

UOB MALAYSIA PRIVILEGE BANKING 2024 CNY DOUBLE HAPPINESS CAMPAIGN TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is running a “Privilege Banking 2024 CNY Double Happiness Campaign (“**Campaign**”) from 15 December 2023 until 31 March 2024 (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 existing UOB Malaysia Privilege Banking (“**PV**”) clients who fulfil all the following conditions as the start of the Campaign (“**Clients**”):
 - 1.1. Is a primary accountholder in Privilege Banking (PV)
 - 1.2. Holding a PV account with UOB Malaysia for a minimum of three (3) months.
2. Clients shall not be eligible to participate in this Campaign if they fall within ANY of the following:
 - 2.1. Sole-proprietorship, partnership, charitable / non-profit organisation / societies, corporate and commercial customers.
 - 2.2. Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies).
 - 2.3. Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Definition

“**AUM**” or “Asset Under Management” refers to deposits, investments and bancassurance / bancatakaful which includes but not limited to conventional and Islamic savings accounts, current accounts, fixed deposit accounts, unit trusts, retail bonds and other structured investment products.

“**Business Day**” shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.

“**CASA AUM**” refers to any conventional current and / or savings account except for Flexi Mortgage Account.

“**Eligible Investments**” shall, for the purpose of this Campaign, mean the eligible unit trust funds (“**UT**”) and eligible retail bond / sukuk (“**RB**”) and structured investments (“**SI**”) products offered to Clients by UOB Malaysia, with the exception of equity-linked investments (“**ELI**”), knock-out equity-linked investments (“**KOELI**”), dual currency investments (“**DCI**”), and equity linked covered call (“**ELCC**”) under structured investments. Please refer to the respective sales representative of UOB Malaysia for the list of “Eligible Investments”. Investments in UT using funds from EPF withdrawals are excluded from this Campaign.

“**Fresh Funds**” shall refer to moneys or funds in Ringgit Malaysia howsoever transferred, credited or paid into the accounts of the Clients from other bank(s) and / or financial institution(s) through whatever means including but not limited to cash, Inter-Bank Giro transfers, Interbank Instant Transfer, collection and payment of cheques drawn on such other bank(s) and where such moneys or funds paid or credited into the account(s) of the Clients are utilised by the Clients to make placements pursuant to the terms and conditions herein within seven (7) business days after such moneys or funds have been paid or credited into the account(s) of the Clients. Funds transferred from any existing UOB Malaysia savings / current / fixed deposit / Foreign Currency / investment account(s) or in the form of UOB Malaysia cheques, cashier’s orders or demand drafts are not considered as Fresh Funds.

“Participating Month” refers to the calendar month where Clients make Fresh Funds top up during the Campaign Period.

“Gift Rewards” refers to the awarded gifts pursuant to Package 1, Package 2 and Package 3.

Package 1: Wealth Creation Package Mechanics and Qualifying Criteria

3. **Package 1: Wealth Creation Package (AUM Top Up with Eligible Investments only)**

Table A

| Tier | Net Cumulative Investment Amount (RM) | Gift Rewards | | Booster Bonus | |
|----------------------------------|---------------------------------------|---|----|--|--|
| 1 | 3,800,000 & above | 1oz Gold Bar worth RM10,025 ¹ | OR | Shopping vouchers worth RM8,000 ² | Shopping vouchers worth RM1,500 ² |
| 2 | 2,200,000 - 3,799,999 | 10g + 10g Gold Bar worth RM6,808 ¹ | | Shopping vouchers worth RM5,000 ² | Shopping vouchers worth RM1,000 ² |
| 3 | 1,200,000 - 2,199,999 | 10g Gold Bar worth RM3,404 ¹ | | Shopping vouchers worth RM2,400 ² | Shopping vouchers worth RM600 ² |
| 4 | 250,000 - 1,199,999 | Shopping vouchers worth RM400 ² | | Shopping vouchers worth RM100 ³ | |
| New-to-Investment Product (NTIP) | | Shopping vouchers worth RM180 ³ | | N/A | |

¹ Argor-Heraeus Lunar Gold Bar price is indicative and may be different at time of actual transaction.

² Vouchers selection for value RM500 and above: Machines / Valiram / Harvey Norman / AEON / Parkson.

³ Vouchers selection for value below RM500: Harvey Norman / AEON / Parkson.

- 3.1. The Clients must invest in any of the Eligible Investments with Fresh Funds during the Campaign Period to qualify for Package 1.
- 3.2. Clients who invest the following cumulative investment amount (“Cumulative Investment Amount”) in any of the Eligible Investments shall be eligible to receive the Gift Reward in correspondence to the Eligible Investments and the minimum Net Cumulative Investment Amount as set out in above Table A.
- 3.3. “Net Cumulative Investment Amount” refers to the total cumulated amount invested in any of the Eligible Investments.
- 3.4. For the avoidance of doubt, the investment amount shall not include amounts invested during the Campaign Period in:-
 - 3.4.1. Eligible Investments which are cancelled, terminated or withdrawn; and / or
 - 3.4.2. eligible unit trust funds which are cancelled by the Client exercising “cooling off” right.

“Cooling off” right means:-

- i. Any customer who is investing for the first time in any UT funds with UOB Malaysia will be entitled to exercise the “cooling off” right only once. The “cooling off” right is not applicable for any subsequent investment by the same customer in UT funds with UOB Malaysia.
- ii. If the Clients elect not to continue with the investment in the eligible UT funds within the “cooling off” period, the Clients will receive the refund of the investment amount in the eligible unit trust funds and the UT fund service charge that was paid.
- iii. The “cooling off” period is a period of six (6) Business Days commencing from the date of receipt of the UT fund application by UOB Malaysia.

- 3.5. All Eligible Investments are subject to a minimum sales charge / upfront of at least 1.50% for UT transactions and minimum spread of at least 1.50 dollar in the respective denominated currency, for RB. Any Eligible Investments set out above which do not fulfil the applicable sales charges / upfront / spread will not qualify for this Campaign.
- 3.6. UT funds made via switching of funds within the same fund house or cross fund house will not qualify for purposes of this Campaign unless a sales charge of at least 1.50% is paid for the new funds to which is switched to.
- 3.7. The Ringgit Malaysia equivalent amount of the foreign currency investments into the eligible unit trust funds or eligible retail bond / sukuk are determined by using UOB Malaysia's selling rate published at UOB Malaysia branches and website on the date that the Eligible Investment is booked provided the booking is made on a Business Day before the designated cut-off time.
- 3.8. The Clients are to refer to the relevant prospectus (for the eligible unit trust funds) and / or the relevant term sheet (for retail bonds and / or structured investments) for information on the full sales charge and / or upfront fee amount. The Clients are advised to read and understand the contents of the prospectus (for investments in the eligible unit trust funds) and/or term sheet (for investments in retail bond and/or structured investments), and if necessary, consult their adviser(s), as well as consider the fees and charges involved before investing.
- 3.9. UOB Malaysia reserves the right to substitute the Argor-Heraeus Lunar Gold Bar with same value of shopping vouchers as per Table A should the gold bars have been fully redeemed.
- 3.10. Primary accountholder Clients who are also **New-To-Investment Product** ("NTIP") will be entitled to shopping vouchers worth RM180. NTIP customer is defined as person who meets ANY of the following criteria:
- 3.10.1. Have not invested in any UT / RB / SI. UT, RB and SI are counted as three separate "products".
- 3.10.2. Dormant to Wealth product – previously invested, but no subscription transactions in UT / RB / SI during the preceding 12 months.
- For example, single held account by customer A had invested in UT / RB / SI during the past 12 months but joint account by customers A+B had never invested in UT or RB before; joint account by customers A+B is not considered a NTIP as the primary accountholder is customer A who had already invested in his/ her single held account.
- 3.11. Client can be a NTIP in UT only, or RB only, or both products. For example, if a Client is a NTIP in UT but invested in eligible RB at the minimum spread required prior to this Campaign, that Client is not entitled to the NTIP Gift Reward for RB.
- 3.12. **Booster Bonus** is to reward Clients who uses Fresh Funds in the Eligible Investments and maintain or increase CASA AUM average balance ("**Average CASA AUM**") during any Participating Month in Package 1 until end of the Campaign Period and plus one (1) month maintenance in CASA AUM in April 2024 ("**CASA AUM Maintenance**") as defined in Table B. CASA AUM exclude Fresh Funds deposited in Package 2 Wealth Builder.

Table B

| CASA AUM Baseline as of | Participating Month (Fresh Funds Top Up in Package 1) | CASA AUM Maintenance Month | Booster Bonus Eligibility | |
|-------------------------|---|----------------------------|--|---|
| 30 November 2023 | December 2023 till March 2024 | April 2024 | YES, if Average CASA AUM maintains / higher than CASA AUM Baseline | NO, if a Average CASA AUM drops below CASA AUM Baseline |

Illustrative examples:-

| CASA AUM Baseline as of 30-Nov-23 (A) | Campaign Month | Package 1 Participation Month & CASA AUM | *CASA AUM as of end month (RM) | | | | *CASA AUM Maintenance (RM) | *Average CASA AUM (RM) | Booster Bonus Eligibility Eligible, if (B) = / > (A) and customer invested |
|---------------------------------------|----------------|--|--------------------------------|---------|---------|---------|----------------------------|------------------------|---|
| | | | Dec-23 | Jan-24 | Feb-24 | Mar-24 | Apr-24 | (B) | |
| 500,000 | Dec-23 | Investment Month | ✓ | ✓ | N/A | ✓ | 470,000 | 500,000 | YES (B = A) |
| | | CASA AUM | 480,000 | 550,000 | 500,000 | 500,000 | | | |
| 700,000 | Jan-24 | Investment Month | | ✓ | ✓ | N/A | 600,000 | 650,000 | NO (B < A) |
| | | CASA AUM | | 750,000 | 600,000 | 650,000 | | | |
| 700,000 | Feb-24 | Investment Month | | | ✓ | N/A | 720,000 | 703,333 | YES (B > A) |
| | | CASA AUM | | | 710,000 | 680,000 | | | |
| 300,000 | Mar-24 | Investment Month | | | | N/A | 350,000 | 350,000 | NO (Customer didn't invest) |
| | | CASA AUM | | | | 350,000 | | | |

*Exclude Fresh Funds deposited in Package 2 (Wealth Builder)

Package 2: Wealth Builder Package Mechanics and Qualifying Criteria

4. Package 2: Wealth Builder Package (AUM Top Up with Eligible Conventional CASA only)

Table C

| Tier | CASA Amount (RM) | Earmark Tenure | Gift Rewards |
|------|---------------------|----------------|--|
| 1 | 1,500,000 & above | 3 months | Shopping vouchers worth RM6,000 ¹ |
| 2 | 800,000 - 1,499,999 | | Shopping vouchers worth RM2,800 ¹ |
| 3 | 250,000 - 799,999 | | Shopping vouchers worth RM700 ¹ |

¹ Vouchers selection for value RM500 and above: Machines / Valiram / Harvey Norman / AEON / Parkson.

- 4.1. Clients must deposit and earmark the Fresh Funds in any of the conventional current and / or savings account in Stash Account, ONE Account, InvestPro Account or Privilege Account (“**Eligible Conventional CASA**”) over-the-counter at any UOB Malaysia branches during the Campaign Period to qualify for Package 2.
- 4.2. The total sum deposited in the Eligible Conventional CASA under this Campaign will be earmarked for three (3) months (“**Tenure**”) from the date of the Clients’ deposit.

4.3. Penalty Charge

4.3.1. If any part of the earmarked amount of Eligible Conventional CASA is withdrawn (in part or in full) prior to the expiry of the Tenure, UOB Malaysia reserves the right to deduct the penalty charges with equivalent value of the Gift Rewards as shown in Table C at the time of withdrawal for each Gift Reward collected by the Client.

4.3.2. Clients shall agree to give UOB Malaysia not less than one (1) business day notice by completing the UOB Malaysia Campaign Withdrawal Form provided by UOB Malaysia staff in advance to withdraw the earmarked amount.

4.4. Clients will need to ensure that they maintain sufficient funds in Eligible Conventional CASA for their financial commitments. If any deductions from the Eligible Conventional CASA (e.g. deductions made via cheques, GIRO or any other payment instructions) are returned / rejected due to insufficient funds in the Eligible Conventional CASA (whether caused by the earmarking or otherwise), the relevant bank and associated charges will apply and Clients will continue to be liable for such charges.

4.5. The deposited amount earmarked under this Campaign will not be eligible for preferential. The said deposited earmarked are also subject to the terms and conditions governing the Eligible Conventional CASA including and amendments or variations to it.

Package 3: Wealth Protection Package Mechanics and Qualifying Criteria

5. Package 3: Wealth Protection Package (AUM Top Up with Bancassurance / Bancatakaful only)

Table D

| Tier | Banca Premium | | Gift Rewards |
|------|------------------------------------|----------------------------|--|
| | Regular Premium Amount (APE in RM) | Single Premium Amount (RM) | |
| 1 | 288,000 | 2,880,000 | 10g of Gold Bar worth RM3,404 ² |
| 2 | 268,000 ¹ | 2,680,000 ¹ | 10g of Gold Bar worth RM3,404 ² |

¹ For New-to-Bancassurance / Bancatakaful customers only.

² Argor-Heraeus Lunar Gold Bar price is indicative and may be different at time of actual transaction.

5.1. Clients must fulfill the following conditions during the Campaign Period to qualify for Package 3.

5.1.1. For every Eligible Regular Premium Insurance Policy that purchased by New-to-Banca Product customer for the minimum Annualised Premium Equivalent (“APE”) amount of RM268,000 and above with the premium payment for such Eligible Insurance Policy made in **annual payment mode by any payment method or quarterly, half-yearly payment mode by auto debit from Credit Card or UOB CASA** or minimum Single Premium (“SP”) amount of RM2,680,000 and above, the Client is entitled to one (1) Gift Reward according to the tiers and APE or SP amount set out below, upon successful issuance of the Eligible Insurance Policy.

5.1.2. For every Eligible Insurance Policy purchased for the minimum Regular Premium APE amount of RM288,000 and above with the premium payment for such Eligible Insurance Policy made in **annual payment mode by any payment method or quarterly, half-yearly payment mode by auto debit from Credit Card or UOB CASA** or minimum SP amount of RM2,880,000 and above, the Client is entitled to one (1) Gift Reward according to the tiers and APE or SP amount set out below, upon successful issuance of the Eligible Insurance Policy.

- 5.2. **“New-to-Banca Product customers”** refers to UOB Malaysia individual customers who at the commencement of this Campaign, do not hold any existing or in-force Regular /Single Premium bancassurance policies distributed by UOB Malaysia and underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U) (**“PAMB”**), other than policies sold under Business Banking and Commercial Banking segments, MRTT (Mortgage Reducing Term Takaful)/ MRTA (Mortgage Reducing Term Assurance), policies sold via telemarketing channels, employee benefits underwritten by PAMB, digital policies purchased online and bantakaful certificates underwritten by Prudential BSN Takaful Berhad.
- 5.3. For this Campaign, each new Regular/ Single Premium (**“RP/SP”**) Insurance policy underwritten by PAMB (**“Eligible Insurance Policy”**) for the following insurance products shall be eligible products:-

| Regular Premium (“RP”) | Single Premium (“SP”) |
|--|--|
| <ul style="list-style-type: none"> - PRUMax Plus - PRUMillion Cover - PRUMillion Cover 2.0 - PRUEnhanced Cover - PRULink Supreme - PRUEnrich Gain - PRULink Cover - PRUMax Cover | <ul style="list-style-type: none"> - PRUGlobal Series (SP) - Group Essential Life Single Premium |
| <ul style="list-style-type: none"> - Including any new RP/SP insurance products launch and approved by UOB Malaysia Bancassurance | |
| <ul style="list-style-type: none"> - Tactical insurance products are not eligible to this Campaign | |

- 5.4. The application for the Eligible Insurance Policy must be submitted during the Campaign Period, and be approved and contracted within thirty (30) calendar days from the submission date.
- 5.5. Unless informed otherwise, the Eligible Insurance Policy applicable for this Campaign will not be eligible for any other UOB Malaysia Campaigns and no other special, additional or preferential rates shall be given under this Campaign.
- 5.6. Replacement of Policy (**“ROP”**) cases will be excluded from this Campaign eligibility. Alternately, entitlement shall be fulfilled with the condition of revocation completed within first two (2) months from the date of ROP letter date.
- 5.7. The Eligible Insurance Policy must be successfully contracted and remains in-force at the time of Gift Reward fulfilment failing which the Gift Reward will be forfeited and the Client will be disqualified from Package 3.

Gift Rewards Fulfilment

6. Gift Rewards fulfilment shall be as follows :-
Table E

| Packages | Fresh Funds Accumulation Period | Gift Rewards Fulfilment Month (latest by) | Redemption Entitlement (Throughout the Campaign Period) |
|----------------------------------|---------------------------------|--|---|
| Package 1 Wealth Creation | 15 Dec 2023 till 31 Mar 2024 | 10 weeks after campaign ended | Up to a maximum of four (4) units of Gift Reward in total on a first-come, first-served basis, subject to availability: a) maximum of three (3) units of Gift Reward from any of the following: i) Wealth Creation with *Booster Bonus; and / or ii) Wealth Builder (per single deposit in the Eligible Conventional CASA with earmark tenure as per Table C above); and / or iii) Wealth Protection (per Eligible Insurance Policy). b) one (1) unit of NTIP Gift Reward. |
| New-To-Investment Product (NTIP) | Not applicable | | |
| Booster Bonus | Not applicable | May – June 2024 | |
| Package 2 Wealth Builder | Not applicable | 2 – 4 weeks after CASA earmark placement | |
| Package 3 Wealth Protection | Not applicable | 10 weeks after campaign ended | |

*Refer to Clause 3.14 for Booster Bonus eligibility criteria / requirements.

7. For any Fresh Funds placement made by Clients who are joint accountholders, the Gift Reward shall be given to the primary accountholders only.
8. The Gift Reward is not transferable to any other UOB Malaysia customers and it may not be exchanged with other rewards or any form or kind.
9. For Package 3, combining multiple Eligible Insurance Policies combined to meet the minimum APE amount requirement will not qualify for the Campaign. Client's requests to split the APE amount under one (1) Eligible Insurance Gift Rewards will not be entertained.
10. Clients may also participate in other on-going promotions or campaigns, subject to such other on-going promotions' and / or campaigns' respective terms and conditions. Client cannot use the same funds placed for the purpose of this Campaign to participate in such other on-going promotions and / or campaigns, unless otherwise informed by UOB Malaysia. If existing promotion and / or campaign periods overlap with Campaign Period, the Client understands that he / she shall only be entitled to receive the Gift Reward or gifts from only one (1) of such other promotions or campaigns.
11. Clients whose account are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Gift Reward, will not be entitled to any Gift Reward under this Campaign.
12. The Gift Reward is subject to the following condition:
 - 12.1. Collection of Gift Reward will be at the UOB Malaysia branch where the eligible accounts are maintained by the Client, at their own cost and expenses. UOB Malaysia shall not entertain any requests for courier of the Gift Reward;
 - 12.2. UOB Malaysia shall not be obligated to replace any damaged or stolen Gift Reward. The Gift Reward is neither transferable nor exchangeable for cash, credit or other goods, in part or in full;
 - 12.3. UOB Malaysia makes no representation or warranties with respect to the Gift Reward, and in particular, makes no warranties with respect to the quality of the Gift Reward or its suitability for any purpose;

12.4. UOB Malaysia reserves the right to substitute or vary the Gift Reward with an item of similar value if the Gift Reward is unavailable, recalled, discontinued or out of stock by its manufacturer or distributor.

12.4.1. Total Argor-Heraeus Lunar Gold Bar allocated for this Campaign are as follows, which will be awarded on first-come, first-served basis and subject to availability.

| Packages | Gold Bar 1oz | Gold Bar 10g |
|---------------------------------|--------------|--|
| Package 1: Wealth Creation | 5 units | 65 units |
| Package 3: Wealth Protection | - | 24 units (to be shared with Wealth Banking segment) |

12.5. UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Gift Reward;

12.6. UOB Malaysia shall not be held liable for consequential loss or damage, of any nature and however arising, any mishaps, injuries or accidents that may occur in the usage of the Gift Reward received in this Campaign;

12.7. The Gift Reward is subject to the terms and conditions of the relevant merchant or manufacturer whose products are given out as Gift Reward in this Campaign;

12.8. UOB Malaysia is not affiliated with any of the relevant merchant or manufacturer whose products are given out as Gift Reward in this Campaign; and

12.9. Client or their Authorised Personal / Representative are advised to examine the Gift Reward upon collection. If any one of the Gift Reward are found to be faulty or damaged at any time, the Clients should liaise with the relevant merchant or manufacturer directly.

13. Any props, accessories or equipment featured together with the Gift Reward in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Gift Reward.

General Terms and Conditions

14. By participating in this Campaign, the Clients agree to be bound by this terms and conditions and ALL of the following terms and conditions where applicable, including but not limited to:

14.1. Terms and Conditions Governing Accounts and Services (Conventional Banking)

14.2. Terms and Conditions Governing Islamic Accounts and Services

14.3. Privilege Banking Membership Terms and Conditions

14.4. Terms and Conditions Governing Unit Trust Services

14.5. Structured Investment Master Agreement

14.6. Terms and Conditions Governing Bond / Sukuk Investment Account

14.7. Respective terms and conditions for specific unit trust leverage facility

14.8. Respective terms and conditions for specific insurance policies / takaful certificates

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 Clients. 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 authorised representative if there are any terms and conditions that the customers do not understand.

16. Unless specifically mentioned in this terms and condition, 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 Clients in addition to this Campaign.

17. 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 Clients. 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 Clients resulting directly or indirectly from this Campaign and / or the Gift Reward, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to the Campaign and / or the Gift Reward.
19. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of the Campaign and / or the Gift Reward published in any mass media, marketing or advertising materials.
20. To the fullest extent permitted by law, UOB Malaysia expressly excludes and disclaims any representations, warranties or endorsements, express 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 and the Gift Reward.
21. PAMB is responsible for the products and benefits offered by them, as well as any representation made in any of the marketing materials for the products offered by PAMB.
22. Deposits 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. Clients may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
23. Investments in unit trust, retail bond and other structured investment products are not protected by PIDM.
24. 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 Clients to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Clients whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
25. 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 seven (7) days prior notice to the Clients via posting on UOB Malaysia website, displaying a notice at any of UOB Malaysia branches and / or a statement insert in the Statement of Account or any other manner as determined by UOB Malaysia from time to time.
26. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Clients agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

- End of Terms and Conditions -