

UOB Malaysia "Exclusive Welcome Reward Campaign"

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is organizing a UOB Malaysia "Exclusive Welcome Reward Campaign" ("**Campaign**") from 1 May 2024 to 31 July 2024 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

Eligibility

1. This Campaign is open to selected UOB Malaysia individual customers, who meet **ALL** of the following conditions:
 - a) Received an invitation from UOB Malaysia to participate in this Campaign via channels of communication that UOB Malaysia uses to reach out to customers.
 - b) 18 years of age and above.
 - c) Has not held any savings account or current account with UOB Malaysia for the past 12 months prior to the starting date of the Campaign Period.
 - d) Opens a UOB One Account or Stash Account ("**Participating Account**") and activate with an initial deposit during the Campaign Period.
 - e) Primary account holder of the Participating Account (in the case of joint account).
 - f) Whose Participating Account with UOB Malaysia remains current, subsisting and not in default in any manner as may be determined by UOB Malaysia.

2. Customers shall **not** be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - a) Private Banking customers of UOB Malaysia.
 - b) Permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies) ("**Employee**").
 - c) Individual customers whose Participating Account is held jointly with an Employee.
 - d) Non-individual customers of UOB Malaysia.
 - e) Whose Participating Account is pledged, charged or assigned under loan loan/financing facilities.
 - f) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - g) Whose account held with UOB Malaysia are terminated or closed within the Campaign Period.
 - h) Any account held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

Campaign Mechanics

3. Customers must fulfil the following Qualifying Criteria as listed in Table A below to be entitled for cash reward of up to Ringgit Malaysia One Hundred Eighty (RM180) ("**Reward**"). Customers who fulfill the Qualifying Criteria are hereinafter referred to as the "**Eligible Customers**".

Table A – Qualifying Criteria

Steps	Qualifying Criteria
1	Open and activate Participating Account during the Campaign Period; and
2	Deposit and maintain a minimum balance by the respective Balance Date as indicated in Table B and Table C

Table B – Minimum Balance and Reward

Minimum balance to maintain by Balance Date	Reward
No minimum balance	RM30
RM2,000	RM60
RM5,000	RM180

Table C – Balance Date

Participating Account Opening Date	Balance Date
1 – 31 May 2024	30 June 2024
1 – 30 June 2024	31 July 2024
1 – 31 July 2024	30 August 2024

4. Each Eligible Customer will receive maximum of one (1) unit of Reward throughout the Campaign Period irrespective of the total number of Participating Accounts opened throughout the Campaign Period. For Eligible Customer who opened more than one (1) Participating Account, the Reward shall be given according to the sequence below:-
 - i. One Account
 - ii. Stash Account
5. The Reward will be credited into Eligible Customer's Participating Account within ninety (90) days from the end the Campaign Period, which will be reflected in Participating Account's statement accordingly. The contents of the Participating Account's statement showing the Reward(s) shall be treated as correct and conclusive evidence of Eligible Customer's receipt of the Reward(s).
6. In the event that the Participating Account is suspended or frozen or closed during Promotion Period for whatsoever reasons before the crediting of the Reward into the Participating Account, UOB Malaysia reserves the right to forfeit the Reward.
7. 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.
8. 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.

General Terms and Conditions

9. By participating in this Campaign, the Eligible Customers agree to be bound by this terms and conditions and **ALL** of the following terms and conditions where applicable, including but not limited to Terms and Conditions Governing Accounts and Services (Conventional Banking).

The terms and conditions listed above shall include any amendments or variations to them respectively 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 listed above, this terms and conditions will prevail.

10. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
11. Unless specifically mentioned in this terms and conditions, 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.
12. The records 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 will not be obliged to entertain enquiries or appeals in respect of this Campaign.
13. 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 willful misconduct specifically related to this Campaign.
14. Deposit placements 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.
15. To the fullest extent permitted by law, 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.
16. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising materials.
17. 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, save for UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
18. UOB Malaysia reserves the right to add, delete, suspend or vary the Campaigns 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.
19. 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 Conditions -