

UOB Malaysia “Lady’s Savings Account Bonus Interest Promotion” Terms and Conditions

United Overseas Bank (Malaysia) Bhd (Company No. 271809-K) (“UOB Malaysia”) is organizing a UOB Malaysia “Lady’s Savings Account Bonus Interest Promotion” (“**Promotion**”) from 21 September 2020 to 30 April 2021 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time (“**Promotion Period**”).

Update to the Terms and Conditions: The following clauses have been updated and will supersede the existing Terms and Conditions with effect from 1 April 2021 onwards. The following are the revisions made:

- **Clause 4 is amended to reflect the new additional Reward Month.**

Eligibility

1. The Promotion is open to all new or existing UOB Malaysia individual customers (“Eligible Customers”):
 - a) who are 18 years of age and above;
 - b) who open a UOB Malaysia Lady’s Savings Account (“**Participating Account**”) during the Promotion Period;
 - c) whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.
 - d) who are not in breach of the Terms and Conditions Governing Accounts and Services (Conventional Banking).
2. The following persons shall **not** be eligible to participate in this Promotion:
 - a) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them;
 - b) Whose Participating Account held with UOB Malaysia are terminated or closed within the Promotion Period;
 - c) Any Participating Account held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia; and
 - d) Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies) (“Employee”)

Promotion Mechanics

3. Eligible Customers shall receive 18%p.a. bonus interest for 18 days (“**Reward**”) when they open a Participating Account during the Promotion Period:
5. The Reward will be calculated based on the monthly average balance (“MAB”) in Eligible Customer’s Participating Account the following month after Eligible Customer has successfully opened a Participating Account (“**Reward Month**”), as described in Table A & Table B below:

Table A – Reward Month

Account Opening Date for Participating Account	Participating Month	Reward Month
21 September 2020- 30 September 2020	September 2020	October 2020
1 October 2020- 31 October 2020	October 2020	November 2020
1 November 2020 – 30 November 2020	November 2020	December 2020
1 December 2020 – 31 December 2020	December 2020	January 2021
1 January 2021 – 31 January 2021	January 2021	February 2021
1 February 2021 to 28 February 2021	February 2021	March 2021
1 March 2021 – 31 March 2021	March 2021	April 2021
1 April 2021 – 30 April 2021	April 2021	May 2021

Table B – Calculation for Reward

Calculation	
Monthly Average Balance (“ MAB ”) in Participating Account	$\frac{\text{Sum of each day-end balance in Eligible Customer's Participating Account}}{\text{Number of days in the Reward Month}}$
Reward	$\frac{\text{MAB} \times 18\% \times 18 \text{ days}}{365 \text{ days}}$

Example 1: Eligible Customer who fulfilled the criteria as stated in Clause (3) has RM10,000 in her Participating Account and maintained the same throughout Reward Month, interest computation for Reward is as below:

$$\text{RM10,000} \times 18\% \times 18 \text{ days} \div 365 \text{ days} = \text{RM88.77}$$

6. The maximum Reward payout for Eligible Customer will be capped at first RM 18,000 MAB in Participating Account.

Example 2: Eligible Customer who fulfilled the criteria as stated in Clause (3) has RM50,000 in her Participating Account and maintained the same throughout Reward Month, interest computation for Reward is as below:

$$\text{RM18,000} \times 18\% \times 18 \text{ days} \div 365 \text{ days} = \text{RM159.78}$$

7. The Reward is inclusive of Participating Account’s prevailing interest rate and shall be calculated in accordance with Table A and Table B above. The prevailing interest rate for Participating Account is published at www.uob.com.my.
8. An Eligible Customer will receive maximum of one (1) Reward throughout Promotion Period.
9. The total Reward allocated under this Promotion is RM691,989 which will be awarded on a first-come-first-serve basis based on the account opening month of Eligible Customer’s Participating Account, subject to availability.

10. The Reward will be credited into Eligible Customer's Participating Account within sixty (60) days from the end of each Reward Month.
11. In the event there are changes in the Overnight Policy Rate ("OPR") and/or the Kuala Lumpur Interbank Offered Rate ("KLIBOR"), the Reward and/or prevailing interest rate may be revised according to the same quantum ("Revision"). In this respect, the Eligible Customer shall be notified of the Revision through publication/notice posted on UOB Malaysia's website, a notice displaying or notifying the said Revision at any of UOB Malaysia's branches or any other manner as may be determined by UOB Malaysia from time to time.
12. In the event that the Participating Account is suspended, frozen or closed during the Promotion Period for whatsoever reasons before the crediting of the Reward into the Participating Account, UOB Malaysia reserves the right to forfeit the Reward.
13. At the time the Reward is credited to the Eligible Customer's Participating Account, the said account must be current, valid and subsisting as may be determined by UOB Malaysia and not in breach of these Terms and Conditions and Terms and Conditions Governing Accounts and Services (Conventional Banking).
14. For the purpose of this Promotion, all deposits must be made using Fresh Funds. The term 'Fresh Funds' means monies or funds in Ringgit Malaysia howsoever transferred, credited, or paid into the Participating Account of the Eligible Customers from other bank(s) and/or financial institution(s) through whatever means including but not limited to cash, Inter Bank Giro transfers, instant fund transfers between banks and collection and payment of cheques drawn on such other bank(s) and where such monies or funds paid or credited into the account(s) of the Account Holders are utilized by the Account Holders to make placements pursuant to the terms and conditions herein within seven (7) Business Days after such monies or funds have been paid or credited into the relevant Participating Account of the Account Holders. The term "Business Day" shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.
15. Funds transferred from any existing UOB Malaysia's Savings / Current / Fixed Deposit / Foreign Currency account(s) or in the form of UOB Malaysia's cheques, cashier's orders or demand drafts shall not be considered as Fresh Funds.

General Terms and Conditions

16. By participating in this Promotion, the Eligible Customers agree to be bound by these terms and conditions and the Terms and Conditions Governing Accounts and Services (Conventional Banking) (collectively "Generic T&Cs") including any amendments or variations to it and the decision of UOB Malaysia in connection with any matter relating to the Promotion shall be final, conclusive and binding on the Eligible Customers. If there is any inconsistency between these terms and conditions and the Generic T&Cs, these terms and conditions will prevail.
17. This Promotion is not valid with other UOB Malaysia's campaigns and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Promotion.
18. The records of deposit 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 Promotion 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 Promotion.

19. 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 party(ies) resulting directly or indirectly from this Promotion, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Promotion.
20. All placements in the Participating Account by the Eligible Customers pursuant to this are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to 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.
21. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or willful 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 Promotion.
22. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Promotion offered and published in any media, marketing or advertising materials.
23. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, these terms and conditions shall prevail.
24. UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Promotion prior to the expiry of the Promotion 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 Promotion 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, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Promotion.
25. UOB Malaysia reserves the right to add, delete, suspend or vary the Promotion terms and conditions (including the Reward), 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.
26. 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.

- End of Terms and Conditions -

**UOB Malaysia “Online Account Opening Campaign 2021”
Terms and Conditions**

UOB Malaysia “Online Account Opening Campaign 2021” Terms and Conditions

United Overseas Bank (Malaysia) Bhd (Company No. 271809-K) (“UOB Malaysia”) is organising a “Online Account Opening Campaign 2021” (“Campaign”) from 1 January 2021 to 30 April 2021 (both dates inclusive) or such other dates as may be determined by UOB Malaysia from time to time (“Campaign Period”).

Update to the Terms and Conditions: The following clauses have been updated and will supersede the existing Terms and Conditions with effect from 1 April 2021 onwards. The following are the revisions made:

- **Clause 5 is amended to reflect the new additional Reward Month.**

Eligibility

1. This Campaign is open to all new-to-bank UOB Malaysia individual customers and/or customer without any primary Deposit account for the past 12 months (“Eligible Customers”):
2. The following persons shall not be eligible to participate in this Campaign:
 - 2.1 Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them;
 - 2.2 Whose Eligible Account held with UOB Malaysia are terminated or closed within the Campaign Period; and
 - 2.3 Any Eligible Account (defined below) held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

Campaign Mechanics and Conditions

3. Eligible Customer is required to open ONE Account, Stash Account, ProSave Account-I or Lady’s Savings Account via online form at UOB Malaysia corporate website at <https://forms.uob.com.my/personal/save/savings/apply.html> during the Campaign Period (“Eligible Account”).
4. Eligible Customer who open Lady’s Savings Account via Personal Internet Banking (“PIB”) during Campaign Period will also consider as Eligible Account.
5. During the Campaign Period, the Eligible Customers shall deposit and maintain Ringgit Malaysia One Thousand (RM1,000) (“Minimum Deposit Amount”) in the Eligible Account to be entitled to receive Ringgit Malaysia Thirty (RM30) Lazada e-Cash Voucher (e- Cash Voucher”). For avoidance of doubt, UOB Malaysia will be using monthly average balance (MAB) the next month (“Reward Month”) after Eligible Account opened for calculation. Example:

Eligible Account Opening Date	Participating Month	Reward Month
1 January 2021 to 31 January 2021	January 2021	February 2021

1 February 2021 to 28 February 2021	February 2021	March 2021
1 March 2021 to 31 March 2021	March 2021	April 2021
1 April 2021 to 30 April 2021	April 2021	May 2021

Calculation of MAB:

$$\frac{\text{Sum of each day-end balance in Eligible Customer's Eligible Account}}{\text{Number of days in the Reward Month}}$$

6. The total e-Cash Voucher allocated under this Campaign is Ringgit Malaysia Twenty-One Thousand (RM21,000) which will be awarded on first-come, first-served basis based on the account opening month of Eligible Customer's Eligible Account, subject to availability.
7. The Minimum Deposit Amount must be made of Fresh Funds only. The term 'Fresh Funds' means moneys or funds in Ringgit Malaysia howsoever transferred, credited, or paid into the accounts of the Eligible Customers 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 Eligible Customers are utilized by the Eligible Customers to make placements pursuant to the terms and conditions herein. Funds transferred from any existing UOB Malaysia savings/current/fixed deposit/Foreign Currency account(s) or in the form of UOB Malaysia cheques, cashier's orders or demand drafts are not Fresh Funds and would not be eligible for this Campaign.
8. This Campaign is not valid in conjunction with other offers and promotions (if any) offered by UOB Malaysia and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Campaign. Hence, any deposits amount earmarked for other campaign will not be consider as part of the Minimum Deposit Amount.

Terms and Conditions for the e-Cash Voucher

9. The e-cash voucher is capped at one (1) voucher (worth Ringgit Malaysia Thirty (RM30)) per Eligible Customer throughout the Campaign.
10. The e-Cash Voucher allocated to be given out throughout the Campaign Period is Ringgit Malaysia Twenty-One Thousand (RM21,000). UOB Malaysia will not be responsible in notifying Eligible Customer when e-Cash Voucher reaches the allocated payout amount.
11. Eligible Customers who have fulfilled the terms and condition above will be receiving voucher code via Short Message Service ("SMS") from UOB Malaysia within sixty (60) days from the end date of the Campaign Period. Eligible Customer is required to redeem the voucher code at Lazada mobile application before the expiry date mentioned in SMS received.
12. In the event of joint accountholders for savings/current Eligible Account(s), the e-Cash Voucher shall be given to the primary accountholder only.

General Terms and Conditions

13. By participating in this Campaign, the Eligible Customers agree to be bound by these terms and conditions and the Terms and Conditions Governing Accounts and Services (Conventional Banking) Terms and Conditions Governing Islamic Accounts and Services (collectively "Generic T&Cs")

including any amendments or variations to it 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 these terms and conditions and the Generic T&Cs, these terms and conditions will prevail.

14. This Campaign is not valid with other UOB Malaysia's campaigns and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Campaign.
15. The records of deposit 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.
16. 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 party(ies) resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
17. All placements in the Eligible Account by the Eligible Customers pursuant to this are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to 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.
18. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or willful 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.
19. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising materials.
20. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.
21. UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Promotion 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 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 cancelation, withdrawal, suspension, extension or termination, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
22. 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.

23. 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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