

**MOVE YOUR BUSINESS ONLINE ("MYBO")
TERMS & CONDITIONS**

Eligibility

1. United Overseas Bank (Malaysia) Bhd [199301017069 (271809-K)] ("UOBM") is running a marketing partnership / referral program ("Program") from **1 June 2020 to 31 December 2020** (both dates inclusive) ("Program Period").
2. This Program is open to all new and existing UOBM corporate customers, who meet all of the following criteria ("Eligible Customers"):-
 - a) maintain an active Business Current Account with UOBM ("BCA");
 - b) subscribe to the premium package of UOB Business Internet Banking Plus Service ("BIBPlus Service");
 - c) subscribe to the Exabytes eCommerce Startup Plan by Exabytes Sdn Bhd ("Exabytes"); and
 - d) subscribe to Payment Gateway's Startup Plan or SME Plan by iPay88 Malaysia Sdn Bhd ("iPay")

Program Mechanics

3. During the Program Period, the Eligible Customers will be entitled to enjoy the following privileges:-
 - waiver of RM25 service fee which is chargeable on BCA if the credit balance in the BCA falls below RM25,000;
 - enjoy complimentary BIBPlus service
 - waiver of one time setup fee of RM500 on Exabytes eCommerce Startup Plan
 - preferential setup fee and annual fee on iPay88 Payment Gateway's Startup Plan or SME Plan: -
 - one time setup Fee of RM488 and;
 - annual Fee of RM350
 - preferential transaction pricing for the payment methods stated below on iPay88 Payment Gateway's Startup Plan or SME Plan (the actual preferential pricing to be enjoyed by the Eligible Customers will be stated in the letter of offer issued by iPay88 upon subscriptions of the relevant plans):-
 - Credit & Debit Card acceptance
 - FPX
 - eWallet (for Malaysia) acceptance
 - eWallet (China) acceptance
4. This Program is also subject to other terms and conditions imposed by iPay88 and Exabytes ("Solution Providers"). The full terms and conditions can be found at <https://www.exabytes.my/legal/> and <https://payment.ipay88.com/privacy.asp>

General Terms & Conditions

5. By participating in this Program, the Eligible Customers agree to be bound by these terms and conditions and the terms and conditions governing the BCA and BIBPlus Service including any amendments or variations to it ("Generic T&C"). If there is any inconsistency

between these terms and conditions and the Generic T&C in connection with this Program, these terms and conditions shall prevail for the purpose of this Program.

6. The Eligible Customers acknowledge and agree that the decisions of the Solution Providers and/or UOBM in all matters relating to this Program shall be final, conclusive and binding to the Eligible Customers. UOBM shall not be obliged to give any reasons or entertain any correspondence with any person(s) on any matter concerning this Program. No appeals and/or correspondence from any Eligible Customers or any third party will be entertained.
7. UOBM shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of the Program which is published in any mass media, marketing or advertising materials.
8. 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 Program.
9. UOBM is not affiliated with the Solution Providers and makes no representation or warranty with respect to the quality of the items, products and /or services supplied by the Solution Providers.
10. UOBM 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) calendar days prior notice to the Eligible Customers through posting on UOBM's website, displaying a notice at UOBM's branches and/or a statement insert in the Statement of Account or in any other manner as determined by UOBM from time to time.
11. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers and/or third party resulting directly or indirectly from this Program, save for UOBM's gross negligence or willful misconduct specifically related to this Program..
12. UOBM reserves the right to cancel, withdraw, terminate, extend or suspend this Program prior to the expiry of the Program Period, wholly or in part, at any time with prior notice. For the avoidance of doubt, any cancellation, withdrawal, termination, extension or suspension by UOBM of this Program shall not entitle the Eligible Customers to any claim or compensation against UOBM 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, termination, extension or suspension.
13. 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.

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