

UOB Malaysia "Better Together Campaign"

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is organizing a UOB Malaysia "Better Together Campaign" ("**Campaign**") from 1 January 2025 to 28 February 2025 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**"). This campaign runs in conjunction with UOB Malaysia January 2025 Credit Cards Acquisition Campaign for Digital Channels and Face-to-Face Channel.

Eligibility

1. This Campaign is open to all UOB Malaysia new-to-bank individual customers, who meet **ALL** of the following conditions:
 - a) 21 years of age and above.
 - b) Has not held any savings account/ current account/ credit cards with UOB Malaysia for the past twelve (12) months prior to the starting date of the Campaign Period.
 - c) Opens an UOB One Account or UOB Lady's Savings Account ("**Participating Account**") during the Campaign Period.
 - d) Primary account holder of the Participating Account (in the case of joint account).
 - e) Apply for at least one (1) new principal UOB Credit Card listed below ("**Eligible Cards**") during Campaign Period:
 - i) UOB Zenith Card
 - ii) UOB Visa Infinite Card which consists of:
 - UOB Visa Infinite Card
 - UOB Privilege Banking Visa Infinite Card
 - UOB Visa Infinite Metal Card
 - iii) UOB PRVI Miles Elite Card
 - iv) UOB PRVI Miles Card
 - v) UOB World Card
 - vi) UOB Lady's Card which consists of:
 - UOB Lady's Platinum Card
 - UOB Lady's Solitaire Card
 - vii) UOB ONE Card which consists of :
 - UOB One Platinum Card
 - UOB ONE Classic Card
 - viii) UOB Preferred Card
 - ix) UOB EVOL Card
 - x) Lazada UOB Card
 - xi) UOB Simple Card
 - xii) UOB Platinum Business Card
 - xiii) UOB Privilege Banking Visa Infinite
 - f) 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 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 Participating Account and/or Eligible Card(s) held with UOB Malaysia are terminated, suspended, cancelled or closed at anytime before Campaign's reward fulfillment.
- h) whose account(s) held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia or deemed to have committed or suspected of any fraudulent acts and misconducts in relation to his/her account(s), services and facilities with UOB Malaysia.

Campaign Mechanics

3. Customers who fulfill the qualifying criteria "**(Eligible Customers)**" will be entitled for cash reward "**Reward**" as indicated in Table A below:

Table A: Qualifying criteria and Reward

No	Qualifying criteria	Reward (RM)
1	<ul style="list-style-type: none"> • Deposit and maintain a minimum balance of RM1,000 in Participating Account by respective Balance Date as stated in Table B. • Have received the approval of application for Eligible Card from UOB Malaysia within the period stated in Table C. 	118

Table B: Participating Account Opening Period and Balance Date

Participating Account Opening Month	Balance Date
1 – 31 January 2025	28 February 2025
1 – 28 February 2025	31 March 2025

Table C: Participating Account Opening Period and Card's Approval Period

Participating Account Opening Month	Card's Approval Period
January 2025	1 January 2025 to 28 February 2025
February 2025	1 February 2025 to 31 March 2025

4. Each Eligible Customer will receive maximum of one (1) unit of Reward throughout the Campaign Period irrespective of the total number of Participating Accounts and/ or Eligible Cards opened and/ or applied throughout the Campaign Period. For Eligible Customer who opened more than one (1) Participating Account, the Reward shall be given according to the sequence below:-
- a) One Account
 - b) Lady's Savings Account
5. The Reward will be credited into Eligible Customer's Participating Account within ninety (90) days from the end the Campaign Period, which will be reflected in Participating Account's statement accordingly. The contents of the Participating Account's statement showing the Reward shall be treated as correct and conclusive evidence of Eligible Customer's receipt of the Reward.
6. In the event that the Participating Account is suspended or frozen or closed during Campaign Period for whatsoever reasons before the crediting of the Reward into the Participating Account, UOB Malaysia reserves the right to forfeit the Reward.

7. For the purpose of 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 Customers 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).
8. 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.
9. 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.

General Terms and Conditions

10. 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) UOB Malaysia Visa/Mastercard Cardmember Agreement;

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 in relation to this Campaign, this terms and conditions will 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 Campaign is not valid with other UOB Malaysia's savings account/ current account/ credit cards account opening and/or sign up campaign and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Campaign.
13. The records of account opening of Participating Accounts and Eligible Card(s) application(s) 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. Save for manifest error (for example, discrepancies in transactions) or fraud, UOB Malaysia will not be obliged to entertain enquiries or appeals in respect of this Campaign.
14. 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 willful misconduct specifically related to this Campaign.
15. Deposit placements 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.
16. To the fullest extent permitted by law, 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 Campaign.

17. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising materials.
18. 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, save for UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
19. UOB Malaysia reserves the right to add, delete, suspend or vary the Campaigns 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.
20. 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 Conditions -