

UOB CHINESE NEW YEAR 2024 CAMPAIGN**TERMS AND CONDITIONS**

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is running a “Chinese New Year 2024 CASA Campaign” (“**Campaign**”) from 16 October 2023 to 29 February 2024, both dates inclusive or such other dates as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

Eligibility to participate

1. This Campaign is open to all new and existing UOB Malaysia individual customers who open and/or make a deposit placement in a conventional current and/or savings account except for Flexi Mortgage Account, Prosave-i, Basic Saving-i and Basic Current-i Account over-the-counter (“**Eligible Conventional CASA**”) at any UOB Malaysia branch during Campaign Period.
2. The following persons shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - 2.1. Sole-Proprietorship, partnership, non-profit organization/societies, corporate and commercial customers.
 - 2.2. Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - 2.3. Whose Eligible Conventional CASA(s) held with UOB Malaysia is/are terminated or closed within the Campaign Period.
 - 2.4. All employees (including permanent, contract or temporary employees of UOB Malaysia, UOB Malaysia’s subsidiary(ies) and UOB Malaysia’s related company(ies).
 - 2.5. Any Eligible Conventional CASA held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

Campaign Mechanics and Conditions

3. Customers shall deposit a minimum single deposit amount (“**Minimum Deposit Amount**”) in any one of the Eligible Conventional CASA with earmark period as per Table 1 below to be entitled to receive one (1) gift from Table 1 below (“**Gift**”). For avoidance of doubt, the total sum deposited under this Campaign will be earmarked from the date of the customer’s deposit (“**Tenure**”). Customers who fulfil these requirements are hereinafter referred to as “**Eligible Customers**”.



Table 1

Gift Category	Minimum Deposit Amount	Earmark Period
Gift 1 : 24K Gold Plated Mini Dragon Figurine	RM68,000	4 months
Gift 2 : 24K Gold Plated Family Dragon Figurine	RM98,000	4 months

4. There is a of total four hundred (400) units of Gift 1 and six hundred (600) units of Gift 2 which will be given on a first-come, first-served basis subject to availability. In the event allocated Gifts are fully redeemed before the end of Campaign Period, notification on availability of Gifts shall be given to Eligible Customers by way of notice being posted on the UOB Malaysia website or any other manner as may be determined by UOB Malaysia from time to time.
5. Each Eligible Customer is only entitled to a maximum of four (4) units from each Gift Category.
6. Penalty Charge
 - 6.1. In the event that any part of the earmarked amount is withdrawn (in part or in full) prior to the expiry of the Tenure, UOB Malaysia reserves the right to deduct the following penalty charges set out in Table 2 below from the Eligible Conventional CASA at the time of withdrawal for each Gift collected by the Eligible Customer.

Table 2

Gift Category	Penalty Charge
Gift 1 : 24K Gold Plated Mini Dragon Figurine	RM95.00/unit
Gift 2 : 24K Gold Plated Family Dragon Figurine	RM178.00/unit

- 6.2. Eligible Customers shall agree to give UOB Malaysia not less than one (1) business day notice by filling up the UOB Malaysia Campaign Withdrawal Form provided by UOB Malaysia staff in advance to withdraw the earmarked amount.



7. Minimum Deposit Amount must be made of Fresh Funds only. The term 'Fresh Funds' means moneys or funds in Ringgit Malaysia howsoever transferred, credited, or paid into the Eligible Conventional CASA of the Eligible Customers from other bank(s) and/or financial institution(s) through whatever means including but not limited to cash, Inter-Bank Giro transfers, Interbank Instant Transfer, collection and payment of cheque drawn on such other bank(s) and where such moneys or funds paid or credited into the Eligible Conventional CASA of the Eligible Customers are utilized by the Eligible Customers to make placements pursuant to the terms and conditions herein within seven (7) business days after such moneys or funds have been paid or credited into the account(s) of the Eligible Customers. Funds transferred from any existing UOB Malaysia savings/current/fixed deposit/Foreign Currency account(s) or in the form of UOB Malaysia cheques, cashier's orders or demand drafts are not Fresh Funds and would not be eligible for this Campaign. Funds from the redemption of unit trust funds will be considered as Fresh Funds.
8. Eligible Customers will need to ensure that they maintain sufficient funds in Eligible Conventional CASA for their financial commitments. If any deductions from the Eligible Conventional CASA (e.g. deductions made via cheques, GIRO or any other payment instructions) are returned/rejected due to insufficient funds in the Eligible Conventional CASA (whether caused by the earmarking or otherwise), the relevant bank and associated charges will apply and Eligible Customers will continue to be liable for such charges.

Terms and Conditions for the Gifts

9. The Eligible Customers must collect the Gifts at the same branch where they submit the participation form and subsequently earmark the Minimum Deposit Amount ("Transaction Branch"). The collection of Gifts by Eligible Customers is subject to ANY of the following conditions:
 - 9.1. Upon clearance of the cheques for Eligible Customers who deposit Fresh Funds via cheques.
 - 9.2. On the same day the deposit is made for Eligible Customers who deposit Fresh Funds in cash.
 - 9.3. On the same day the remittance is credited into their Eligible Conventional CASA for Eligible Customers who deposit Fresh Funds via Inter-Bank Giro (IBG).
10. Picture(s) of the Gift(s) shown in any advertising, promotional, publicity and other materials relating to or in connection with this Campaign is/are solely for illustration purposes only and may not depict the actual colour, or size of the Gift(s) and does not include any optional props, accessories or equipment featured. In the event of approved eligible joint account applications, the Gift shall be given to the primary accountholder of the Eligible Conventional CASA only.



11. The moneys earmarked under this Campaign will not be eligible for any other UOB Malaysia campaign/ promotions and no other special, additional or preferential rates shall be given under this Campaign. For avoidance of doubt, the said moneys are also subject to the terms and conditions governing the Eligible Conventional CASA including any amendments or variations to it.

12. The Gifts are subject to **ALL** of the following conditions:
 - 12.1. Collection of the Gifts will be at the Transaction Branch by the Eligible Customers at their own cost and expense, and UOB Malaysia shall not entertain any requests for courier of the Gifts.
 - 12.2. UOB Malaysia shall not be obliged to replace any damaged or stolen Gifts after Eligible customer collect the Gifts from Transaction Branch. The Gifts are neither transferable nor exchangeable in part or in full for cash or other goods.
 - 12.3. UOB Malaysia makes no representation or warranties with respect to the Gifts, and in particular, makes no warranties with respect to the quality of the Gifts or their suitability for any purpose.
 - 12.4. UOB Malaysia is not affiliated with the organization whose products are given out as the Gifts in this Campaign.
 - 12.5. UOB Malaysia reserves the right to substitute or vary the Gifts at any time with prior notice for another gift which is similar or equivalent with the value of the Gift.
 - 12.6. UOB Malaysia is not liable for any defects of or dissatisfaction with the Gifts.
 - 12.7. UOB Malaysia shall not be held liable for consequential loss or damage, of any nature and however arising, any mishaps, injuries or accidents that may occur in the usage of the Gifts received.
 - 12.8. The Gifts are subject to the terms and conditions of the organization(s) whose products are given out as Gifts in this Campaign.
 - 12.9. Eligible Customers are advised to examine the Gift upon receipt. The Gifts have not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Gifts in this Campaign be construed as an endorsement or recommendation of such Gifts by UOB Malaysia. If the Eligible Customers are dissatisfied with the Gift or its quality, the Eligible Customers shall directly seek recourse with the respective vendors (ie. Ixora Pewter & Gifts Sdn Bhd) of the said Gift.



General Terms and Conditions

13. By participating in this Campaign, the Eligible Customers agree to be bound by this terms and conditions and the Terms and Conditions Governing Accounts and Services (Conventional Banking) including any amendments or variations to it and the decision of UOB Malaysia in connection with any matter relating to the Campaign shall be final, conclusive and binding on the Eligible Customers. If there is any inconsistency between this terms and conditions and the Terms and Conditions Governing Accounts and Services (Conventional Banking), this terms and conditions shall prevail.
14. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
15. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Campaign.
16. 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 Campaign shall be final, conclusive and binding on the Eligible Customers. Save for manifest error (for example, discrepancies in transactions) or fraud, 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 Campaign.
17. 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 Campaign.
18. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Campaign offered and published in any media, marketing or advertising materials.
19. 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 Campaign, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.



20. 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 Campaign, these terms and conditions shall prevail.
21. Deposit placed with UOB Malaysia 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.
22. UOB Malaysia reserves the right 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, cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign 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 cancelation, withdrawal, suspension, extension or termination.
23. UOB Malaysia reserves the right to add, delete, suspend or vary the Campaign 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.
24. 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.

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