

**UOBM Zero Cost Fund Transfer Promotion  
Terms and Conditions**

1. United Overseas Bank (Malaysia) Bhd (271809-K) (“UOBM”) is running a “Zero Cost Fund Transfer Promotion” (“Promotion”) from 1 January 2018 to 31 December 2018 (both dates inclusive) or such other date(s) as may be determined by UOBM at its sole discretion from time to time (“Promotion Period”).
2. This Promotion is open to all new and existing UOBM individual customers who are individuals residing in Malaysia, including Malaysian citizens, permanent residents or non-Malaysian citizens, of 18 years and above (“Eligible Customer(s)”).

**Promotion Mechanics**

3. During the Promotion Period, no service fee shall be charged to the Eligible Customer(s) for all IBG Fund Transfer and/or Instant Transfer transactions (“Fund Transfer”) made via UOBM Personal Internet Banking (“PIB”), UOBM Mighty App (“Mighty”) and UOBM Automated Teller Machine (“ATM”) using UOB debit card only. The service fee waiver shall be referred to as the “Fee Waiver”.
4. The Fee Waiver is **NOT** applicable to Fund Transfer transactions performed by the Eligible Customers over the counter at any of UOBM’s branches.
5. Please refer to the table below for the comparisons between the current and Promotion Rate for service fees charged for IBG Fund Transfer and Instant Transfer via PIB, Mighty and ATM respectively:

Fund Transfer Channels	Service Fee charged for each IBG Fund Transfer	Service Fee charged for each Instant Transfer	Fee Waiver for each IBG and Instant transfer during the Promotion Period
UOBM PIB	RM 0.10	RM 0.50	RM 0.00
UOBM Mighty	RM 0.10	RM 0.50	RM 0.00
UOBM ATM (UOB debit card only)	RM 0.10	RM 0.50	RM 0.00

6. The Fee Waiver will also be applicable for any Fund Transfer performed during the Promotion Period pursuant to the standing instructions given by the Eligible Customer(s) to UOBM via PIB and Mighty.
7. The Fund Transfer service is limited to those participating banks listed in <http://www1.uob.com.my/personal/eservices/pib/pib.page>

**General Terms and Conditions**

8. The Eligible Customer(s) account (i) MUST NOT be in breach of the terms and conditions governing the said account(s) AND (ii) MUST NOT be terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws, delinquent, and/ or be invalid or cancelled as determined by UOBM during the Promotion Period, otherwise the Eligible Customer(s) will be disqualified from participating in this Promotion.

9. By participating in this Promotion, Eligible Customer(s) are deemed to have read, understood and agree to be bound by the terms and conditions stated herein, the terms and conditions governing UOB Personal Internet Banking and Mobile Services, and in the Card member Agreement and UOB Debit MasterCard Terms and Conditions ("Generic T&C"). If there is any inconsistency between these terms and conditions and the Generic T&C in connection with this Promotion, these terms and conditions will prevail.
10. UOBM shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Promotion and/or Fee Waiver offered and published in any mass media, marketing or advertising materials.
11. UOBM shall not be liable to any Eligible Customer(s) or any party for any loss or damage of whatsoever nature suffered by the Eligible Customer(s) or any party (including but not limited to, loss of income, profits or goodwill, injuries, death, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party) howsoever arising, in relation to the participation or non-participation in the Promotion unless the same is caused directly by the UOBM's willful default or gross neglect.
12. 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 Promotion and the Fee Waiver under this Promotion.
13. 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 Promotion, these terms and conditions shall prevail.
14. UOBM reserves the right to add, delete, suspend and/or vary this Promotion's terms and conditions, from time to time, wholly or in part, at its absolute discretion, by providing twenty-one (21) calendar days' prior notice to the Eligible Customers through posting on UOBM's website, displaying a notice at any of UOBM's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOBM from time to time.
15. UOBM reserves the right to cancel, terminate or suspend the Promotion with prior notice. For the avoidance of doubt, any cancellation, termination or suspension by UOBM of this Promotion shall not entitle the Eligible Customers to any claim or compensation against UOBM for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancellation, termination or suspension.
16. By participating in the Promotion, the Eligible Customer(s) agree that UOBM shall not in any manner whatsoever be liable or held responsible to the Eligible Customer(s) if UOBM is unable to perform in whole or in part of any of its obligations herein, attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, any act of God beyond UOBM's control or due to any factor in a nature of a force majeure which is beyond UOBM's reasonable control.
17. UOBM does not warrant that this Promotion shall not be uninterrupted and/or error free. By participating in this Promotion, the Eligible Customer(s) hereby acknowledges and irrevocably agrees that UOBM shall not in any manner whatsoever be liable for any technical failures of any kind, whatsoever intervention, interruption and/or any electronic error arising from this Promotion unless the same arise from and are caused directly by UOBM's gross negligence or willful default.

18. 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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