

UOB Malaysia "Spin and Win Campaign" Terms and Conditions

Update to the Terms and Conditions:

The following have been updated and the Terms and Conditions shall be effective from 6 May 2022:

a) Amended Clause 6 (j) for better clarity

United Overseas Bank (Malaysia) Bhd (Company Reg. No. 199301017069 (271809-K)) ("UOB Malaysia") is organizing a UOB Malaysia "Spin and Win Campaign" ("**Campaign**") 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 ("**Campaign Period**").

Eligibility

1. This Campaign is open to new and existing UOB Malaysia individual customers who meet **ALL** of the following conditions (hereinafter referred to as "**Eligible Customers**"):
 - a) who is 18 years of age and above.
 - b) who is a Malaysian who holds National Registration Identity Card ("**NRIC**") issued by Malaysia government.
 - c) Who does not hold any savings account or current account with UOB Malaysia for the past 12 months prior to the starting date of the Campaign Period.
 - d) who opens UOB One Account/ Stash Account/ Lady's Savings Account/ ProSave Account-i ("**Participating Account**") via Mighty app during Campaign Period.
 - e) who has registered at Campaign Registration Page.
 - f) whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.

Hereinafter customers to be referred as "**Eligible Customers**".

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; and/or
 - d) non-individual customers of UOB Malaysia.
 - e) whose Participating Account is pledged, charged or assigned under loan 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. Upon registration, Eligible Customer can gain an entry to spin the wheel and earn the Prize worth up to One Hundred Ringgit Malaysia (RM100). The spin the wheel process is via a random computerized system.
4. Upon spinning the wheel, Eligible Customer needs to click “Redeem Now”, fill in last six (6) digits of NRIC and first three (3) letter name as per NRIC to redeem the Prize.

For avoidance of doubt, Eligible Customer shall open a Participating Account via UOB Mighty app within fourteen (14) days (“**Stipulated Time**”) to redeem the Prize. Each Eligible Customer can redeem maximum one (1) Prize throughout Campaign Period irrespective of the total number of Participating Accounts opened throughout the Campaign Period.

5. The Prize shall be forfeited if Eligible Customer did not open a Participating Account within the Stipulated Time and/or provided incorrect or incomplete details at Campaign Registration Page.
6. This Campaign is valid in conjunction with the following UOB campaigns (hereinafter “**Other Campaigns**”):
 - a. UOB RM50 Reward Campaign
 - b. UOB Apple Watch Giveaway Campaign
 - c. UOB Exclusive Partners Cash Reward Campaign
 - d. UOB Lady’s Savings Account Member-Get-Member Promotions
 - e. UOB Malaysia x BIG Pharmacy Promotion
 - f. UOB Malaysia x Foodpanda Promotion
 - g. UOB Malaysia x Digi Promotion
 - h. UOB Malaysia x Grab Promotion
 - i. UOB Malaysia x Maxis Promotion
 - j. Any other deposit campaigns launched from time to time that specifically includes this Campaign.

In the event the Eligible Customer has received the Prize from this Campaign, Eligible Customer can still participate in Other Campaigns and this Campaigns, subject to the respective terms and conditions governing the Other Campaigns.

Prizes

7. The prizes (“**Prize**”) allocated for the Campaign are as stated in Table A below:

Table A – Prize

Prize	Denomination (RM)	Quantity	Total (RM)
1	5	3,664	18,320
2	10	732	7,320
3	20	133	2,660
4	50	100	5,000
5	100	67	6,700
		4,696	40,000

Prize Fulfilment Process

8. The total Prize allocated under this Campaign is RM40,000 which will be awarded on first-come, first-served basis and subject to availability. UOB Malaysia does not have any obligation to inform Eligible Customers should the Prize reach its allocated limit.
9. The Prize will be credited into Eligible Customer's Participating Account within ninety (90) days from the end of Campaign Period and will be reflected in Participating Account's statement accordingly. The contents of the Participating Account's statement showing the Prize shall be treated as correct and conclusive evidence of Eligible Customer's receipt of the Prize.
10. In the event that the Participating Account is suspended, frozen or closed during Campaign Period for whatsoever reasons before the crediting of the Prize into the Participating Account, UOB Malaysia reserves the right to forfeit the Prize.
11. UOB Malaysia reserves the right to substitute or vary the Prize at any time with prior notice for another prize which is similar or equivalent with the value of the Prize.
12. The Prize awarded is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
13. The Prize awarded do 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.
14. For the purpose of 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 Eligible Customers 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 Accounts 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 monies or funds have been paid or credited into the relevant Participating Account of the Eligible Customers. The term "Business Day" shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.
15. 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

16. The Eligible Customers agree to be bound by these terms and conditions, 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 Campaign shall be final, conclusive and binding on the Eligible Customers. If there is any inconsistency between these terms and conditions and Generic T&Cs, these terms and conditions shall prevail.

17. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
18. 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.
19. 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. 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.
20. 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.
21. 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.
22. 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.
23. 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.
24. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.
25. 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, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
26. To the fullest extent permitted by Shariah, 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.

27. 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 -