

## UOB MALAYSIA x BIG PHARMACY PROMOTION

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is organizing a “UOB Malaysia x BIG Pharmacy 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 from time to time (“**Promotion Period**”).

### Eligibility

- The Promotion is open to BIG Pharmacy Members who are either new or existing UOB Malaysia individual customer without any savings/current account for the past 12 months who meet **ALL** of the following conditions:
  - are 18 years of age and above.
  - opens a UOB One Account, Stash Account, Lady’s Savings Account, or ProSave Account-i via UOB Mighty app (“**Participating Account**”) with promotion code “**BIGPHARMACY**” under referral ID field of UOB Mighty app during the Promotion Period.
  - has account(s) with UOB Malaysia which are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.(Hereinafter referred to as “**Eligible Customers**”)
- Customers shall **not** be eligible to participate in this Promotion if **ANY** of the following arises:
  - Private Banking customers of UOB Malaysia.
  - Non-individual customers of UOB Malaysia.
  - Customers whose Participating Account is pledged, charged or assigned under loan facilities.
  - Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
  - Customers whose Participating Account held with UOB Malaysia are terminated or closed within the Promotion Period.
  - Customers whose Participating Account held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
  - Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies).

### Promotion Mechanics

- Eligible Customers shall be entitled to receive RM50 BIG Pharmacy Voucher (“**Reward**”) upon maintaining a minimum Average Balance of Ringgit Malaysia One Thousand (RM1,000) (“**Minimum Average Balance**”) in the Participating Account during the corresponding participating month as indicated in Clause 4 below (“**Participating Month**”).
- The Participating Month of the Reward during the Promotion Period is set out in table below:

Participating Account Opening Date	Participating Month
1 April 2022 – 30 April 2022	April
1 May 2022 – 31 May 2022	May

5. Calculation of Average Balance is illustrated in table below:

Calculation	
Average Balance in Participating Account	$\frac{\text{Sum of each day-end balance in Eligible Customer's Participating Account in Participating Month}}{\text{Number of days in the Participating Month}^1}$

<sup>1</sup> In the event where the Participating Account is opened during Participating Month, the Average Balance of Participating Month will be sum of each day-end balance for the Participating Month divided by total number of days since the Participating Account is opened.

6. 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 Accounts opened throughout the Promotion Period. Reward shall be awarded to first Participating Account opened during Promotion Period.

For example

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

7. Total Reward allocated for this Promotion is RM60,000 which will be awarded on first-come, first-served basis, subject to availability upon successful account opening date of Eligible Customer's Participating Account. UOB Malaysia does not have any obligation to inform the Eligible Customer should the Reward be fully redeemed.

8. The Reward is subject to **ALL** of the following conditions:

- a) Eligible Customer will receive a Short Message Service ("SMS") from UOB Malaysia to redeem the Reward in the form of BIG Pharmacy voucher code within ninety (90) days from the end of Participating Month. The SMS will be sent to the Eligible Customer's registered mobile numbers as per UOB Malaysia record. In the event that the Reward is not received by the Eligible Customer, the Eligible Customer shall be fully responsible to promptly notify UOB Malaysia no later than 30 September 2022, failing which thereafter UOB Malaysia shall not be liable for non-receipt of Reward by the Eligible Customer.
- b) The Reward must be redeemed within the stipulated validity period, failing which the Reward may be forfeited by BIG Pharmacy automatically without notice and the Eligible Customer will not be eligible to redeem the Reward and UOB Malaysia has no obligation to replace such Reward under any circumstances.
- c) The Reward awarded is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
- d) UOB Malaysia is not affiliated with the organization whose products are given out as the Reward in this Promotion.
- e) UOB Malaysia reserves the right to substitute or vary the Reward at any time with prior notice for another reward which is similar or equivalent with the value of the Reward.
- f) In the event that the Participating Account is suspended or frozen or closed during Promotion Period for whatsoever reasons, UOB Malaysia reserves the right to forfeit the Reward.
- g) UOB Malaysia is not liable for any dissatisfaction with the Reward.
- h) The Reward is subject to the terms and conditions of BIG Pharmacy Terms and Conditions which can be found at [www.bigpharmacy.com.my](http://www.bigpharmacy.com.my) . The Reward must be utilized within its validity period (as set out by BIG Pharmacy), failing which the unutilized Reward 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.

9. 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 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 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 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.
10. 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.
11. This Promotion is valid in conjunction with UOB Malaysia Apple Watch Giveaway Campaign and UOB Malaysia Spin and Win Campaign ("**Other Campaign**"). In the event the Eligible Customer has received Reward from this Promotion, Eligible Customer will still be eligible to participate in Other Campaigns and vice versa, subject to the respective terms and conditions governing the Other Campaigns.

#### **General Terms and Conditions**

12. 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) and Terms and Conditions Governing Islamic Accounts and Services (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.
13. Customers shall seek clarification from UOB's authorized representative if there are any terms and conditions that the Eligible Customers do not understand.
14. 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.
15. The record 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.
16. 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.

17. 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.
18. 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.
19. 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.
20. 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.
21. 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.
22. 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.
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.

- End of Terms and Condition -