

“UOB Letter of Credit 2.0 Campaign” TERMS AND CONDITIONS

Campaign Period

United Overseas Bank (Malaysia) Bhd [Company Reg. No. 199301017069 (271809-K)] (“UOB Malaysia”) is running “UOB Letter of Credit 2.0 Campaign” (“**Campaign**”) from 1 July 2022 – 30 Nov 2022 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

Campaign Eligibility

1. This Campaign is open to all existing UOB Malaysia customers who perform any successful Import or local purchase LC Application transaction(s) during the Campaign Period (“**Eligible Customers**”).
2. The following Eligible Customers are not entitled to participate in this Campaign:
 - a) those who are offered with and have accepted trade facility under BizSolution; and/or
 - b) whose account(s) are terminated, suspended or cancelled within the Campaign Period; and/or
 - c) whose account(s) held with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia; and/or
 - d) which are or become insolvent or in the process of becoming insolvent or have legal proceedings of any nature instituted against them.

Campaign Mechanics

“**Eligible Trade Product**” refers to Import or local purchase letter(s) of Credit (“**LC**”) and/or Islamic Letter(s) of Credit (“**LC-i**”) (both conventional and Islamic facilities) by UOB Malaysia.

3. Qualifying Criteria

In order to participate in this Campaign and earn cash vouchers (“**Prize**”), Eligible Customers are required to perform and fulfil the following criteria:

- a) Minimum increase of 10% in Eligible Trade Product transaction value in Malaysian Ringgit (or its equivalent as determined by UOB Malaysia if transaction(s) is/are in foreign currency) compared to the previous corresponding period from 1 July 2021 to 30 Nov 2021; and
- b) Incremental Eligible Trade Product transaction value in Malaysian Ringgit (or its equivalent as determined by UOB Malaysia if transaction(s) are in foreign currency) for Eligible Trade Product transactions during the Campaign Period for entitlement to the Prize on a tiered basis as set out below (Table 1), (i.e. when the value of Eligible Trade Product issued by UOB Malaysia increases, the reward shall increase proportionately in amount).

For this purpose, Eligible Trade Product application is limited to issuance only and excludes any amendment application.

Table 1

Tier	Incremental LC Volume in RM* During Campaign Period compared to Previous Corresponding Period (1 July 2021-30 Nov2021)	Prize
1	RM500,000.00 to RM999,999.99	RM200 cash vouchers
2	RM1,000,000.00 to RM2,499,999.99	RM350 cash vouchers
3	RM2,500,000.00 to RM3,999,999.99	RM500 cash vouchers
4	RM4,000,000.00 to RM4,999,999.99	RM750 cash vouchers
5	RM5,000,000.00 and above	RM1,000 cash vouchers

*or its equivalent if in foreign currency

Table 2 (Qualifying Criteria)

Scenario	Base Value (MYR) (Total transaction value for period 1 July 2021 - 30 Nov 2021)	Increase Value (MYR) (Total transaction value during Campaign Period)	Increase Value - Base Value (MYR)	Meet Qualifying Criteria 1(a) (Min 10% increase)	Meet Qualifying Criteria 1(b) (Min difference)	Prize (MYR)
Customer A	500,000.00	550,000.00	50,000.00	Yes	No	N/A
Customer B	500,000.00	1,000,002.00	500,002.00	Yes	Yes	200
Customer C	10,000,000.00	25,000,000.00	15,000,000.00	Yes	Yes	1,000

- c) Eligible Customer who meets the Qualifying Criteria (“Winner”) will be entitled to redeem for the Prize. Each Winner is only entitled to redeem one (1) Prize throughout the Campaign Period.
- d) The total value of Prizes allocated for this Campaign is capped at Ringgit Malaysia Twenty Five Thousand (RM25,000)and will be given out on a first-come, first-served basis subject to availability based on the redemption forms received and processed by UOB Malaysia. Winners will be contacted by UOB Malaysia representatives by way of email, written notification, phone call or SMS based on the address, email or contact number maintained in UOB Malaysia’s system within four (4) weeks after the Campaign Period.

Redemption of Prizes

4. UOB Malaysia does not have any obligation to inform the Eligible Customers should the Prize is no longer available during the Campaign Period.
5. Eligible Customers shall redeem the desired denomination of the Prizes by submitting the Redemption Form via UOB Malaysia’s website. Thereafter, the Prizes will be made available for delivery to the Winners’ address stated in the Redemption Form, or in the absence of it, at their latest corresponding addresses in UOB Malaysia’s records no later than three (3) months after the end of the Campaign Period unless UOB Malaysia is unable to do so due to unforeseen circumstances or reasons beyond its control or due to other reasons in which, the collection or delivery of the Prizes shall be delayed and UOB Malaysia shall notify the Winners accordingly.
6. In the event where any of the Prizes cannot be made available for any reason whatsoever, UOB Malaysia reserves the right to replace these items with other similar items of similar value, determined by UOB Malaysia (“Replacement Item”) with prior notification to the Winners.
7. The Prizes are offered and/or provided solely by the relevant third party service vendors/providers (“Service Providers”), and are subject to terms and conditions as determined by such Service Providers.
8. UOB Malaysia also reserves the right to forfeit the Prizes in the event where there is a termination, suspension or closure of the Winners’ account(s) prior to the prizes being made available or delivered to the Winners or non-compliance or breach of these terms and conditions and the terms and conditions governing the Eligible Trade Products.
9. Any props, accessories or equipment featured together with the prizes in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the prizes.
10. 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.
11. If UOB Malaysia suspects the Eligible Customer to have committed any fraudulent, unlawful or wrongful act in relation to the Eligible Trade Products including submitting forged documents to UOB Malaysia, the Eligible Customers will be disqualified from this Campaign.

Utilisation of Prizes

12. The available denominations of the Prizes of the various Participating Merchant(s) shall be determined by the UOB Malaysia. "Participating Merchant(s)" is an individual, firm or company engaged in the business of selling and providing goods and/or services and whose cash vouchers are given out as prizes under this Campaign.
13. Utilization of the Prizes shall be subject to the terms and conditions and validity period stated therein. Any Prizes that is not redeemed or used (either fully or partially) within the said validity period will be void and no replacement, substitution or refund of cash will be given by UOB Malaysia or the Participating Merchant(s) to Winners.
14. Any disputes regarding the utilization of the Prizes shall be settled between the Winners and the relevant Participating Merchant(s) who issued the relevant Prizes without recourse to UOB Malaysia.
15. In the case where the Prizes states a specific amount (in Ringgit Malaysia) and such Prizes is used for a value less than the amount stipulated, the difference cannot be converted to cash or be refunded. Conversely, if any Prizes are used for a value more than the amount mentioned, the difference will have to be settled by the Winner with the relevant Participating Merchant.
16. UOB Malaysia is not liable to replace the Prizes collected by the Winners in the event of loss, theft, damage or expiry of the same after collection by the Winners or delivery to the Winners.
17. The Prizes have not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Prizes in this Campaign be construed as an endorsement or recommendation of such Prizes by UOB Malaysia. If the Winners are dissatisfied with the Prizes or its quality, the Winners shall appoint a representative to directly seek recourse with the respective Participating Merchant(s) of the said Prizes.

General Terms & Conditions

18. By participating in this Campaign, the Eligible Customers agree to be bound by these terms and conditions and any terms and conditions related to Eligible Trade Products including any amendments or variations to it. If there is any inconsistency between these terms and conditions and such other terms and conditions related to Eligible Trade Products in connection with this Campaign, this terms and conditions shall prevail.
19. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
20. UOB Malaysia may utilise the services of Service Providers for this Campaign, including any supply or delivery of Prizes and other processes under the Campaign. By this participation in this Campaign, the Eligible Customer consents to its names and details, including details of its contact persons, addresses and telephone numbers, being disclosed to the Service Providers for the purpose of this Campaign.
21. 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. UOB Malaysia shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter concerning this Campaign.
22. 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 Prize unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.

23. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign offered and published in any mass media, marketing or advertising materials.
24. 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 in respect of this Campaign.
25. UOB Malaysia shall not be responsible for any failure or delay in the transmission of transactions being captured in UOB Malaysia's system, which may result in the Eligible Customers failing to be entitled to the Prize under this Campaign.
26. 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.
27. To the extent permitted by Islamic law (Shariah), UOB Malaysia reserves the right to add, delete or vary these terms and conditions, from time to time, wholly or in part by providing 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.
28. To the extent permitted by Islamic law (Shariah), UOBM 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.
29. 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.