

UOBM SHORT TERM FD PLUS PROMOTION TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company No. 271809-K) ("UOBM") is organising a UOBM Short Term FD Plus Promotion ("Promotion") from 1 July 2019 to 31 December 2019 (both dates inclusive) or such other dates as may be determined by UOBM from time to time ("Promotion Period").

Promotion Eligibility

1. The Promotion is open to all new and existing UOBM individual customers ("Eligible Customers"):
 - (a) 18 years of age and above;
 - (b) holding a UOBM fixed deposit ("FD") account and a UOBM current or savings account not including Flexi Mortgage ("CASA");
 - (c) whose account(s) with UOBM are current, subsisting and not in default in any manner as may be determined by UOBM at its sole and absolute discretion; and
 - (d) not in breach of the Terms and Conditions Governing Fixed Deposit Account and Terms and Conditions Governing CASA (collectively referred as "T&Cs Governing Accounts").
2. The following individual shall not be eligible to participate in the Promotion:
 - (a) Private Banking customers of UOBM; and
 - (b) Non-individual customers of UOBM.
3. All FD placements must be made using the following funds ("Funds"):
 - (a) New Funds;
 - 3.a.1 "New Funds" are funds which are newly transferred and credited to UOBM account with no more than 7 business days:
 - 3.a.1.1 Where an Eligible Customer transfer from his/her account with other banks into his/her UOBM savings / current / fixed deposit / foreign currency account(s); and/or
 - 3.a.1.2 Where a third party transfers into the Eligible Customer's UOBM savings / current / fixed deposit / foreign currency account(s).
 - 3.a.2 Funds from the redemption of unit trust funds will be considered as new funds.
 - 3.a.3 Funds transferred between the Eligible Customer's existing UOBM savings / current / fixed deposit / foreign currency account(s) or in the form of UOBM cheques, cashier's orders or demand drafts will not be considered as new funds.
 - (b) Matured fund from 12 months fixed deposit; or
 - (c) Mixture of matured fund from 12 months fixed deposits and new funds.
4. In order to participate in the Promotion, the FD is to be placed over-the-counter at any of UOBM's branches during the Promotion Period. FD which is placed using Personal Internet Banking will not be eligible to participate in the Promotion.
5. FD that is pledged under loan facilities and/or provided as a lien to UOBM shall not eligible to participate in the Promotion.
6. "FD Plus" is one of the account types under FD.

Promotion Mechanics

7. During the Promotion Period, the Eligible Customers shall be eligible for one (1) Kamiliant KAPA Spinner 55/20 (“Gift”) when they deposit a minimum Ringgit Malaysia ONE Million (RM1,000,000) in FD Plus for 7 months. For avoidance of doubt, only deposit of the above stated Funds shall be eligible for the Gift.
8. There are in total nine hundred (900) units of Gift which will be given on a first-come, first-served basis subject to availability. Notification on availability of Gifts shall be given to Eligible Customers by way of posting on the UOBM website or any other manner as may be determined by UOBM from time to time.
9. During the Promotion Period, each Eligible Customer is only entitled to a maximum of one (1) unit of Gift.
10. During the Promotion Period, the Eligible Customers shall be entitled to the following Promotional Interest Rate (“Promotional Rate”) as set out in the table below:

Tenure	Promotional Interest Rate (“Promotional Rate”)	Prevailing FD Board Rates (as at 1 July 2019)
7 months	3.70%p.a.	3.00%p.a.

11. The Promotional Rate is subject to any change in the Overnight Policy Rate (“OPR”). In the event there is a change to the OPR, the Promotional Rate will be revised accordingly. For the avoidance of doubt, the revised Promotional Rate shall only be applicable to FD placed on or after the effective date of the revision of the OPR.
12. The minimum FD placement for this Promotion is Ringgit Malaysia One Million (RM1,000,000) per Eligible Customer throughout the Promotion Period.
13. The FD placement will only be issued a single receipt per day. Upon the FD placement, the Eligible Customers will be given an acknowledgement slip stating the amount of the FD placement, the tenure of the FD placement and the Promotional Rate. The Eligible Customers agree that it is their obligation to ensure that the FD interest rate stated in the acknowledgment slip reflects the Promotional Rate that they are entitled to under this Promotion.
14. The interest payment will be credited into the Eligible Customer’s CASA monthly.
15. For any premature withdrawal of the FD, there will be no payment of interest accrued on the FD to you. In the event any interest has been credited in your CASA prior to the premature withdrawal, such interest shall be deducted from the principal FD amount before the balance is returned to you.
16. The Promotional Rate shall only be applicable for the tenure of the FD placement as stated in the acknowledgement slip. Upon maturity of the FD, the FD will automatically rollover for the same tenure as per the original placement at the prevailing board rate notwithstanding that the Promotion has not ended. The Eligible Customer may view the Terms and Conditions Governing Fixed Deposit at <https://www1.uob.com.my/web-resources/personal/pdf/personal/save/fixe-deposit/fixe-deposit-tnc.pdf> .
17. The Promotion is not valid with any other promotions of UOBM and no other special, additional or preferential rates shall be given together with this Promotion.

Terms and Conditions for the Gifts

18. The Eligible Customers may collect the Gifts at the same branch where they make FD placement on a first-come, first-serve basis subject to availability ("Transaction Branch"):
 - (a) upon clearance of the cheques for Eligible Customers who deposit Fresh Funds via cheques; or
 - (b) on the same day the deposit is made for Eligible Customers who deposit Fresh Funds in cash; or
 - (c) on the day the remittance is credited into their Eligible CASA for Eligible Customers who deposit Fresh Funds via Inter-Bank Giro (IBG).
19. In the event that the Gifts are not available for collection at the Transaction Branch, UOBM will notify the Eligible Customer of the new date for collection at the Transaction Branch once the Gift is ready for collection.
20. In the event that the Gifts are fully redeemed, UOBM reserves the right to replace the Gifts with another gift of a similar or equivalent value, to be determined at the sole discretion of UOBM.
21. Picture(s) of the Gift(s) shown in any advertising, promotional, publicity and other materials relating to or in connection with this Promotion 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.
22. In the event of joint accountholders, the Gift shall be given to the primary accountholder only.
23. The Gifts are subject to the following conditions:
 - (a) Collection of the Gifts will be at the Transaction Branch by the Eligible Customers at their own cost and expense, and UOBM shall not entertain any requests for courier of the Gifts.
 - (b) UOBM 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.
 - (c) UOBM 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.
 - (d) UOBM is not in any way endorsing, sanctioning, approving, supporting the use of the brand or product nor is affiliated with the organisation whose products are given out as the Gifts in this Promotion.
 - (e) UOBM reserves the right to substitute or vary the Gifts at any time with prior notice for another gift even if the value of such gift is similar or equivalent with the value of the Gift.
 - (f) UOBM is not liable for any defects of or dissatisfaction with the Gifts.
 - (g) The Gifts are subject to the terms and conditions of the organisation(s) whose products are given out as Gifts in this Promotion.

General Terms and Conditions

24. By participating in this Promotion, the Eligible Customers agree to be bound by these Terms and Conditions and the T&Cs Governing Accounts and Services (Conventional Banking) including any amendments or variations to it. If there is any inconsistency between these terms and conditions and the T&Cs Governing Accounts in relation to this Promotion, these Terms and Conditions shall prevail.

25. Any decision of UOBM in connection with any matter relating to the Promotion shall be final, conclusive and binding on the Eligible Customers.
26. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by Eligible Customers resulting directly or indirectly from this Promotion unless it was caused by UOBM's gross negligence or willful misconduct.
27. 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 the Promotion, these Terms and Conditions shall prevail.
28. UOBM reserves the right to 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.
29. To the fullest extent permitted by law, UOBM expressly excludes and disclaims any representations, warranties or endorsements, express 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
30. UOBM reserves the right to add, delete, suspend or vary these Terms and Conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Customers through posting on UOBM's website, displaying a notice at any of UOBM's branches and/or a statement insert in the Statement of Account.
31. All FD Plus is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor. Eligible Customers may obtain a copy of the PIDM brochure from any of UOBM's branches. UOBM is a member of PIDM.
32. 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.