

Terms and Conditions

UOBM "Sign-up online and get RM 30 e-Cash Voucher" Terms and Conditions

United Overseas Bank (Malaysia) Bhd (Company No. 271809-K) ("UOBM") is organising a "Sign-up online and get RM 30 e-Cash Voucher" ("Campaign") from 22 July 2020 to 31 December 2020 (both dates inclusive) or such other dates as may be determined by UOBM from time to time ("Campaign Period").

Update to the Terms and Conditions: The following clauses have been updated and will supersede the existing Terms and Conditions with effect from 21 September 2020 onwards. The following are the revisions made:

- **Clause 3 is amended to reflect the new additional Eligible Account**
- **Clause 4 is additional eligible criteria to entitle the e-Cash Voucher**
- **Clause 5 is the amendment to reflect the revision criteria for monthly average balance**

Eligibility

1. This Campaign is open to all new-to-bank UOBM individual customers and/or customer without any primary Deposit account for the past 12 months ("Eligible Customers"):
2. The following persons shall not be eligible to participate in this Campaign:
 - 2.1 Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them;
 - 2.2 Whose Eligible Account held with UOBM are terminated or closed within the Campaign Period; and
 - 2.3 Any Eligible Account (defined below) held with UOBM that are delinquent or unsatisfactorily conducted as determined by UOBM

Campaign Mechanics and Conditions

3. Eligible Customer is required to open ONE Account, Stash Account, ProSave Account-I or Lady's Savings Account via online form at UOBM corporate website at <https://forms.uob.com.my/personal/save/savings/apply.html> during the Campaign Period ("Eligible Account").
4. Eligible Customer who open Lady's Savings Account via Personal Internet Banking ("PIB") during Campaign Period will also consider as Eligible Account.
5. During the Campaign Period, the Eligible Customers shall deposit and maintained Ringgit Malaysia One Thousand (RM1,000) ("Minimum Deposit Amount") in the Eligible Account to be entitled to receive Ringgit Malaysia Thirty (RM30) Lazada e-Cash Voucher (e- Cash Voucher"). For avoidance of doubt, UOBM will be using monthly average balance (MAB) the next month ("Reward Month") after Eligible Account opened for calculation. Example:

Participating Account Opening Date	Participating Month	Reward Month
1 September 2020- 30 September 2020	September 2020	October 2020
1 October 2020- 31 October 2020	October 2020	November 2020
1 November 2020 – 30 November 2020	November 2020	December 2020
1 December 2020 – 31 December 2020	December 2020	January 2021

Calculation of MAB:

$$\frac{\text{Sum of each day-end balance in Eligible Customer's Participating Account}}{\text{Number of days in the Reward Month}}$$

6. The maximum e-Cash Voucher to be awarded for Eligible Customer in each participating month shall be as follows:

Participating Month	e-Cash Voucher Capping (RM)
22 July to 31 July 2020	2,400
1 August to 31 August 2020	4,800
1 September to 30 September 2020	4,800
1 October to 31 October 2020	4,800
1 November to 30 November 2020	4,800
1 December to 31 December 2020	4,800
Total	26,400

7. The Minimum Deposit Amount must be made of Fresh Funds only. The term ‘Fresh Funds’ means moneys or funds in Ringgit Malaysia howsoever transferred, credited, or paid into the accounts 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, Interbank Instant Transfer, collection and payment of cheques drawn on such other bank(s) and where such moneys or funds paid or credited into the account(s) of the Eligible Customers are utilized by the Eligible Customers to make placements pursuant to the terms and conditions herein. Funds transferred from any existing UOBM savings/current/fixed deposit/Foreign Currency account(s) or in the form of UOBM cheques, cashier’s orders or demand drafts are not Fresh Funds and would not be eligible for this Campaign.
8. This Campaign is not valid in conjunction with other offers and promotions (if any) offered by UOBM and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Campaign. Hence, any deposits amount earmarked for other campaign will not be consider as part of the Minimum Deposit Amount.

Terms and Conditions for the e-Cash Voucher

9. The e-cash voucher is capped at one (1) voucher (worth Ringgit Malaysia Thirty (RM30)) per Eligible Customer throughout the Campaign.

10. The e-Cash Voucher allocated to be given out throughout the Campaign Period is Ringgit Malaysia Twenty-Six Thousand Four Hundred Ringgit (RM26,400). UOBM will not be responsible in notifying Eligible Customer when e-Cash Voucher reaches the allocated payout amount.
11. Eligible Customers who have fulfilled the terms and condition above will be receiving voucher code via Short Message Service ("SMS") from UOBM within sixty (60) days from the end date of the Campaign Period. Eligible Customer is required to redeem the voucher code at Lazada mobile application before the expiry date mentioned in SMS received.
12. In the event of joint accountholders for savings/current Eligible Account(s), the e-Cash Voucher shall be given to the primary accountholder only.

General Terms and Conditions

13. By participating in this Campaign, the Eligible Customers agree to be bound by these Terms and Conditions and the Terms and Conditions Governing Accounts. & Services If there is any inconsistency between these terms and conditions and the Terms and Conditions Governing Accounts & Services in relation to this Campaign, these Terms and Conditions shall prevail.
14. The Eligible Customers hereby acknowledge and agree that the decision of UOBM in connection with any matter relating to this Campaign shall be final, conclusive and binding on the Eligible Customers. No appeals or correspondence from any Eligible Customers will be entertained.
15. UOBM shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Eligible Customers resulting directly or indirectly from this Campaign and/or the e-Cash Voucher unless it arises from UOBM's gross negligence or willful misconduct specifically related to this Campaign.
16. UOBM shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and/or the e-Cash Voucher which is published in any media, marketing or advertising materials.
17. 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 and the e-Cash Voucher under this Campaign.
18. 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.
19. UOBM reserves the rights to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, with prior notice. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by UOBM of this Campaign 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, withdrawal, suspension, extension or termination, unless it was due to UOBM's negligence or willful misconduct specifically related to this Campaign.

20. UOBM reserves the right to add, delete 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, a statement insert in the Statement of Account or any other manner as may be determined by UOBM from time to time.
21. The Eligible Account 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.
22. 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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