

## UOBM "Passport to Spectacular Leisure Campaign" Terms and Conditions

United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") is organizing a "Passport to Spectacular Leisure Campaign" ("Campaign") from 1<sup>st</sup> May 2019 to 30<sup>th</sup> April 2020, both dates inclusive or such other date(s) as may be determined by UOBM at its discretion from time to time ("Campaign Period").

### Eligibility

1. This Campaign is open to all new and existing UOBM individual customers ("Eligible Customers"):
  - 1.1. who is a Malaysian;
  - 1.2. who are 18 years of age and above;
  - 1.3. who are the account holders with valid participating account(s) as follows ("Participating Account"):
    - a) ONE Account;
    - b) Stash Account;
    - c) ProSave Account-i;
    - d) Savings Plus Account;
    - e) eAccount;
    - f) i-Account;
    - g) Basic Savings Account;
    - h) Basic Current Account; and
    - i) Passbook Savings Account.
  - 1.4. who is the primary account holder of the Participating Account (in the case of joint account);
  - 1.5. whose account(s) with UOBM are current, subsisting and not in default in any manner as may be determined by UOBM at its sole and absolute discretion; and
  - 1.6. who are not in breach of the Terms and Conditions Governing Accounts and Services (Conventional Banking) and Terms and Conditions Governing Islamic Accounts and Services.
2. The following persons shall not be eligible to participate in this Campaign:
  - 2.1. Private Banking customers of UOBM;
  - 2.2. Privilege banking customers of UOBM;
  - 2.3. Wealth banking customers of UOBM;
  - 2.4. permanent and contract employees of UOBM (including UOBM's subsidiaries and related companies) ("Employee");
  - 2.5. individual customers whose Eligible Account is held jointly with an Employee;
  - 2.6. non-individual customers of UOBM; and
  - 2.7. whose Eligible Account is pledged, charged or assigned under loan facilities.

### Prizes

3. The Prize categories for the Campaign are as stated below:

Participating Period	Prize Category		
	Grand Prize Winner	Monthly Prize Winner	Monthly Consolation Prize Winner
<b>1 May 2019 to 31 July 2019</b>	1 winner x 2 return tickets and 4 Days 3 Nights to Hanoi, Vietnam [include 1 Day Photography Session, makeup and costume]	20 Winners per month x RM300 Lazada Cash Voucher	100 Winners per month x RM50 Cash Back
<b>1 August 2019 to 31 October 2019</b>	1 winner x 2 return tickets and 4 Days 3 Nights to Bangkok, Thailand [include 1 Day Photography Session, makeup and costume]	20 Winners per month x RM300 Lazada Cash Voucher	100 Winners per month x RM50 Cash Back
<b>1 November 2019 to 31 January 2020</b>	1 winner x 2 return tickets and 4 Days 3 Nights to Taipei, Taiwan [include 1 Day Photography Session, makeup and costume]	20 Winners per month x RM300 Lazada Cash Voucher	100 Winners per month x RM50 Cash Back
<b>1 February 2020 to 30 April 2020</b>	1 winner x 2 return tickets and 4 Days 3 Nights to Seoul, Korea [include 1 Day Photography Session, makeup and costume]	20 Winners per month x RM300 Lazada Cash Voucher	100 Winners per month x RM50 Cash Back
<b>Total Winners</b>	<b>4</b>	<b>240</b>	<b>1,200</b>

Collectively, the Grand Prize, the Monthly Prize and the Monthly Consolation Prize shall be referred to as the "Prizes".

4. Each Winner is entitled to win a maximum of one (1) Grand Prize, one (1) Monthly Prize and one (1) Monthly Consolation Prize throughout the Campaign Period.

### Qualifying Criteria

5. To be in the running to win the Prizes, the Eligible Customers must earn entries by performing the following transactions during the Campaign Period ("Entries"):

Transaction Requirement within A Calendar Month	Entries
Opening of a ONE Account or Stash Account	50
Every RM500 monthly average balance in Participating Account	10
Every RM50 Spend on UOB Credit Card	10
Every RM10 Spend on UOB Debit Card	10
Every one (1) online bill payment via UOB Personal Internet Banking or Mighty	10

"Opening of a ONE Account or Stash Account" refers to new ONE Account or Stash Account which is opened and approved during the Campaign Period.

6. “Spend” refers to purchase transactions for goods and services including both local and/or overseas purchases with UOB Debit Mastercard, UOB ONE Card, UOB Yolo Card, UOB Lady’s Card (collectively referred to as “**Eligible Cards**”). The following Spend with Eligible Cards are not included:
  - 6.1. quasi-cash transactions i.e. transactions involving payout or award in cash – (example: betting and/or gaming transactions);
  - 6.2. monthly installments under any installment payment facility provided by UOBM or any other banks;
  - 6.3. payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, taxes, duties, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by UOBM or otherwise;
  - 6.4. cash advance, withdrawal or deposit transactions;
  - 6.5. transactions eligible for this Campaign which are subsequently cancelled or refunded, disputed, unauthorized or fraudulent; and
  - 6.6. any Eligible Cards Spend that is not tagged in the system to the Participating Account as the primary account.

### Winners Selection Process

7. The Eligible Customers who have earned the Entries shall be randomly short-listed by an automated selection system from the pool of qualifying entries for determination on the winners of the Grand Prize, Monthly Prize and Monthly Consolation Prize.
8. At the point of shortlisting, the shortlisted Eligible Customer’s Participating Account must not be in delinquency, invalid and/or cancelled; failing which the selected Eligible Customers will be disqualified.
9. **Grand Prize Winners**
  - 9.1. The shortlisted Eligible Customers will be contacted by UOBM’s representatives through the Eligible Customers’ latest contact numbers recorded in UOBM’s system at any time during office hours to answer one (1) question. Such calls will be made to the primary Eligible Customers only, as the case may be.
  - 9.2. Shortlisted Eligible Customers will be deemed as winner if they are able to answer the question correctly (“**Winner(s)**”).
  - 9.3. If the shortlisted Eligible Customer is not able to answer the question correctly, the next Eligible Customer in sequence will be shortlisted and contacted to answer the question.
  - 9.4. In the event the shortlisted Eligible Customer is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the shortlisted Eligible Customer expressly wishes to withdraw from the Campaign upon being contacted by UOBM’s representative, he/she shall be disqualified from the Campaign.
  - 9.5. A confirmation letter will be sent to the Winners at their mailing addresses recorded in UOBM’s system within ten (10) weeks after the Campaign Period ends.
10. **Monthly Prize Winners and Monthly Consolation Prize Winners**
  - 10.1. The shortlisted Eligible Customers will receive a short message service (“SMS”) from UOBM on their latest mobile numbers maintained in UOBM’s records to answer one (1) question within the date and time specified in the SMS.
  - 10.2. Shortlisted Eligible Customers will be deemed as winner if they are able to reply the SMS with the correct answer within the specified date and time (“**Winner(s)**”). A final confirmation SMS will be sent to Winner(s).

- 10.3. If the shortlisted Eligible Customers not able to answer the SMS within the specified date and time or where the answer given is incorrect, Eligible Customer in sequence , will be shortlisted and contacted to answer the question.
- 10.4. This process will be repeated for three (3) times and balance of non-awarded prizes will be forfeited.

**11. Prizes and Fulfillment**

- 11.1. The Monthly Consolation Prize will be credited into the Winner's Participating Account within sixty (60) days from the end of the Participating Month.
- 11.2. Fulfillment and delivery of the Grand Prize and Monthly Prize are provided and supported by appointed agents ("**Appointed Agents**").
- 11.3. By participating in this Campaign, the Winners agrees, consents and allows UOBM to provide its Appointed Agents with the Winners' name, mailing address and contact number in order to fulfill the Grand Prize and Monthly Prize fulfillment.
- 11.4. Appointed Agents shall arrange for the delivery of Prizes to the Winners' mailing address maintained in UOBM's record within thirty (30) days after UOBM has notified the Winners of the Prizes' entitlement through confirmation letter. A signed courier form of acceptance shall be proof and acknowledgement of the delivery and receipt of the Prizes. The Prizes will not be sent to an address outside of Malaysia or P.O Box, nor can the Prizes be collected from any UOBM branches.
- 11.5. In the event UOBM is unable to supply the Prizes due to any reason whatsoever, UOBM reserves the right to substitute or vary the Prizes of a similar value at any time at its own discretion with prior notice.
- 11.6. The Terms and Conditions of the Appointed Agents to manage the Grand Prize and Monthly Prize shall apply.

**General Terms and Conditions**

12. 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, and the Eligible Card T&Cs (collectively, "**Eligible Product T&Cs**"). If there is any inconsistency between these terms and conditions and the Eligible Product T&Cs in connection with this Campaign, these terms and conditions shall prevail.
13. This Campaign is not valid with other UOBM's campaigns and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to the Prizes.
14. If the Winner's Participating Account is suspended or closed before the delivery of the Prizes, UOBM reserves the right to forfeit the Prizes.
15. By participating in this Campaign, the Winners consent to UOBM disclosing the personal data and photographs of the Winners for publication in any mass media or marketing materials for advertising or publicity in any mass media or marketing materials for advertising or publicity purposes in any manner as and when UOBM deems necessary without prior written consent from the Winners.
16. The decision of UOBM in all matters relating to this Campaign and in the case if dispute, will be final and binding on the Eligible Customers. UOBM shall not be obliged to give any reasons or entertain any correspondence with any person on any matter concerning the Campaign and/or Prizes.

17. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers resulting directly or indirectly from this Campaign save for UOBM's negligence or willful misconduct specifically related to this Campaign.
18. All placements in Participating Account by the Eligible Customers pursuant to this Campaign shall be eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositors and subject to PIDM's terms and conditions. UOBM is a member of PIDM.
19. UOBM reserves the right to add, delete, suspend or vary the Campaign's terms and conditions, from time to time, wholly or in part, at its discretion, by providing prior notice at any time to the Eligible Customers through posting on UOBM's website, displaying a notice at any of UOBM's branches and any other manner as determined by UOBM from time to time and such amended terms and conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign.
20. UOBM reserves the right at its discretion to cancel, withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time with prior notice. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by UOBM of the Campaign 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, suspension, extension or termination.
21. UOBM shall not be liable for any default related to this Campaign due to nature disaster, war, riot, strike, terrorism, epidemic, lockout, industrial action, or any event beyond the reasonable control of UOBM.
22. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree the courts of Malaysia shall have non-exclusive jurisdiction over all matters pertaining to this Campaign.

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