coins and redeem for below items. Coins will automatically expire by the end of Campaign Period. Coins that are not redeemed by the end of the Campaign Period, will be forfeited.

Table D: Coins Redeemable Items

Item	Coins Required for Redemption	Quantity Available
Zodiac figurine set of 12 units	10,000 Coins	28
Trip.com RM50 eVoucher	1,500 Coins	380

13. For the avoidance of doubt, customers may redeem more than one (1) item in a single redemption attempt if there are sufficient Coins to do so.
14. All Coins earned and items redeemed may be subject to verification of eligibility under the Qualifying Criteria and confirmation of compliance with these terms by UOB Malaysia. If UOB Malaysia is unable to verify the validity of any one of the Participation Details that the customers have provided during Registration, the Coins earned during the fourteen (14) day period during which the Registration with such unverifiable Participation Details applies, as well as any prizes redeemed using such Coins, will be forfeited.
15. 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.
16. 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.
17. 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

18. 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. 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.
2. Zodiac figurine	<p>Fulfilment of the zodiac figurines are 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.</p> <p>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.</p>

19. The eVoucher(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.

20. 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 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 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.

21. Appointed Agents shall arrange for the delivery of the zodiac figurine 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 zodiac figurine. The zodiac figurine will not be sent to an address outside of Malaysia or P.O Box, nor can they be collected from any UOB Malaysia branches.

22. UOB Malaysia does not in any way endorsing, sanctioning, approving or supporting the use of the voucher's brand or the type of product.

23. At the time of awarding the 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.

24. 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.

25. 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

26. 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.

27. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.

28. 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.

29. 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.

30. 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.

31. 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.

32. 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.

33. 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, cancellation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the



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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.

34. 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.
35. 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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