

UOB Malaysia "UOB TMRW Campaign" TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "UOB TMRW Campaign" ("Campaign") from **15 July 2024 to 15 September 2024** (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 all UOB Malaysia individual customers who meet **ALL** of the following conditions:
 - (a) 18 years of age and above.
 - (b) Opens or holds an UOB One Account / Stash Account/ Lady's Savings Account/ /InvestPro Account during the Campaign Period ("Participating Account")
 - (c) Who are existing primary savings account holder with UOB Malaysia (applicable for joint account)
 - (d) All new and existing UOB TMRW app and/or Personal Internet Banking ("PIB") customers in UOB Malaysia.
2. Customers shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - (a) Permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies) ("Employee").
 - (b) Individual customers whose Participating Account is held jointly with an Employee.
 - (c) Whose Participating Account is pledged, charged or assigned under loan / financing facilities.
 - (d) Persons whose accounts held with UOB Malaysia are terminated or closed within the Campaign Period.
 - (e) Sole-proprietorship, partnership, charitable/non-profit organisation/societies, corporate and commercial customers.
 - (f) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Campaign Mechanics and Qualifying Criteria

"Qualifying Criteria" are listed in **Table A** below.

"Campaign Entries" refers to the number of entries the customers are entitled to, depending on the Qualifying Criteria as set out in **Table A**.

"DuitNow QR" refers to a service that allows the UOB customers to transfer money instantly and securely to a recipient or merchant with a DuitNow QR code.

3. Customers will earn the illustrated number of Campaign Entries when they fulfil the corresponding Qualifying Criteria as set out in Table A below during the Campaign Period.

Table A

Qualifying Criteria	Campaign Entries Earned	Maximum Entries	Minimum Transaction Amount
Open a Participating Account during the Campaign Period [applicable to UOB Malaysia customers (who had not held any savings account or current account with UOB Malaysia for the past 12 months prior to the starting date of the Campaign Period)]	a) Twenty (20) entries for new Participating Account opened via UOB TMRW app during the Campaign Period b) Five (5) entries for new Participating Account opened via other channels (branch or through offsite account opening) during the Campaign Period	Entries are capped to one time only based on the first Participating Account opened during Campaign Period.	-
Have an Incremental Average Balance in the Participating Accounts	c) Ten (10) entries for every RM1000 Incremental Average Balance in the Participating Account as in Table D d) Sixty (60) entries for every RM5000 Incremental Average Balance in the Participating Account as in Table D <u>Example for c:</u> Incremental Average Balance of RM3,000. $RM3000 / RM1000 = 3 \times 10 = 30$ Total = 30 entries <u>Example for d:</u> Incremental Average Balance of RM13,000. $RM10,000 / RM5,000 = 2 \times 60 = 120$ $RM13,000 - RM10,000 = RM3000$ $RM3,000 / RM1,000 = 3 \times 10 = 30$ Total = $120 + 30 = 150$ entries	Two thousand four hundred (2,400) entries per Eligible Customer throughout the Campaign Period	Minimum Incremental Average Balance = RM1,000 Maximum Incremental Average Balance = RM200,000
Performs any unique DuitNow QR transaction via UOB TMRW app.	One (1) entry for each DuitNow QR transaction	Fifty (50) entries per Eligible Customer	RM100

		throughout the Campaign Period	
--	--	--------------------------------	--

Table B – Monthly Average Balance calculation

Calculation	
Monthly Average Balance ("MAB")	$\frac{\text{Sum of daily day end balances for the Participating Month}}{\text{Number of days in the Participating Month}^1}$

¹ In the event where the Participating Account is opened during Participating Month, the MAB 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.

Table C – Participating Month for MAB / Incremental Average Balance calculation

Participating Month	Date
July 2024	1 – 31 July 2024
August 2024	1 – 31 August 2024
September 2024	1 – 30 September 2024

Table D – Incremental Average Balance calculation

Calculation	
Incremental Average Balance ("IAB")	$[\text{Aggregated MAB}^2 \text{ during the Participating Month}] - \text{Baseline}^3$

² Aggregated MAB refers to sum of MAB in all Participating Accounts

³ Baseline refers to Aggregated MAB in June 2024.

Example 1: Participating Account opened via UOB TMRW will earn 20 entries for successful account opening and 10 entries with every RM1000 IAB.

Scenario (a)	Tabulation for Customer A who holds one Participating Account		
Customer A opens One Account via UOB TMRW on 15 July 2024 and has an IAB of RM2,000 in July 2024.	Participating Account	Entries earned during the corresponding Participating Month	
		Jul'24	Total
	One Account	40	40

Scenario (b)	Tabulation for Customer B who holds two Participating Accounts		
Customer B opens One Account first and followed by Stash Account via UOB TMRW on 15 July 2024. Customer B has an IAB of RM2,000 in both accounts in July 2024.	Participating Account	Entries earned during the corresponding Participating Month	
		Jul'24	Total
	One Account	40	40
Stash Account	20	20	

	Total entries earned during Participating Month of account opening	60	
--	---	----	--

Example 2: Participating Account opened at UOB Malaysia branch or through offsite account opening will earn 5 entries for successful account opening will earn 10 entries with every RM1000 IAB.

Scenario (c)	Tabulation for Customer D who holds two Participating Accounts		
Customer D opens One Account first and followed by Stash Account over the counter at UOB Malaysia branch on 15 July 2024 and has an IAB of RM2,000 in both accounts in July 2024	Participating Account	Entries earned during the corresponding Participating Month	
		Jul'24	Total
	One Account	25	25
	Stash Account	20	20
	Total entries earned during Participating Month of account opening	45	

Example 3: Customer E is an existing-to-bank customer that holds One Account and Stash Account, Table E below shows an example of entries tabulation for Customer E

Table E – Tabulation for Customer E who holds two (2) Participating Accounts

Participating Month	One Account MAB (RM)	Stash Account MAB (RM)	Aggregated MAB (RM)	IAB (RM)	Total Entries
June 2024 (Baseline)	1,000	1,000	2,000	0	0
July 2024	1,194	1,000	2,194	194	0
August 2024	1,194	9,000	10,194	8,194	90
September 2024	14,194	17,667	31,861	29,861	340
Total entries earned throughout Campaign Period					430

- 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).
- 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.

6. 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.

Campaign Prize and Winner Selection

Campaign Prize	Total Campaign Winners
1 x Samsung Galaxy S24 (256GB 8 GB) (worth RM 4,099)	One Hundred (100) winners

7. Eligible Customer is entitled to win a maximum of one (1) Prize throughout the Campaign Period.
8. At the end of the Campaign Period, UOB Malaysia's automated selection system will be used to select 500 Eligible Customers ("Shortlisted Participants" or each a "Shortlisted Participant") to be shortlisted to win the Prize.
9. Communication to the Shortlisted Participant will be made as follows:-
- The Shortlisted Participant will be contacted by UOB Malaysia via Short Messaging Service ("SMS") containing a question and instructions to reply ("SMS Q&A") after the Campaign Period. The SMS will be sent to the Shortlisted Participant's registered mobile number as per recorded in UOB Malaysia's system at any time during office hours.
 - The 500 Shortlisted Participants who respond with the correct answer to the SMS Q&A in the fastest ten (10) hours after the SMS Q&A was sent ("Winners") will win the Prize.
10. In the event any Shortlisted Participant fails to answer the question correctly and/or fails to reply within the given deadline and/or is not contactable for any reasons whatsoever, that Shortlisted Participant will be disqualified and will not stand a chance to win the Campaign Prizes. UOB Malaysia shall not be liable in any way whatsoever in the aforesaid circumstances for whatsoever reason.
11. Standard telecommunications charges for the SMS response will be applicable and shall be borne by the Shortlisted Participants.
12. It shall be the Eligible Customers' responsibility to ensure their mobile numbers provided are current and updated with UOB Malaysia. UOB Malaysia shall not be responsible to the Eligible Customers for any loss (including loss of opportunity and consequential loss flowing there from) suffered in the event the Eligible Customers' mobile numbers in UOB Malaysia's record are not current or updated.
13. UOB Malaysia reserves the right to substitute or vary the Campaign Prize at any time with prior notice for another reward which is similar or equivalent with the value of the Campaign Prize.

Campaign Prize Fulfilment

14. Fulfilment of the Campaign Prize is provided and supported by vendor appointed by UOB Malaysia ("Appointed Agent"). By participating in this Campaign via the reply to the SMS Q&A, Winner agree and consent to UOB Malaysia:
 - a. to provide its Appointed Agent with the Winner's name, mailing address, contact number and National Registration Identity Card number for the purpose of facilitating the Prize fulfilment process.
 - b. to publish or display the Winners' name for advertising and publicity purposes relating to the Campaign. No fees or any form of compensations will be paid to the Winners for any of the foregoing.
15. Appointed Agents shall arrange for the delivery of the Campaign Prize to the winners' mailing address maintained in UOB Malaysia's record within ninety (90) days upon UOB Malaysia receiving the Winner's correct SMS reply during the shortlisting stage. A signed courier form shall be proof and acknowledgement of the delivery and receipt of the Campaign Prize. The Campaign Prize will not be sent to an address outside of Malaysia or P.O Box, nor can the Campaign Prize be collected from any UOB Malaysia branches.
16. UOB Malaysia reserves the rights:
 - a. to forfeit the Campaign Prize in the event where the winner's Participating Account is suspended or frozen or terminated for whatsoever reasons prior to the fulfilment of the Campaign Prize, or non-compliance or breach of these terms and conditions with prior notice without assigning any reason; and/or
 - b. to substitute the Campaign Prize with any product of similar or equivalent value with prior notice.
17. Any props, accessories or equipment featured together with the Campaign Prize in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Campaign Prize.

General Terms and Conditions

18. 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 UOB Personal Internet Banking and Mobile 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 in relation to this Campaign, this terms and conditions will prevail.
19. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
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. 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.

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. To the extent legally permissible, 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.
25. To the extent legally permissible, 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.
26. 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]