

UOB Malaysia "Save and Win Fan-CASH-tic Reward Campaign"

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is organizing a UOB Malaysia "Save and Win Fan-CASH-tic Reward Campaign" ("**Campaign**") from 1 February 2023 to 30 April 2023 (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

Eligibility to participate

1. The Campaign is open to new and existing UOB Malaysia individual customers, who meet ALL of the following conditions:
 - (a) 18 years of age and above.
 - (b) 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.
 - (c) Opens an UOB One Account/ Stash Account/ Lady's Savings Account/ ProSave Account-i ("**Participating Account**") during the Campaign Period.
 - (d) Primary account holder of the Participating Account (in the case of joint account).
 - (e) 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 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/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. To participate in the Campaign, customer shall successfully open a Participating Account during Campaign Period and fulfil the Qualifying Criteria as per set out in Table A below in order to earn entries ("**Entries**") to stand a chance to win the Prize. Customer who fulfil these requirements are hereinafter referred to as the "**Eligible Customers**".

For the avoidance of doubt, Eligible Customer who opens more than one (1) Participating Account during Campaign Period shall be eligible to earn entries in all Participating Accounts as per Clause 4 below.

4. The number of Entries earned shall be based on Participating Account's Monthly Average Balance ("MAB") during the Campaign Period. For the avoidance of doubt, the MAB is calculated based on monthly average balance each Participating Month during the Campaign Period ("Participating Month").

Table A – Qualifying Criteria

Qualifying Criteria	Number of entries
Every RM500 MAB in Participating Account for every Participating Month, opened via UOB Mighty app	20 entries
Every RM500 MAB in Participating Account for every Participating Month, opened via other channels ¹	10 entries

¹ Other channels refer to Participating Account opened at branch or offsite.

Table B – Participating Month

Date	Participating Month
1 to 28 February 2023	February 2023
1 to 31 March 2023	March 2023
1 to 30 April 2023	April 2023

Table C – MAB calculation

Calculation	
Monthly Average Balance ("MAB")	$\frac{\text{Sum of daily end day balances for the Participating Month}}{\text{Number of days in the Participating Month}^2}$

² In the event where the Participating Account is opened during Participating Month, the Average Balance of Participating Month will be sum of each day-end balance for the Participating Month divided by total number of days since the Participating Account is opened.

Example 1: Participating Account opening via UOB Mighty app

Customer A opens One Account via UOB Mighty app in February 2023 and maintains RM2,000 MAB. Subsequently, Customer A top-up his account and maintain RM5,000 MAB in March 2023 and April 2023. Total entries earned as illustrated below:

February 2023 : 80 entries with RM2,000 MAB
 March 2023 : 200 entries with RM5,000 MAB
 April 2023 : 200 entries with RM5,000 MAB
 Total : 480 entries throughout Campaign Period

Example 2: Participating Account opening at UOB Malaysia branch

Customer B opens One Account over the counter at UOB Malaysia branch in February 2023 and maintains RM2,000 MAB. Subsequently, Customer B top-up his account and maintain RM5,000 MAB in March 2023 and April 2023. Total entries earned as illustrated below:

February 2023 : 40 entries with RM2,000 MAB
 March 2023 : 100 entries with RM5,000 MAB
 April 2023 : 100 entries with RM5,000 MAB
 Total : 240 entries throughout Campaign Period

5. This Campaign is valid in conjunction with any other campaigns launched from time to time that specifically includes this Campaign ("Other Campaigns").

In the event the Eligible Customer has received any rewards from other ongoing campaign(s), Eligible Customer can still participate in this Campaign and the Other Campaigns, subject to the terms and conditions governing the Other Campaigns.

6. 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 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 utilized 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.
7. 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.

Prizes

8. The prizes ("**Prize**") allocated for the Campaign are as stated in Table D below:

Table D – Prize

Type	Prize	Total Winners throughout the Campaign Period
Grand Prize	RM100,000 cash reward	One (1) winner
1 st Prize	RM50,000 cash reward	One (1) winner
2 nd Prize	RM10,000 cash reward	Five (5) winners
Consolation Prize	RM500 cash reward	One Hundred (100) winners

9. Eligible Customer is entitled to win a maximum of one (1) Prize throughout the Campaign Period.

Winners Selection

10. Based on the Entries earned, Eligible Customers will be shortlisted by UOB Malaysia's automated selection system for the respective Prize ("Shortlisted Eligible Customer").
11. At the point of shortlisting, all Shortlisted Eligible Customer's Participating Account must not be suspended or frozen or terminated for whatsoever reasons; failing which the Shortlisted Eligible Customer will be disqualified from this Campaign.
12. Communication to the Shortlisted Eligible Customer will be made as follow:-
 - a. The Shortlisted Eligible Customer will be contacted by UOB Malaysia via Short Messaging Service ("SMS") within ninety (90) days after the Campaign Period. The SMS will be sent to the Shortlisted Eligible Customer's registered mobile numbers as per recorded in UOB Malaysia's system at any time during office hours.
 - b. Such SMS will be made to primary accountholder of the Participating Account only.

- c. The Shortlisted Eligible Customer will be required to answer one (1) question. The Shortlisted Eligible Customer will be deemed as a winner if he/she is able to answer the question correctly ("Winner").
- d. Standard telecommunication charges will apply for each SMS sent out by Shortlisted Eligible Customer and such charges shall be borne by the Shortlisted Eligible Customers.
- e. If any Shortlisted Eligible Customer is unable to answer the question correctly or does not reply the aforesaid SMS within the stipulated timeline as stated in the SMS, he/she will be disqualified as the Shortlisted Eligible Customer by UOB Malaysia and UOB Malaysia reserves the right to forfeit the Prize.
- f. In the event the Shortlisted Eligible Customer wishes to withdraw from this Campaign, he/she shall be disqualified from this Campaign and UOB Malaysia reserves the right to forfeit the Prize.

Prize Fulfilment Process

13. Winner will be notified via SMS by UOB Malaysia within ninety (90) days upon UOB Malaysia receiving the Winner's correct SMS reply during the shortlisting stage as per Clause 12. For avoidance of doubt, the SMS will be sent to the Winner's registered mobile numbers as per recorded in UOB Malaysia's system.
14. The Prize will be credited into the Winners' Participating Account within ninety (90) days upon UOB Malaysia receiving the Winner's correct SMS reply during the shortlisting stage as per Clause 12. The Prize 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 Winner's receipt of the Prize.
15. In the event that the Winner's Participating Account is suspended or frozen or closed during the Campaign Period for whatsoever reasons before the crediting of the Prize into the Winner's Participating Account, UOB Malaysia reserves the right to forfeit the Prize.
16. 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.

General Terms and Conditions

17. 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:
 - 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 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.
18. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
19. 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 Eligible Customers in addition to this Campaign.

20. 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 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.
21. 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.
22. 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.
23. 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 wilful misconduct specifically related to this Campaign.
24. 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 Campaign, these terms and conditions shall prevail.
25. 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. Eligible Customers may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
26. To the fullest extent permitted by Shariah, 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.
27. To the fullest extent permitted by Shariah, 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 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.
28. 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.

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