

UOB MALAYSIA x AEON PROMOTIONS TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is organizing with AEON Co. (M) Bhd. (Company Reg No 126926-H) (“**AEON**”) a “UOB Malaysia x AEON Promotion” (“**Promotion**”) from 1 April 2022 to 31 May 2022 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia & AEON from time to time (“**Promotion Period**”).

Promotion 1 – Contest

1. The Promotion is open to AEON customers who is either new or existing UOB Malaysia individual customer and meets **ANY** of the following conditions (hereinafter referred to as “**Eligible Customer**”):
 - a) without any saving/current account with UOB Malaysia for the past 12 months prior to starting date of the Promotion Period and opens a UOB One Account, Stash Account, Lady’s Savings Account or ProSave Account-i via UOB Mighty app (“**Participating Savings Account**”) with promotion code ‘**AEON**’ under referral ID field of UOB Mighty app during the Promotion Period.
 - b) new or existing UOB Malaysia customer who holds or applies Visa infinite Metal Card, Visa Infinite Card, PRVI Miles Visa Card, Preferred Platinum MasterCard, Lady’s Solitaire MasterCard, Lady’s Platinum MasterCard, Lady’s MasterCard, ONE Platinum Visa Card, ONE Visa Card, YOLO Visa Card or Basic Visa Card (“**Participating Credit Card**”).
 - c) new or existing UOB Malaysia customer who holds Debit MasterCard (“**Participating Debit Card**”).
 - d) has account(s) or card(s) with UOB Malaysia which are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.
 - e) who are not in breach of the UOB Malaysia MasterCard/Visa Cardmember Agreement (“**Cardmember Agreement**”)
2. Customers shall **not** be eligible to participate in this Promotion if they fall within **ANY** of the following:
 - a) Private Banking customers of UOB Malaysia.
 - b) Non-individual customers of UOB Malaysia.
 - c) Customers whose Participating Savings Account is pledged, charged or assigned under loan/financing facilities.
 - d) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - e) Customers whose Participating Savings Account, Participating Credit Card or Participating Debit Card held with UOB Malaysia are terminated, closed, delinquent or unsatisfactorily conducted as determined by UOB Malaysia within the Promotion Period.
 - f) Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies).
 - g) All UOB Malaysia MasterCard/Visa Credit for the Corporate, Purchasing, Business and Private Label Cardmembers.
 - h) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia, UOB Malaysia’s subsidiary(ies) and UOB Malaysia’s related company(ies).
 - i) Sole-proprietors, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers.
3. The prizes (“**Prize**”) allocated for Promotion 1 - Contest are based on a monthly allocation as stated in Table A below, on a first-come, first-served basis:

Table A – Prize

| Promotion Period | Prize | Units |
|------------------------------|--------------------------|-------------|
| 1 April 2022 – 30 April 2022 | RM500 AEON Gift Vouchers | 50 winners |
| 1 May 2022 – 31 May 2022 | RM500 AEON Gift Vouchers | 50 winners |
| Total | | 100 winners |

4. For Promotion 1, the total amount of Prize allocated throughout the Promotion Period is RM50,000. Each Eligible Customer is eligible to stand a chance to win a maximum of one (1) unit of Prize throughout the entire Promotion Period.

5. The Prize Participating Month is as follows:

| Upon meeting Prize Qualifying Criteria as stated in Table B | Prize Participating Month |
|---|---------------------------|
| 1 April 2022 – 30 April 2022 | April |
| 1 May 2022 – 31 May 2022 | May |

6. To participate, Eligible Customers shall be entitled to earn entries (“**Contest Entries**”) as per Table B and stand a chance to win the Prizes listed in Table A.

Table B – Prize Qualifying Criteria

| Action | Contest Entries |
|--|-----------------|
| ¹ Every RM100 spend at AEON Stores/ AEON BiG/ MaxValu Prime using Participating Credit Card / Participating Debit Card | 1 |
| ² Every Participating Savings Account opened | 1 |
| ³ Every multiples of RM1,000 Monthly Average Balance (“ MAB ”) in new Participating Savings Account open during Promotional Period | 2 |
| ⁴ Every Participating Credit Card new signed up | 2 |

Note:

¹Every RM100 spent using Participating Credit Card / Participating Debit Card

- a) Every RM100 (or its equivalent, as the case may be) spent at AEON Stores/ AEON BiG/ MaxValu Prime in one (1) transaction using Participating Credit Card / Participating Debit Card in local and foreign currency (“**Eligible Spend**”) can earn one (1) entry(ies) as stated in the Table B, except for the following which shall not be treated as Eligible Spend:

- Cash Advance;
- Balance Transfer;
- Flexi-Credit Plans;
- Easi Payment Plan purchases;
- Finance Charges;
- Late Charges;
- Annual Fees;
- Split and/or void transactions;
- Reversals or refunds;
- applicable taxes and duties; and
- Such other transactions as UOB Malaysia may determine.

- b) Eligible Spend is calculated from 00:00 hours on the first day of the Prize Participating Month to 23:59 hours on the last day of the Prize Participating Month, Malaysian time. For example, the Eligible Spend for April

Prize Participating Month will be calculated from 00:00 hours on 1 April 2022 to 23:59 hours on 30 April 2022, Malaysian time.

- c) The Eligible Spend made during the Promotion Period must be captured by the debit/credit card system maintained by UOB Malaysia in order to be eligible for participation in the Promotion.
- d) The supplementary Cardmembers' Eligible Spend will be combined with the principal Cardmembers' Eligible Spend during this Promotion in determining whether the principal Cardmember satisfies the Qualification Criteria. For the avoidance of doubt, only the principal Cardmember will be entitled to win Prize.
- e) Example as follows:

| Date | Action | Participating Credit/Debit Card | Entries |
|---------------|----------------------|---------------------------------|---------|
| 8 April 2022 | Eligible Spend RM100 | UOB Visa Infinite Card | 1 |
| 20 April 2022 | Eligible Spend RM150 | UOB YOLO Visa Card | 1 |
| 3 May 2022 | Eligible Spend RM100 | UOB Debit MasterCard | 1 |
| 13 May 2022 | Eligible Spend RM280 | UOB Lady's Solitaire MasterCard | 2 |

²Every Participating Savings Account opened

- a) New or existing UOB Malaysia individual customer without any saving/current account with UOB Malaysia for the past 12 months prior to starting date of the Promotion Period and opens a Participating Savings Account with promotion code 'AEON' under referral ID field of UOB Mighty app during the Promotion Period can earn one (1) entry(ies) as stated in the Table B.
- b) The Example is illustration below:
Eligible Customer A opens UOB One Account on 18 April 2022 and ProSave Account-i on 28 April 2022. Hence, Eligible Customer A is entitled for 2 Contest Entries for the Promotion Period as per Table B. Based on the Contest Entries earned, Eligible Customers will be selected by UOB Malaysia's automated selection system for the Prize.

Table C – New Accounts Opening Example (Customer A)

| Date of Participating Savings Account Opening | Action | Contest Entries | Total Contest Entries for the Promotion Period |
|---|-------------------------------|-----------------|--|
| 18 April 2022 | New UOB One Account opening | 1 | 2 |
| 28 April 2022 | New ProSave Account-i opening | 1 | |

³Every multiples of RM1,000 Monthly Average Balance ("MAB") in new Participating Savings Account open during Promotional Period

- a) The MAB is calculated based on monthly average balance of each Prize Participating Month, as illustrated below:

Table D – MAB Calculation

| Calculation | |
|--------------------------------------|---|
| MAB in Participating Savings Account | $\frac{\text{Sum of each day-end balance in Eligible Customer's Participating Savings Account in Prize Participating Month}}{\text{Number of days in the Prize Participating Month}^*}$ |

*In the event where the Participating Savings Account is opened during Prize Participating Month as per Table D, the MAB of Prize Participating Month will be sum of each day-end balance for the Prize Participating Month divided by total number of days since the Participating Savings Account is opened.

- b) The Example as follows:
As illustrated in Table E, Eligible Customer B opens UOB One Account on 18 April 2022 and maintains MAB RM1,000 in Participating Savings Account in April. Subsequently on 1 May 2022, Eligible Customer B tops up RM1,000 into the Participating Savings Account and maintains the MAB until May:

Table E – Contest Entries Example (Customer B)

| Prize Participating Month | Action | Contest Entries | Total Contest Entries for the Promotion Period |
|---------------------------|--|-----------------|--|
| April 2022 | Participating Savings Account opening | 1 | 7 |
| | Total RM1,000 MAB in Participating Savings Account | 2 | |
| May 2022 | Total RM2,000 MAB in Participating Savings Account | 4 | |

⁴Every Participating Credit Card new signed up

- a) Any new UOB Malaysia Participating Credit Card applied during the Promotion Period (applicable to both Principal and Supplementary Credit Cards), approved and activated within thirty (30) days after the Promotion Period, it shall be deemed as Qualifying Criteria to earn two (2) entries. UOB Malaysia reserves the right to approve or reject application submitted by the Eligible Customers. For avoidance of doubt, any application for the supplementary card(s) above shall be subject to UOB Malaysia's approval on the principal card.
- b) The Example is illustrated below:

Table F – Apply new UOB Credit Card Example

| Eligible Customers | Action | Date of application | Date of Approved & Activated | Contest Entries |
|--------------------|--|---------------------|------------------------------|-----------------|
| C | Apply new UOB Lady's Solitaire MasterCard | 15 April 2022 | 19 May 2022 | 2 |
| D | Apply new UOB Visa Infinite & YOLO Visa Card | 28 April 2022 | 30 May 2022 | 4 |
| E | Apply new UOB PRVI Miles Visa Card | 10 May 2022 | 28 June 2022 | 2 |
| F | Apply new UOB ONE Visa Card | 30 April 2022 | 12 July 2022 | 0 [^] |
| G | Apply new UOB Visa Platinum | 1 May 2022 | 30 June 2022 | 2 |

[^]Not eligible to earn two (2) contest entries due to exceeds thirty (30) days after the Promotion Period.

Promotion 2 – RM50 AEON Gift Voucher

7. The Promotion is open to AEON customers who is either new or existing UOB Malaysia individual customer and meets **ALL** of the following conditions (hereinafter referred to as "**Eligible Customers**"):
 - a) without any saving/current account with UOB Malaysia for the past 12 months prior to starting date of the Promotion Period.
 - b) 18 years of age and above.
 - c) opens a UOB One Account, Stash Account, Lady's Savings Account or ProSave Account-i via UOB Mighty app ("**Participating Savings Account**") with promotion code '**AEON**' under referral ID section of UOB Mighty app during the Promotion Period.
 - d) has account(s) with UOB Malaysia which are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.
8. Customers shall **not** be eligible to participate in this Promotion if they fall within **ANY** of the following:
 - a) Private Banking customers of UOB Malaysia.
 - b) Non-individual customers of UOB Malaysia.

- c) Customers whose Participating Savings Account is pledged, charged or assigned under loan/financing facilities.
 - d) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - e) Customers whose Participating Savings Account held with UOB Malaysia are terminated or closed within the Promotion Period.
 - f) Customers whose Participating Savings Account held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
 - g) Permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies).
9. To participate, Eligible Customers shall be entitled to receive RM50 AEON Gift Voucher ("**Reward**") upon opening Participating Savings Account and maintain a minimum balance of Ringgit Malaysia One Thousand (RM1,000) ("**Minimum Balance**") by the respective Balance Dates as indicated in Table F below:

Table F – Balance Date

| Participating Savings Account Opening Date | Balance Date |
|--|--------------|
| 1 – 30 April 2022 | 31 May 2022 |
| 1 – 31 May 2022 | 30 June 2022 |

Each Eligible Customer is entitled to a maximum of one (1) unit of Reward throughout the Promotion Period irrespective of the total number of Participating Savings Accounts opened throughout the Promotion Period. Reward shall be awarded to first Participating Savings Account opened during Promotion Period.

For example

Eligible Customer H opens UOB One Account on 1 April 2022 and subsequently opens ProSave Account-i on 17 April 2022. Eligible Customer H's One Account shall be deemed as the Participating Savings Account entitled for the Reward.

10. Total Reward allocated for this Promotion 2 is RM150,000 which will be awarded on first-come, first-served basis, subject to availability. UOB Malaysia does not have any obligation to inform the Eligible Customer should the Reward has been fully redeemed.
11. 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 Savings Account of the Eligible Customer 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 Participating Savings Account of the Eligible Customer is utilized by the Eligible Customer 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 Savings Account of the Eligible Customer. The term "Business Day" shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.
12. 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.

Winners Selection Process for Promotion 1

13. Winners will be selected by UOB Malaysia's randomizer programme for the Prize in Promotion 1.
14. Communication to Shortlisted Eligible Customers for the Prize in Promotion 1:
 - a) The Shortlisted Eligible Customers will be contacted by UOB Malaysia's representatives via SMS at the mobile phone numbers registered for this Promotion or the latest contact numbers recorded in UOBM's system at any time during office hours. Such SMS will be made to the principal Eligible Customer only within twelve (12) weeks after the expiry of the Promotion Period.
 - b) The Shortlisted Eligible Customers will be required to answer one (1) question. The Shortlisted Eligible Customer will be deemed as a winner if he/she is able to answer the question correctly.
 - c) If the Shortlisted Eligible Customer is unable to answer the question correctly or does not answer/reply within the stipulated date/time, he/she will be withdrawn as the Shortlisted Eligible Customer by UOB Malaysia and the next Eligible Customer in sequence (who met the Eligibility Criteria) will be shortlisted.

Fulfilment of Prize and/or Reward

15. The Prize and/or Reward (whichever applicable) is subject to **ALL** of the following conditions:
 - a) Fulfilment and delivery of the Prize and/or Reward (whichever applicable) are provided and supported by appointed agents ("**Appointed Agents**").
 - b) Eligible Customer agrees, consents and allows UOB Malaysia to provide its Appointed Agents with the Eligible Customer's name, mailing address and contact number for the purpose of facilitating the Prize and/or Reward (whichever applicable) fulfilment process.
 - c) Appointed Agents shall arrange for the delivery of the Prize and/or Reward (whichever applicable) to the Eligible Customer's mailing address maintained in UOB Malaysia's record within twelve (12) weeks from the end of Promotion Period. A signed courier form shall be proof and acknowledgement of the delivery and receipt of the Prize and/or Reward (whichever applicable). The Prize and/or Reward (whichever applicable) will not be sent to an address outside of Malaysia or P.O Box, nor can the Prize and/or Reward (whichever applicable) be collected from any UOB Malaysia branches.
 - d) The Prize and/or Reward (whichever applicable) must be redeemed within the stipulated validity period, failing which the Prize and/or Reward (whichever applicable) may be forfeited by AEON automatically without notice and the Eligible Customer will not be eligible to redeem the Prize and/or Reward (whichever applicable) and UOB Malaysia and AEON has no obligation to replace such Prize and/or Reward (whichever applicable) under any circumstances.
 - e) The Prize and/or Reward (whichever applicable) is subject to the terms and conditions of AEON Terms and Conditions which can be found at <https://www.aeonretail.com.my/> . The Prize and/or Reward (whichever applicable) must be utilized within its validity period (as set out by AEON), failing which the unutilized Prize and/or Reward (whichever applicable) or part thereof remaining unutilized shall expire and automatically forfeited without further notice and the Eligible Customers shall have no claim whatsoever against UOB Malaysia and AEON.
 - f) The Prize and/or Reward (whichever applicable) awarded do not include any accessories or items that are shown in the leaflet, website or any marketing material pertaining to this Promotion, as they are for illustration purposes only.
 - g) The Prize and/or Reward (whichever applicable) awarded is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
 - h) UOB Malaysia is not affiliated with the organization whose products are given out as the Prize and/or Reward (whichever applicable) in this Promotion.
 - i) UOB Malaysia reserves the right to substitute or vary the Prize and/or Reward (whichever applicable) at any time with prior notice for another reward which is similar or equivalent with the value of the Prize and/or Reward (whichever applicable).

- j) In the event that the Participating Savings Account, Participating Credit Card or Participating Debit Card is suspended or frozen or closed during Promotion Period for whatsoever reasons, UOB Malaysia reserves the right to forfeit the Prize and/or Reward (whichever applicable).
- k) UOB Malaysia and AEON is not liable for any dissatisfaction with the Prize and/or Reward (whichever applicable).
- l) All transactions will be calculated from Malaysian time 0000 hours to 2359 hours from the first day to the last day of Promotion Period. The date and time of transactions are based on the transaction time as captured by UOB Malaysia transaction record during the Promotion Period.
- m) UOB Malaysia shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party for any reason whatsoever.

General Terms and Conditions

- 16. By participating in this Promotion, the Eligible Customers agree to be bound by these terms and conditions, the Terms and Conditions Governing Accounts and Services (Conventional Banking), Terms and Conditions Governing Islamic Accounts and Services and UOB Debit MasterCard Terms and Conditions (collectively as “**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 this terms and conditions and the Generic T&Cs, this terms and conditions shall prevail.
- 17. Eligible Customers shall seek clarification from UOB Malaysia’s authorized representative if there are any terms and conditions that the Eligible Customers do not understand.
- 18. Unless specifically mentioned in this Terms and Conditions, this Promotion is not valid with other UOB Malaysia’s campaigns, promotions and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Promotion.
- 19. The record 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 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.
- 20. UOB Malaysia shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in the Eligible Customer failing to be entitled to the prize and/or rewards under the Promotion.
- 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 unauthorized third party in respect of the Promotion offered and published in any media, marketing or advertising materials.
- 23. 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 parties resulting directly or indirectly from this Promotion, unless due to UOB Malaysia’s gross negligence or willful misconduct specifically related to this Promotion.

24. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and the other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
25. Deposit products are protected by Perbadanan Insurans Deposit Malaysia (“PIDM”) up to Ringgit Malaysia Two Hundred Fifty Thousand (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.
26. 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.
27. To the fullest extent permitted by Shariah, UOB Malaysia reserves the right to add, delete, suspend or vary the Promotion 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.
28. 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 Condition -