



UOB Malaysia "UOB TMRW Scan and Win Campaign" TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "UOB TMRW Scan and Win Campaign" ("Campaign") from **24 August 2026 to 21 November 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 are UOB TMRW app users and are of 18 years of age and above.
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.
 - (d) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Campaign Mechanics

"**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.

"**Existing-to-bank**" or "**ETB**" refers to existing UOB Malaysia customers who holds any UOB Malaysia products.

"**New-to-bank**" or "**NTB**" refers to any person(s) who does not hold any products with UOB Malaysia prior to the date of onboarding throughout the Campaign Period and has signed up as a new current or savings account holder.

"**Campaign Prizes**" refers to the list of prizes set out in Table B to be given away throughout this Campaign.

"**Campaign Entry(ies)**" 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 C.

("Campaign Month(s)") refers to the timelines Table A as follows:

Table A

Campaign Month	Dates
Month 1	24 th August 2026 – 22 nd September 2026

Month 2	23 rd September 2026 – 22 nd October 2026
Month 3	23 rd October 2026 – 21 st November 2026

Table B: Campaign Prizes

Type of Prizes	Prizes	Quantity Available	Value
Grand Prize	Jaya Grocer Gift Card	1 throughout the Campaign Period	RM10,000
Runner-up Prize	Jaya Grocer Gift Card	1 throughout the Campaign Period	RM5,000
Monthly Campaign Prizes	ZUS Coffee e-Gift Card	1 per Campaign Month	RM3,650
	Trip.com eVouchers	100 per Campaign Month	RM50
	Cashback	4 per Campaign Month	RM500
		7 per Campaign Month	RM100
		10 per Campaign Month	RM50
		35 per Campaign Month	RM10
		245 per Campaign Month	RM5

"QR" means a Quick Response code, being a two-dimensional machine-readable barcode that stores payment or transaction information and may be scanned using a mobile device or payment application to initiate, authenticate or complete a payment transaction.

"Giveaway" refers to the Hit the Pinata game customers participate in to win the Monthly Campaign Prizes on a first-come, first-served basis, subject to availability once the requirements set out in Table C are fulfilled.

- Customers are required to make a minimum of five (5) DuitNow QR transactions with a minimum amount of Ringgit Malaysia Ten (RM10) within the Campaign Month (each an "Eligible Transaction") as stipulated in Table A as part of fulfilling the requirements in Table C below (**"Qualifying Criteria"**) to win the Campaign Prizes and will hereinafter be collectively referred to as "Eligible Customer(s)".

Table C: Qualifying Criteria

Type of Customer	Action	Campaign Prize	Mechanic
NTB and ETB	5 Eligible Transactions in one (1) campaign month.	Monthly Campaign Prizes	Eligible Customers will earn one (1) Campaign Entry.

ETB	5 Eligible Transactions for three (3) consecutive Campaign Months.	Grand Prize	Customer will be Eligible to stand a chance to win the Grand Prize
NTB	5 Eligible Transactions made during the Campaign Period.	Grand Prize	Customer will be Eligible to stand a chance to win the Grand Prize
NTB and ETB	5 Eligible Transactions for two (2) consecutive Campaign Months.	Runner-up Prize	Customer will be Eligible to stand a chance to win the Runner-up Prize

4. Monthly Campaign Prize, Grand Prize and Runner-Up Prize Entry Illustration Examples

Customer Type	Action Required	Number of DuitNow QR Transactions			Campaign Entries
		Campaign Month 1	Campaign Month 2	Campaign Month 3	
ETB	5 Eligible Transactions	5	5	5	1. Eligible for Monthly Campaign Prize Giveaway for Campaign Month 1, Month 2 and Month 3 2. Eligible for Runner-up Prize 3. Eligible for Grand Prize
ETB	5 Eligible Transactions	5	0	5	Eligible for Monthly Campaign Prize Giveaway Campaign Month 1 and Month 3
NTB	5 Eligible Transactions in any Campaign Month	5	5	0	1. Eligible for Monthly Campaign Prize Giveaway in Campaign Month 1 and Month 2 2. Eligible for Runner-up Prize 3. Eligible for Grand Prize
NTB	5 Eligible Transactions across the Campaign Period	2	1	2	Eligible for Grand Prize

5. Eligible Customer(s) can earn a maximum of one (1) Campaign Entry each Campaign Month. Each entry will grant the Eligible Customer one (1) chance in the Giveaway to win a Campaign Prize, on

a first-come, first-served basis, subject to verification of the customer's confirmation of compliance with the terms by UOB Malaysia.

6. Campaign Entries are accorded according to the Campaign Month and cannot be carried forward to the subsequent Campaign Month.
7. All DuitNow QR services are subject to PayNet's terms and conditions, as amended from time to time, which governs the use of such services.

Monthly Campaign Prize Redemption

8. Monthly Campaign Prize
 - (a) Eligible Customer(s) with Campaign Entries earned are entitled to win the Monthly Campaign Prizes in Table B on a first-come, first-served basis, subject to availability. Eligible Customer(s) who successfully win and redeem a Campaign Prize shall be deemed one of the **"Winners"** for the purposes of this Campaign.
 - (b) Upon meeting the Qualifying Criteria, Eligible Customers will receive an electronic direct mailer (**"Email"**) to notify them of their eligibility to participate in the Giveaway and an instruction to redeem Campaign Prize at least one (1) business day prior to the start of Campaign Prize Redemption Window which will run for 14 days. In the same communication, Eligible Customer(s) will be notified of the exact timeline of the Campaign Prize Redemption Window, as illustrated below in Table C.

Table D: Campaign Prize Redemption Window

Campaign Month to earn Campaign Entries	Campaign Prize Redemption Window
Month 1 (24 th August 2026 – 22 nd September 2026)	12 th October 2026 – 25 th October 2026
Month 2 (23 rd September 2026 – 22 nd October 2026)	12 th November 2026 – 25 th November 2026
Month 3 (23 rd October 2026 – 21 st November 2026)	11 th December 2026 – 24 th December 2026

- (c) 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.
- (d) 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.
- (e) 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 Participation Details used

to access the Activity Site is different from the Participation Details 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.

- (f) 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.
- (g) 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.

Grand Prize and Runner-up Prize Winner Selection

9. Grand Prize

- (a) The Eligible Customer with the highest volume of cumulative Eligible Transactions during the Campaign Period will be shortlisted for the Grand Prize ("**Shortlisted Participant(s)**").
- (b) The Shortlisted Participant will be contacted via a 2-way short message service ("SMS") whose mobile numbers are maintained in UOB Malaysia's records. The Shortlisted Participant must reply to the SMS within 24 hours to win the Grand Prize ("**Grand Prize Winner**").
- (c) The selection of the Grand Prize Winner will take place at the same time as the Campaign Prize Redemption Window of Campaign Month 3.
- (d) In the event of tie (i.e. same number of Eligible Transactions), a SMS will be sent to the Shortlisted Participants. The first Shortlisted Participant who answers one (1) question correctly in the fastest time by replying to the said SMS Q&A will be selected as the Winner.
- (e) There will only be one (1) Grand Prize Winner for the entire Campaign Period.

10. Runner-up Prize

- (a) The Eligible Customer with the highest volume of cumulative Eligible Transactions during the Campaign Period will be shortlisted for the Runner-up Prize.
- (b) The Shortlisted Participant will be contacted via a 2-way SMS whose mobile numbers are maintained in UOB Malaysia's records. The Shortlisted Participant must reply to the SMS within 24 hours to win the Runner-up Prize ("**Runner-up Prize Winner**").
- (c) The selection of the Runner-up Prize Winner will take place at the same time as the Campaign Prize Redemption Window of Campaign Month 3.
- (f) In the event of tie (i.e. same number of Eligible Transactions), a SMS will be sent to the Shortlisted Participants. The first Shortlisted Participant who answers one (1) question correctly in the fastest time by replying to the said SMS Q&A will be selected as the Winner.

- (g) There will only be one (1) Runner-up Prize Winner.
11. In the event that the Grand Prize Winner and Runner-up Prize Winner is the same person, such Winner shall only be entitled to receive the Grand Prize. The Runner-up Prize shall instead be awarded to the Eligible Customer with the next highest cumulative volume of Eligible Transactions.
12. For the avoidance of doubt, the deadline (i.e. date and time) to reply to will be specified in the SMS. In the event any Shortlisted Participant:
- Fails to answer the question correctly;
 - Wishes to withdraw from this Campaign; and/or
 - Fails to reply within the given deadline and/or is not contactable for any reasons whatsoever, the Shortlisted Participant will be disqualified and will not stand a chance to win the Grand Prize and Runner-up Prize. UOB Malaysia shall not be liable in any way whatsoever in the aforesaid circumstances for whatsoever reason. The Eligible Customer with the next highest volume of Eligible Transactions will then be shortlisted.
13. If any Shortlisted Participant sends more than one SMS, only the first SMS received by UOB Malaysia will be counted.
14. It shall be the Eligible Customers' and Shortlisted Participants' 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.
15. Standard telecommunications charges for the SMS response will be applicable and shall be borne by the Shortlisted Participants.

Campaign Prize Fulfilment

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

Campaign Prize Type	Fulfilment Method
1. Physical gift card	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 registered with UOB Malaysia 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. e-Gift Card /eVoucher	<u>RM3,650 ZUS Coffee e-Gift Card</u> Upon successfully winning the ZUS Coffee e-Gift Card in the Giveaway, confirmation of winning the Campaign Prize will be displayed on screen. The unique codes will then be uploaded and will be retrievable from 'My Prizes' for both offline and online redemption. Winner will be able to copy the voucher code for online redemption at the merchant's site or app. An SMS notification will be sent to the Winner once the codes of the e-Gift Card are available for retrieval and redemption. <u>RM50 Trip.com eVoucher</u> The eVoucher code will be instantly displayed on screen post completion of the Giveaway. Winner will be able to copy the voucher code for online redemption at the merchant's site or app. All the vouchers won are retrievable from 'My Prizes' for both online and offline redemption, which is accessible on-screen by tapping on 'View my prizes won' button post input of Participation Details.
3. Cashback	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 completion date of the Giveaway. 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: 1. savings account 2. current account 3. credit card account The crediting will be reflected in the Winners' statement of account following the month after the date of crediting by UOB Malaysia.

17. 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.
18. 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.

19. Appointed Agents shall arrange for the delivery of the Campaign Prizes to the Winners' mailing address maintained in UOB Malaysia's record. 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.
20. 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.
21. 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.
22. 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.
23. 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 without assigning any reason.
24. 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

25. By participating in this Campaign, the Eligible Customers agree to be bound by this terms and conditions and **ALL** 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.

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.

26. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
27. 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.
28. 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.
29. 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.
30. 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.
31. 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.
32. 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 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.
33. 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.
34. 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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