

UOB “**Business Banking x StoreHub Beep Retail Booster Campaign**” Terms and Conditions.

United Overseas Bank (Malaysia) Bhd (“UOB”) (271809-K) will run a “Business Banking x StoreHub Beep Retail Booster Campaign” (“Campaign”) from 1 March 2021 until 31 December 2021 (both dates inclusive), unless otherwise notified by UOB (“Campaign Period”).

**Eligibility**

1. This Campaign is open to new and existing UOB Business Banking customers who maintains a Business Current Account with UOB including new customers who opened their first Business Current Account with UOB during Campaign Period (“Participants”).
2. UOB Business Banking customers shall include sole-proprietorship, partnership, company, association, club, society or trust that falls under UOB Business Banking segment criteria.
3. “Current Account” shall refer to any of the UOB Business Current Account mentioned below:-
  - (a) BizCA+
  - (b) Normal Business Current Account
  - (c) BizMax
4. “Existing Participant” shall refer to any existing UOB Business Banking customer who maintains any Current Account during the Campaign Period.
5. “New Participant” shall refer to any new UOB Business Banking customer who opens any Current Account during the Campaign Period.
6. The following Participant(s) shall **NOT** be eligible to participate in this Campaign: -
  - (a) the Current Account held with UOB are delinquent or unsatisfactorily conducted as determined by UOB;
  - (b) the Current Account held with UOB are terminated or closed during the Campaign Period;
  - (c) the Participants 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 Requirements**

7. The Participants who meet these Campaign Requirements stated in Table 1 for New Participant and Table 2 for Existing Participant (“Eligible Customers”) shall be entitled to the reward.
8. Each Eligible Customer is entitled for only one (1) of the two types of cash back reward under Basic Category as defined in the tables below.
9. Each Eligible Customer must meet the requirement under Basic Category to be entitled for reward under Bonus Category defined in the tables below.
10. Each Eligible Customer is entitled up to 3 times under Bonus Category.

**Table 1: Campaign Requirements for New Participant**

Package	Campaign Requirement	
	Basic Category	
	Initial Current Account deposit of RM5k	
		Bonus Category
		Maintain minimum monthly average current account balance of RM60k for 4th, 5th and/or 6th month of subscription
<b>Freemium (Beep Delivery only)</b>	Cash Back worth RM120	Cash Back worth RM199 for each qualifying month (Max up to RM597)
<b>Premium (StoreHub Advanced Package)</b>	Cash Back worth RM199	

**Table 2: Campaign Requirements for Existing Participant**

Package	Campaign Requirement		
	Basic Category		Bonus Category
	Maintain minimum monthly average current account balance of RM15k within any 3 months from subscription month	Maintain minimum monthly average current account balance of RM38k within any 3 months from subscription month	Maintain minimum monthly average current account balance of RM60k for 4th, 5th and/or 6th month of subscription
<b>Freemium (Beep Delivery only)</b>	Cash Back worth RM120		Cash Back worth RM199 for each qualifying month (Max up to RM597)
<b>Premium (StoreHub Advanced Package)</b>	Cash Back worth RM199	Cash Back worth RM398	

11. The monthly average current account balance mentioned in table above will be computed based on the formula below:

$$\frac{\text{Total daily balance for the month}}{\text{Total number of days of the month}}$$

Example monthly average current account balance for March 2021 is computed as follows: -

$$\frac{\text{Total daily balance from 1 March 2021 – 31 March 2021}}{31 \text{ days}}$$

12. The Eligible Customers must agree to:
- (a) direct all the online sales proceeds from Beep platform to the Current Account;
  - (b) allow StoreHub Sdn Bhd to disclose the bank account details to UOB reflecting the Current Account number during the Campaign Period; and
  - (c) disclose the Beep transactions details to UOB for verification during the Campaign Period.
13. For the New Participants, the minimum initial deposit must be attained using new funds. New funds are funds which are newly transferred and credited to the Current Account with no more than 7 business days from current account's open date pursuant to the terms and conditions herein, by:
- 13.1 the Participant transfers from other banks into the Current Account;
  - 13.2 a third party transfers from any of the bank accounts into the Current account(s).
14. The Eligible Customers under the Beep only subscription must have minimum 3 Beep transactions within 1 month of successful application.
15. Campaign is limited to first 300 New & Existing Participants throughout the Campaign Period. The Campaign will cease once the quantity have been fulfilled or the expiration of the Campaign Period, whichever earlier.
16. UOB has the right to approve or reject any application of UOB's banking products, services and/or credit facilities by the Participants without assigning any reason.

For example:-

1) New Participants

Category	Campaign Requirement		Status	Rewards			
				Cash back for the first 3 months of subscription	Cash back for the 4th month of subscription	Cash back for the 5th month of subscription	Cash back for the 6th month of subscription
New Participants	i. Perform minimum initial deposit of RM 5,000.00	Within 30 days from account opening date	Meet	Beep only RM 120			
			Advanced RM 199				
		4 <sup>th</sup> month from subscription	Meet		Beep only RM 199		
			Advanced RM 199				
		5 <sup>th</sup> month from subscription	Meet			Beep only RM 199	
			Advanced RM 199				
		6 <sup>th</sup> month from subscription	Meet				Beep only RM 199
			Advanced RM 199				
			Didn't Meet	X			
			Didn't Meet		X		
			Didn't Meet			X	
			Didn't Meet				X

2) Existing Participants

Category	Campaign Requirement		Status	Rewards				
				Cash back for the first 3 months of subscription	Cash back for the 4th month of subscription	Cash back for the 5th month of subscription	Cash back for the 6th month of subscription	
Existing Participants	i. Maintain minimum monthly average balance of RM15,000.00	Any of the month during Campaign Period	Meet	Beep only RM 120				
				Advanced RM 199				
			Didn't Meet	X	Customer will not be eligible for these rewards.			
	ii. Maintain minimum monthly average balance of RM38,000.00	Any of the month during Campaign Period	Meet	Beep only RM 120				
				Advanced RM 398				
			Didn't Meet	X	Customer will not be eligible for these rewards.			
	iii. Maintain minimum monthly average balance of RM 60,000 from 4th to 6th month of subscription	4 <sup>th</sup> month from subscription	Meet		Beep only RM 199			
					Advanced RM 199			
			Didn't Meet		X			
		5 <sup>th</sup> month from subscription	Meet			Beep only RM 199		
						Advanced RM 199		
			Didn't Meet			X		
6 <sup>th</sup> month from subscription	Meet					Beep only RM 199		
						Advanced RM 199		
	Didn't Meet					X		

### **Reward Details**

17. The Eligible Customers who are entitled to the Reward will be notified by UOB via a letter delivered to the Eligible Customers / authorized person of the Eligible Customers' registered address in Malaysia as reflected in UOB's system.
- 17.1 First letter within two (2) months upon meeting the requirement to notify the Eligible Customers on the first 3 months Reward and to further inform Eligible Customers to increase average monthly balances to be eligible for the additional 3 months Reward.
- 17.2 Second letter within two (2) months upon meeting the requirement to notify the Eligible Customers on the additional 3 months Reward.
18. For Eligible Customer that successfully signed up with StoreHub, the first 3 months Reward will be credited to the respective Eligible Customers Current Account within two (2) months upon successful application and Eligible Customer fulfils the campaign requirements.
19. The additional 3 months Reward (4<sup>th</sup>, 5<sup>th</sup> and/or 6<sup>th</sup> month) will be credited on a monthly basis to the respective Eligible Customers Current Account within two (2) months of successful application as long as Eligible Customer fulfills the campaign requirements.
20. The Reward will automatically be forfeited/cancelled upon the following events:-
- (i) Eligible Customers terminates the subscription with StoreHub; or
  - (ii) Eligible Customers changes the online sales proceeds on Beep Platform to "Not" direct to the Current Account.
21. The Reward is subject to the following conditions:
- (i) UOB is not liable for any consequential loss or damage, of any nature and however arising suffered by the Eligible Customers / authorized person of the Eligible Customers or any third party resulting directly or indirectly from the Campaign and/or the Reward;
  - (ii) UOB reserves the right to substitute or vary the Reward at any time with prior notice;
  - (iii) Rewards if defaced, mutilated or altered by the Eligible Customers are not replaceable; and
  - (iv) the Reward is subject to the terms and conditions given out as the Reward in this Campaign.
22. UOB reserves the right to replace the Rewards with another gift of a similar value, determined by UOB with prior notice.
23. Any props, accessories or equipment featured in all printed materials, website or UOB branches are for decorative purposes only and shall not form part of the Rewards.

### **Consent to Use of Data and Account Security**

24. By participating in this campaign and upon acceptance of UOB Business Banking- StoreHub Referral Form at [uob.my/storehub](http://uob.my/storehub), the Participant hereby agrees that UOB may collect, safekeep and use related information of the Participant, for the purpose to provide other relevant UOB's Business Banking products or services in future and also UOB may disclose to StoreHub Sdn Bhd from time to time the Participant application status and bank account details for their analysis and monitoring purposes.
25. UOB will process and control any data or information collected by it in accordance with UOB's Privacy Policy (the "Privacy Policy"). UOB does not control any data once that data leaves the UOB servers.
26. The Participant is entirely responsible for maintaining the confidentiality of the Participant's password(s) and account(s) and/or UOB will not be liable for any loss that the Participant may incur as a result of any use of or access to, whether authorized or not and either with or without the Participant's knowledge, the Participant's password(s) or account(s).

## **General Terms and Conditions**

1. By participating in this Campaign, the Participant agrees to be bound by these terms and conditions, the Business Internet Banking Service Agreement and the Terms and Conditions Governing Non-Individual Current And Savings Account including any amendments or variations to it. If there is any inconsistency between these terms and conditions with the Business Internet Banking Service Agreement and the Terms and Conditions Governing Non-Individual Current And Savings Account in relation to this Campaign, these terms and conditions shall prevail.
2. The records of transactions maintained by UOB and the decision of UOB in connection with all matters relating to the Campaign shall be final, conclusive and binding on the Participants. UOB 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 Participants will be entertained.
3. UOB shall not be responsible nor shall accept any liabilities of any nature howsoever arising or suffered by the Participants, Eligible Customer / authorized person of the Eligible Customer or any third parties resulting directly or indirectly from the Campaign and/or the Reward save for UOB's gross negligence or willful misconduct specifically related to this Campaign.
4. To the fullest extent permitted by law, UOB 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.
5. 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.
6. The Business Current Account is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor. UOB is a member of PIDM.
7. UOB reserves the rights to cancel, withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, by providing twenty one (21) days prior notice.
8. UOB reserves the right to add, delete, suspend and/or vary the Campaign terms and conditions, from time to time, wholly or in part, by providing twenty one (21) days prior notice to the Participants through posting on UOB's website, displaying a notice at any of UOB's branches, a statement insert in the Statement of Account or in any other manner as may be determined by UOB from time to time.
9. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Participants agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.