

UOB Malaysia "The Reachable One Referral Campaign"

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is organizing "The Reachable One Referral Campaign" ("**Campaign**") from 1 January 2024 to 31 March 2024 (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time ("**Campaigns Period**").

Eligibility to participate

1. The Campaign is open all UOB Malaysia individual customers, who meet **ALL** of the following conditions:
 - (a) Who are 18 years of age and above.
 - (b) Who holds an existing UOB One Account ("**Participating Account**").
 - (c) Who is the primary account holder of the said UOB One Account (in the case of joint account).
 - (d) Whose account(s) with UOB Malaysia are 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 UOB One Account is held jointly with an Employee.
 - (d) Non-individual customers of UOB Malaysia.
 - (e) Whose UOB One Account is pledged, charged or assigned under 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 is terminated or closed within the Campaign Period.
 - (h) Any account held with UOB Malaysia that is delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

Campaign Mechanics and Qualifying Criteria

3. "**Referrer**" is the selected customer who successfully refers the following who fulfil ALL of the criteria below:
 - a) friends/ family members
 - b) without any UOB current account or UOB savings account ("**CASA**") for the past 12 months prior to the starting date of the Campaign Period
 - c) who opens and activates UOB One Account ("**Participating Account**") via UOB TMRW application ("**UOB TMRW**") during the Campaign Period.Such friends and family members shall be referred to hereinafter as "**Referee**" or collectively "**Referees**".

Referrer with successful Referees will be rewarded with reward ("**Reward**") as stated in Table A below:

Table A: Reward

No of Referees	Types of Reward	Reward
1 to 4 Referees	Cash Reward (Touch'n Go e-Wallet)	RM50 cash reward / Referee
5 to 9 Referees		RM80 cash reward / Referee
10 Referees and above	Gift Reward	1 unit of Apple iPad 10 th Generation
Top 2 Referrer with 12 Referees and above		1 unit of PlayStation 5 (PS5)

For the avoidance of doubt, Referee’s Participating Account needs to fulfil the following conditions for Referrer to receive the Cash Reward or Gift Reward:

- (a) Participating Account must be opened and activated successfully via UOB TMRW. In the event that the account opening via UOB TMRW is unsuccessful, it shall not be deemed as a Participating Account.
- (b) The Participating Account must remain current, valid, and subsisting as may be determined by UOB Malaysia with a minimum account balance of Ringgit Malaysia One Thousand (RM1,000) on Balance Date as stated in Table C and failure to maintain any one of this shall result in disqualification from the Reward.

Table C: Balance Date

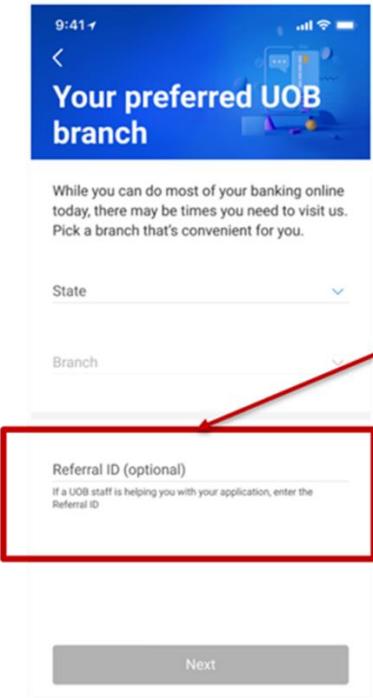
Participating Account Opening Date	Balance Date
1 – 31 January 2024	29 February 2024
1 – 29 February 2024	31 March 2024
1 – 31 March 2024	30 April 2024

- (c) During account opening process, Referee needs to fill in Referrer’s registered mobile numbers as per recorded in UOB Malaysia’s system in the “**Referral ID**” column in UOB TMRW, which will be used to track the success rate of the referral process. In the event that the Referral ID column is empty, incomplete or incorrect mobile number, the Participating Account shall not be deemed as a Referee from the Referrer. No exceptional handling or adjustment shall be entertained.

The Referral ID column is part of the account opening process via UOB TMRW, as illustrated in Table D:

Table D: Illustration of filling in Referral ID

Referral ID column in UOB TMRW:



Referees are required to fill up **Referrer's registered mobile numbers (country code + mobile number)** as per recorded in UOB Malaysia's system in the "Referral ID" column during account opening via UOB TMRW.

Example below:

Country code	Mobile Number	Complete registered mobile numbers
6	018-8888 000	60188888000

For avoidance of doubt, Referrer's registered mobile numbers shall be keyed in according to the format below:

	Country code	Mobile Number	Registered mobile numbers to be keyed in the "Referral ID" column
Example	6	018-8888 000	60188888000

4. Referrer will be eligible for only one (1) Reward even if one Referee opens more than one (1) Participating Account during Campaign Period.
5. For the purpose of participating in this Campaign, 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 Referee 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 Referee is utilized by the Referee 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 Referee. The term "Business Day" shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.
6. 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 shall not be considered as Fresh Funds.

Reward Fulfilment Process

7. Fulfilment of the Gift Reward is provided and supported by vendor appointed by UOB Malaysia ("**Appointed Agent**"). By participating in this Campaign, Referrer agree and consent to UOB Malaysia:
 - a. to provide its Appointed Agent with the Referrer's name, mailing address, contact number and National Registration Identity Card number for the purpose of facilitating the Gift Reward fulfilment process.
 - b. to publish or display the Referrer's name for advertising and publicity purposes relating to the Campaign. No fees or any form of compensations will be paid to the Referrer for any of the foregoing.
8. Appointed Agents shall arrange for the delivery of the Gift Reward to the Referrer's mailing address maintained in UOB Malaysia's record within ninety (90) days after the end of Campaign Period. A signed courier form shall be proof and acknowledgement of the delivery and receipt of the Gift Reward. The Gift Reward will not be sent to an address outside of Malaysia or P.O Box, nor can the Gift Reward be collected from any UOB Malaysia branches.
9. The Gift Reward awarded does not include any accessories or items that are shown in the leaflet, website or any marketing material pertaining to this Campaign, as they are for illustration purposes only.
10. The Cash Reward will be credited into Referrer's Participating Account within ninety (90) days after the Campaign Period, which will be reflected in Participating Account's statement accordingly. The contents of the Participating Account's statement showing the Reward shall be treated as correct and conclusive evidence of Customer's receipt of the Reward.
11. UOB Malaysia reserves the rights:
 - a. to forfeit the Reward in the event where the winner's Participating Account is suspended or frozen or terminated for whatsoever reasons prior to the fulfilment of the Reward, or non-compliance or breach of these terms and conditions with prior notice without assigning any reason; and/or
 - b. to substitute the Reward with any product of similar or equivalent value with prior notice.
12. A total Rewards of Ringgit Malaysia Two Hundred Forty-Six Thousand Eight Hundred(RM246,800) are allocated for this Campaign on a first-come, first-served basis, subject to availability.
13. UOB Malaysia reserves the right to forfeit the Reward for whatsoever reasons with prior notice.

General Terms and Conditions

14. By participating in this Campaign, the Referrer and Referee agree to be bound by this terms and conditions and ALL of the following terms and conditions where applicable, including but not limited to:
 - a. 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 Referrer and Referee. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

15. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
16. 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 reward shall be given to the Referrer and Referee in addition to this Campaign.
17. The records 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 Campaign shall be final, conclusive and binding on the Referrer and Referee. 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.
18. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or wilful 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.
19. 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.
20. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Referrer and Referee 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.
21. Deposits 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. Referrer and Referee may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
22. To the fullest extent permitted by law, 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 Referrer and Referee to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Referrer and Referee whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
23. To the fullest extent permitted by law, 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 Referrer and Referee 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 Referrer and Referee agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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