

UOB MALAYSIA X ZUS COFFEE PROMOTION TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is organising a “UOB Malaysia x ZUS Coffee Promotion” (“**Promotion**”) from 1 August 2023 to 31 October 2023 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time (“**Promotion Period**”).

Eligibility to participate

- 1) The Promotion is open to ZUS Coffee (ZUS) Malaysia customers who are either new or existing UOB Malaysia customer and meet **ALL** of the following conditions:
 - a) Has not held any saving/current account(s) with UOB Malaysia for the past 12 months prior to starting date of the Promotion Period.
 - b) 18 years of age and above.
 - c) Opens an individually held account (ie. UOB One Account, Stash Account, Lady’s Savings Account or ProSave Account-i) during the Promotion Period (“**Participating Account**”) via UOB TMRW using the ‘**ZUS**’ promotion code (which is entered into the referral ID field).
 - d) Have any account(s) with UOB Malaysia which are current, subsisting, and not in default in any manner as may be determined by UOB Malaysia during the Promotion Period.
- 2) Customers who falls under **ANY** of the following condition shall **not** be eligible to participate in this Promotion:
 - a) Private Banking customers of UOB Malaysia.
 - b) Non-individual customers of UOB Malaysia.
 - c) Customers whose Participating Account is pledged, charged or assigned under loan/financing facilities.
 - d) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - e) Customers whose Participating Account held with UOB Malaysia are terminated or closed within the Promotion Period or is delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
 - f) Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies).

Promotion Mechanics and Qualifying Criteria

- 3) Customers shall deposit and maintain a minimum balance of Ringgit Malaysia Two Thousand (RM2,000) by the corresponding Balance Date in the Participating Account as indicated in Table A to be entitled to receive Ringgit Malaysia One Hundred (RM100) ZUS e-Voucher (“**Reward**”). These customers are hereinafter referred to as “**Eligible Customers**”.



Table A – Balance Date

Participating Account Opening Date	Balance Date
1 – 31 August 2023	29 September 2023
1 – 30 September 2023	31 October 2023
1 – 31 October 2023	30 November 2023

- 4) Each Eligible Customer is entitled to a maximum of one (1) unit of Reward ONCE throughout the Promotion Period irrespective of the total number of Participating Accounts opened throughout the Promotion Period. Reward shall be awarded to first Participating Account opened during Promotion Period.

For example

Customer A opens UOB One Account on 1 August 2023 and maintained balance of RM7,000 on 30 August 2023. Subsequently customer A opens ProSave Account-i on 17 August 2023. Only customer A's One Account shall be deemed as the Participating Account entitled for the Reward.

- 5) For the purpose of this Promotion, 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 Customer 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 Eligible Customer is utilised by the Eligible Customer 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 Customer. 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'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.
- 7) Total amount of Reward allocated for this Promotion is Ringgit Malaysia One Hundred and Nine Thousand (RM109,000) which will be awarded on first-come, first-served basis, subject to availability.
- 8) The Reward is subject to **ALL** of the following conditions:
- Eligible Customer will receive a Short Messaging Service ("SMS") from UOB Malaysia to redeem the Reward in the form of ZUS Redemption Code within ninety (90) days from the end of the respective Balance Date. The SMS will be sent to the Eligible Customer's registered mobile numbers as per UOB Malaysia record. In the event that the Reward is not received by the Eligible Customer, the Eligible Customer shall be fully responsible to promptly notify UOB Malaysia no later than 31 March 2024, failing which thereafter UOB Malaysia shall not be liable for non-receipt of Reward by the Eligible Customer.
 - The Reward must be redeemed via ZUS mobile application only within the validity period stipulated in the voucher, failing which the unutilised Reward may expire and be forfeited by ZUS Coffee Malaysia. The Eligible Customer shall have no claim whatsoever against UOB Malaysia and UOB Malaysia has no obligation to replace such Reward under any circumstances.

- c) The Reward awarded is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
 - d) UOB Malaysia is not affiliated with ZUS Coffee Malaysia whose products are given out as the Reward in this Promotion.
 - e) 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.
 - f) In the event that the Participating Account is suspended or frozen or closed during Promotion Period for whatsoever reasons, UOB Malaysia reserves the right to forfeit the Reward.
 - g) UOB Malaysia is not liable for any dissatisfaction with the Reward.
 - h) The Reward and redemption mechanism is subject to the terms and conditions of ZUS Coffee Malaysia's Terms and Conditions which can be found at www.zuscoffee.com.
- 9) This Promotion is valid in conjunction with UOB Malaysia "Save, Fly and Dine with UOB Campaign" ("**Other Campaign**"). In the event the Eligible Customer has received Reward from this Promotion, Eligible Customer will still be eligible to participate in the Other Campaign and vice versa, subject to the respective terms and conditions governing the Other Campaign.

General Terms and Conditions

- 10) By participating in this Promotion, the Eligible Customers agree to be bound by these 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)
 - b) Terms and Conditions Governing Islamic Accounts and Services

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 Promotion 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 shall prevail.

- 11) Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
- 12) Unless specifically mentioned in this Terms and Conditions, this Promotion is not valid with other UOB Malaysia's campaigns, promotions and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Promotion.
- 13) 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 Promotion shall be final, conclusive and binding on the Eligible Customers. UOB Malaysia may, to the extent reasonable and practical, provide assistance to address any doubts concerning this Campaign.
- 14) 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 Promotion.

- 15) UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Promotion offered and published in any media, marketing or advertising materials.
- 16) 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 Promotion, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Promotion.
- 17) 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 Promotion, these terms and conditions shall prevail.
- 18) 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.
- 19) To the fullest extent permitted by Shariah, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Promotion prior to the expiry of the Promotion Period, wholly or in part, at any time, with prior notice. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by UOB Malaysia of the Promotion 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 cancellation, withdrawal, suspension, extension or termination, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Promotion.
- 20) To the fullest extent permitted by Shariah, UOB Malaysia reserves the right to add, delete, suspend or vary the Promotion 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.
- 21) 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 Condition -