

BIBPLUS “JOM TRANSACT, JOM WIN” CAMPAIGN TERMS AND CONDITIONS

Campaign Period

United Overseas Bank (Malaysia) Bhd [Company Registration No. 199301017069 (271809-K)] (“UOB Malaysia”) is running BIBPLUS “Jom Transact, Jom Win” Campaign” (“Campaign”) from 1 April 2021 – 30 September 2021 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time (“Campaign Period”).

A. Campaign Eligibility

1. This Campaign is open to all existing UOB Malaysia Business Internet Banking Plus (BIBPlus) customers who are companies duly registered with the Companies Commission of Malaysia (“Eligible Customers”).
2. The following Eligible Customers are not entitled to participate in this Campaign:
 - (a) whose account(s) are closed, terminated or suspended during the Campaign Period;
 - (b) whose account(s) held with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia; and
 - (c) who have legal proceedings of any nature instituted against them.

B. Campaign Mechanics

3. Eligible Customers who perform any Eligible Products Transactions via BIBPlus during the Campaign Period will be: -
 - a) shortlisted and subject to random draw
 - b) shortlisted for Grand Prize random draw if meet criteria 2 below.
 - c) Eligible Products Transactions refer to transactions via JomPay, IBG, DuitNow, FPX, IAFT, Telegraphic Transfer (TT) – all of it performed via BIBPlus. They must be captured by BIBPlus system during the Campaign Period in order to earn Entry Points for a chance to be drawn.

No	Criteria	Draw Period	Entry Points
1	To transact minimum any 20 BIBPlus transactions in 2 months OR To transact minimum 10 JomPAY in 2 months OR To transact minimum 20 DuitNow transactions in 2 months OR	Month 2,4,6 (Draw Cycles 1, 2 and 3)	1 entry per transaction

	To transact minimum 10 TT transaction in 2 months		
2	To transact minimum 80 transactions in 6 months and increase Average Monthly Balance* of more than RM20,000 throughout the Campaign Period	Month 6 (Grand Draw)	N/A (Grand Draw eligibility criteria)

Notes:

- Applicable for Single and Bulk transaction
- *Average Monthly Balance illustrated as below:

Existing Customer	New-to-Bank Customer
a) UOB Malaysia takes balance position as of March 2021. b) At the end of the Campaign Period, UOB Malaysia will take an average balances of six-month position during the Campaign Period. c) Customers will be eligible for the Grand Draw if average balance has increased at least RM20,000 at the end of the Campaign Period compared to March balance position.	a) UOB Malaysia will take an average balance of the month's position from the time the customer opens an account with UOB MALAYSIA. b) Customer will eligible for the Grand Draw if average balance has increased at least RM20,000 at the end of the Campaign Period

Entry Points Calculation Illustration

Company DEF Sdn Bhd has performed the following Eligible Products Transactions during the Campaign Period:

Participating Month	Draw Cycle	Transaction Date	Number of Transactions	Type of Transactions	Total Points Collected
Month 1	Draw 1	3 April 2021	2	Single IBG	20
		13 April 2021	8	Bulk (with 8 IAFT transactions)	
Month 2		5 May 2021	10	Bulk (with 10 JomPAY transactions)	
Month 3	Draw 2	8 Jun 2021	20	Single DuitNow	48
		18 Jun 2021	8	Single IBG	
Month 4		13 July 2021	20	Single IAFT	
Month 5	Draw 3	8 Aug 2021	20	Single RENTAS	70
Month 6		19 Sep 2021	20	Single JomPAY	
		19 Sep 2021	30	Single DuitNow	
Total Points Throughout Campaign					138

4. Any transaction relating to cheque, cashier's order or bank draft which is performed through BIBPlus shall not be entitled to any entry.
5. Participating Month and Draw Cycle refer to:

Periods (both dates inclusive)	Participating Month	Draw Cycle
1 April – 30 April 2021	Month 1	Draw 1
1 May – 31 May 2021	Month 2	
1 June – 30 June 2021	Month 3	Draw 2
1 July – 31 July 2021	Month 4	
1 August – 31 August 2021	Month 5	Draw 3
1 September – 30 September 2021	Month 6	

6. Entry Points will be automatically rewarded subject to meeting the criteria stated in Clause (3) above. No pre-registration, short message service (SMS) or any means of entry are required.

C. Campaign Prizes:

7. There will be 2 types of prizes for the Campaign: Bi-monthly and Grand Draw. The winners are determined by draws via a system ("randomizer") based on the shortlisted Eligible Customers.

	Bi-Monthly Draw	Grand Draw
Details	A series of three (3) bi-monthly draws to encourage customers to transact more. Draw will happen for month 2, month 4 and month 6 during the Campaign Period based on the bi-monthly results.	In month 6, for customers who meet the 6 months' transaction requirements and balances, they will be shortlisted for the Grand Draw.
Prizes	20 Eligible Customers will be shortlisted for each round of bi-monthly draw. A total of 60 winners from the three bi-monthly draws with up to RM1,000.00 worth of prizes per winner	5 winners from the Grand Draw with up to RM10,000 worth of prizes for each winner.

8. The shortlisted Eligible Customers will be chosen from the Eligible Customers who meet the criteria stated in Clause (3) above through a random selection process.
9. The selection of prizes for Draw Cycle 2 and 3 is determined by votes received from the Campaign website (UOB.my/jomtransactjomwin). In the event if no votes are received, or if there is a tie in the selection of the prizes, UOB Malaysia reserves the right to decide on the prizes to be awarded.

10. The shortlisted Eligible Customers will be contacted via telephone (as per records maintained by UOB Malaysia) by the representatives of UOB Malaysia:
 - (a) within eight (8) weeks from the expiry of each Draw Cycle; and
 - (b) within eight (8) weeks from the expiry of the Campaign Period for the Grand Draw.
11. The shortlisted Eligible Customers will be contacted on a business day during office hours (Monday – Friday from 9.00 a.m. to 6.00 p.m.).
12. Shortlisted Eligible Customers are required to answer one (1) question during the call before being declared the Winners.
13. If the shortlisted Eligible Customer is unable to provide the correct answer during the call, or is not contactable by UOB Malaysia after two (2) call attempts, the shortlisted Eligible Customer will be deemed disqualified and the next shortlisted Eligible Customer will be contacted by UOB Malaysia to stand a chance to win the Prize.
14. Winner is only entitled to one Bi-Monthly Draw prize throughout the campaign period.
15. A bi-monthly draw prize winner may still win the Grand Draw prize.
16. The prizes will be delivered to the winners by UOB Malaysia's representative or an authorized representative appointed by UOB Malaysia.
17. At the time of awarding the prize, the winners' account with UOB Malaysia must be current, valid and subsisting as may be determined by UOB Malaysia and not in breach of these terms and conditions, the applicable terms and conditions governing the accounts and the terms and conditions governing BIBPlus.
18. UOB Malaysia reserves the right to:
 - (c) forfeit the Prize in the event where there is a termination, suspension or closure of the Winners' accounts prior to the delivery of the Prize with prior notice; and
 - (d) forfeit the Prize in the event of non-compliance or breach of these terms and conditions, the applicable terms and conditions governing the accounts and the terms and conditions governing BIBPlus, with prior notice.
19. 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.
20. The Prize awarded is non-transferable to any other party or parties and not exchangeable for cash, other goods or credit, whether in part or in full.

General Terms and Conditions

21. By participating in this Campaign, the Eligible Customers agree to be bound by these terms and conditions, the applicable terms and conditions governing the accounts and the terms and conditions governing BIBPlus including any amendments or variations to it.
22. UOB Malaysia may utilise the services of third party service providers for this Campaign, including any supply or delivery of prizes and other processes under the Campaign. By participating in this Campaign, each Eligible Customer consents to its names and details, including details of its contact persons, addresses and telephone numbers, being disclosed to

UOB Malaysia and the service providers for the purpose of this Campaign.

23. In the event any of the prizes cannot be made available for any reason whatsoever, UOB Malaysia reserves the right to replace these prizes with other similar items of similar value, determined by UOB Malaysia with prior notification to the winners.
24. The records of transactions maintained by UOB Malaysia and UOB Malaysia's decision on all matters relating to this Campaign shall be final, conclusive and binding on the Eligible Customers. UOB Malaysia shall not be obliged to give any reasons or entertain any correspondence with any person(s) on any matter concerning this Campaign. No appeals and/or correspondence from any Eligible Customers or any third party will be entertained.
25. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by Eligible Customers and/or third parties resulting directly or indirectly from this Campaign and/or the prizes, unless it arises from UOB Malaysia's negligence or willful misconduct specifically related to this Campaign.
26. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign and/or the prizes offered and published in any mass media, marketing or advertising materials.
27. 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 prizes offered under this Campaign.
28. To the fullest extent permitted by law, UOB Malaysia shall not be responsible for any failure or delay in the transmission of any transactions being transacted through BIBPlus or being captured in UOB Malaysia's system, which may result in the Eligible Customers being omitted from the selection process during the Campaign Period, unless it arises from UOB Malaysia's negligence or willful misconduct specifically related to this Campaign.
29. In the event of any inconsistency between these terms and conditions and any advertising, campaign, promotions, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.
30. UOB Malaysia reserves the right to add, delete or vary these terms and conditions, from time to time, wholly or in part by providing twenty-one (21) days prior notice to the Eligible Customers through posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOB Malaysia from time to time.
31. UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period in whole or in part, at any time, with prior notice. For the avoidance of doubt, any cancellation, withdrawal, extension, termination or suspension of this 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, extension, termination or suspension.

32. 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 exclusive jurisdiction of the courts of Malaysia.