

UOBM “**Business Banking Fortune Cat CASA Campaign**” Terms and Conditions.

United Overseas Bank (Malaysia) Bhd (“UOBM”) (271809-K) will run a “Business Banking Fortune Cat CASA Campaign” (“Campaign”) from 6 March 2020 until 30 April 2020 (both dates inclusive), unless otherwise notified by UOBM (“Campaign Period”).

Eligibility

1. This Campaign is open to new customers who opened their first Business Current Account with UOBM from 1 February 2020 till 30 April 2020 (“Customer”).
2. The following Customers shall **NOT** be eligible to participate in this Campaign:-
 - (a) the Business Current Account held with UOBM are delinquent or unsatisfactorily conducted as determined by UOBM;
 - (b) the Business Current Account held with UOBM are terminated or closed during the Campaign Period; and
 - (c) the Customers who are or become mentally unsound, deceased, adjudicated bankrupt (for sole proprietorship, wound up, insolvent (for corporate) or have legal proceedings of any nature instituted against them;

Campaign Mechanics

3. During the Campaign Period, the Customers who meet the requirements stated in Table 1 below (“Eligible Customers”) shall be entitled to receive the respective reward/s (“Reward”) under this campaign.

Table 1

	Pre-requisite Campaign Requirement:-		Bonus Requirement:
	1. Open a Business Current Account with <u>minimum deposit amount below</u> within 30 days from account date; and 2. Perform minimum one (1) BIBPlus transaction / activate SmartBusiness by 31 May 2019.		Sign up for SmartBusiness Paid Package.
	Minimum deposit amount within 30 days from account date	Reward	Bonus Reward
Category 1	RM100,000.00	<ul style="list-style-type: none"> • A seven (7) inch small fortune cat figurine worth RM250.00; and • RM80.00 petrol voucher 	Additional RM100.00 petrol voucher
Category 2	RM280,000.00	<ul style="list-style-type: none"> • A ten (10) inch prosperous fortune cat figurine worth RM350.00; and • RM150.00 petrol voucher 	

4. Any funds in the Business Current Account arising from a loan drawdown shall be excluded from the computation of the average monthly incremental balance.

Reward Details

5. Each Eligible Customers who fulfills Pre-requisite Campaign Requirement will be entitled to a fortune cat figurine and petrol voucher based on category the Eligible Customers fulfills.
6. Upon fulfilling the Pre-requisite Campaign Requirement, the customers who fulfills Bonus Requirement will be entitled to an additional RM100.00 worth petrol voucher.
7. The Eligible Customers who are entitled to the Reward will be notified by UOBM via a letter on the Eligible Customers / authorized person of the Eligible Customers’ address in Malaysia as reflected in UOBM’s system within two (2) months after the Campaign Period ended.
8. The Reward will be delivered to the respective Eligible Customer’s address provided by the Eligible Customers to UOBM.

9. The Reward is subject to the following conditions:

- (i) UOBM shall not be obligated to replace any damaged or stolen Reward. The Reward is neither transferable nor exchangeable for cash, credit or other goods, in part or in full;
- (ii) UOBM makes no representation or warranties with respect to the Reward, and in particular, makes no warranties with respect to the quality of the products/services redeemed using the Reward or its suitability for any purpose;
- (iii)
- (iv) UOBM is not affiliated with any of the organizations whose products or services may be redeemed using the Reward in this Campaign;
- (v) UOBM is not liable for any defects or dissatisfaction with the quality of the products/services redeemed using the Reward;
- (vi) Reward if defaced, mutilated or altered by the Customers are not replaceable; and
- (vii) the Reward is subject to the terms and conditions given out as the Reward in this Campaign.

10. In the event that the Rewards are no longer available, UOBM reserves the right to replace the Rewards with another gift of a similar value, determined by UOBM with prior notice.

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

General Terms and Conditions

12. By participating in this Campaign, the Customers agree to be bound by these terms and conditions, the Business Internet Banking Service Agreement and the Terms and Conditions Governing Accounts & Services including any amendments or variations to it. If there is any inconsistency between these terms and conditions and the other terms and conditions in relation to this Campaign, these Terms and Conditions shall prevail.

13. The records of transactions maintained by UOBM and the decision of UOBM in connection with all matters relating to the Campaign shall be final, conclusive and binding on the Customers. UOBM shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning the Campaign. No appeals or correspondence from any Customers will be entertained.

14. UOBM shall not be responsible nor shall accept any liabilities of any nature howsoever arising or suffered by the Customers, Eligible Customer / authorized person of the Eligible Customer or any third parties resulting directly or indirectly from the Campaign and/or the Reward unless due to UOBM's gross negligence or willful misconduct specifically related to this Campaign.

15. To the fullest extent permitted by law, UOBM 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 Reward.

16. 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 the Campaign, these terms and conditions shall prevail.

17. The Business Current Account is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor. UOBM is a member of PIDM.

18. UOBM reserves the rights to withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, in whole or in part, by providing twenty one (21) days prior notice.

19. UOBM reserves the right to add, delete, and/or vary these terms and conditions, from time to time, wholly or in part, at by providing twenty one (21) days prior notice to the Customers through posting on UOBM's website, displaying a notice at any of UOBM's branches, a statement insert in the Statement of Account or in any other manner as may be determined by UOBM from time to time.

20. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.