

UOB Malaysia Time to Trade with UOB Campaign

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) is running a **Time to Trade with UOB Campaign** (“Campaign”) from **2 May 2024 to 31 December 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 customers who perform any successful eligible trade financing product (defined below) transaction(s) during the Campaign Period (“Eligible Customers”).
2. Customers shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - (a) those who are offered with trade facility under BizSolution
 - (b) whose account(s) are terminated, suspended or cancelled during the Campaign Period
 - (c) whose account(s) held with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia
 - (d) which/who are or become insolvent or in the process of becoming insolvent or have legal proceedings of any nature instituted against them.

Campaign Mechanics and Qualifying Criteria

3. “Eligible Trade Financing Product” refers to any of the following:-
 - a. Bankers Acceptance / Accepted Bills-i
 - b. Trust Receipt / Trust Receipt-i
 - c. Invoice Financing / Invoice Financing-i
 - d. Bills of Exchange Purchased
 - e. Credit Bills Purchased
 - f. Export Loan
 - g. Export Credit Refinancing
 - h. Account Receivable Purchase
 - i. Supplier Financing
 - j. Dealer Financing
4. To participate in this Campaign and earn cash vouchers worth up to Ringgit Malaysia One Thousand and Five Hundred (RM1,500) (“Prize”), Eligible Customers are required to perform and fulfil the following qualifying criteria (“Qualifying Criteria”):
 - a. Increase the average outstanding trade finance transaction value of Eligible Trade Financing Product during the Campaign Period (“Increase Value”) compared to the average outstanding trade finance transaction value of Eligible Trade Financing Product in December 2023 (“Base Value”). Such transaction value can be in the value of Ringgit Malaysia or its equivalent as determined by UOB Malaysia if transaction(s) is/are in foreign currency; and

- b. Increase and maintain the average outstanding trade finance transaction value of Eligible Trade Financing Product (calculated based on the differences between the Increase Value and Base Value) with UOB Malaysia during the campaign period to more than Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) (“Incremental Value”) to earn the Prize as stated in Table 1 (e.g. the higher the Incremental Value, the higher the Prize).
 - c. The qualifying criteria for Eligible Customers to earn the Prize is illustrated in Table 2.
5. “Winner” refers to Eligible Customers who are entitled to redeem the Prize and/or Bonus.
 6. The total value of Prizes and Bonuses allocated for this Campaign is capped at Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000) which will be awarded on first-come, first-served basis and subject to availability based on the redemption forms received and processed by UOB Malaysia. UOB Malaysia does not have any obligation to inform the Eligible Customers should the Prize and/or Bonus is no longer available during the Campaign Period.
 7. Winners will be contacted by UOB Malaysia by way of email, written notification, phone call or SMS based on the address, email or contact number maintained in UOB Malaysia’s system.

Prize:

Table 1 (Prize)

Increase Value - Base Value (Incremental Value) ¹	Prize (MYR)
>5,500,000 and above	1,500
>4,500,000 – 5,500,000	1,200
>3,500,000 – 4,500,000	950
>2,500,000 – 3,500,000	750
>1,500,000 – 2,500,000	550
>1,000,000 - 1,500,000	350
>500,000 – 1,000,000	200
250,000 - 500,000	100

¹or its equivalent if in foreign currency

Table 2 (Qualifying Criteria)

Scenario	Base Value (MYR) (Average Outstanding Trade Finance transaction value in Dec 2023)	Increase Value (MYR) (Average Outstanding Trade Finance transaction value maintained throughout campaign period)	Increase Value - Base Value (Incremental Value) (MYR)	Meet Qualifying Criteria (4b)	Prize (MYR)
Customer A	500,000.00	550,000.00	50,000.00	No	N/A
Customer B	500,000.00	750,002.00	250,002.00	Yes	100
Customer C	600,000.00	3,100,000.00	2,500,000.00	Yes	550
Customer D	10,000,000.00	16,700,000.00	6,700,000.00	Yes	1,500
Customer E	10,000,000.00	25,000,000.00	15,000,000.00	Yes	1,500

8. Each Eligible Customer is only entitled to redeem one (1) Prize throughout the Campaign Period.
9. Winners of Prize will be announced within four (4) weeks after the Campaign Period.

Bonus:

10. Every bi-monthly during the Campaign Period, top 10 Eligible Customers with the highest financing value are entitled to a bonus prize (“Bonus”) of RM100 cash voucher. In addition, top 10 Eligible Customers with the highest Letter of Credit (LC) value converted to financing will be rewarded with additional Bonus of RM100 cash voucher as stated in Table 3.

Table 3 (Bonus)

Scenario	Top 10 highest financing value	Top 10 highest financing value converted from LC	Bonus (MYR)
Customer A	Y	Y	200
Customer B	Y	N	100

11. Bi-monthly Bonuses will be made available for delivery to the Winners during the Campaign Period.

Redemption of Prizes and Bonuses

12. Eligible Customers shall redeem the desired denomination of the Prizes and/or Bonuses by submitting the redemption form via UOB Malaysia’s website. Thereafter, the Prizes and/or Bonuses will be made available for delivery to the Winners’ addresses stated in the redemption form, or in the absence of it, at their latest corresponding addresses in UOB Malaysia’s records no later than three (3) months after the end of the Campaign Period unless UOB Malaysia is unable to do so due to unforeseen circumstances or reasons beyond its control or due to other reasons in which, the collection or delivery of the Prizes and Bonuses shall be delayed and UOB Malaysia shall notify the Winners accordingly.
13. The Prizes will be made available for redemption to the Eligible Customers in February 2025.
14. The Prizes and Bonuses are offered and/or provided solely by the relevant third-party service vendors/providers (“Service Providers”) and are subject to terms and conditions as determined by such Service Providers.
15. In the event where any of the Prizes and Bonuses cannot be made available for any reason whatsoever, UOB Malaysia reserves the right to replace these items with other similar items of similar value, determined by UOB Malaysia with prior notification to the Winners.
16. UOB Malaysia also reserves the right to forfeit the Prizes and Bonuses in the event where there is a termination, suspension or closure of the Winners’ account(s) prior to the Prizes and Bonuses being made available or delivered to the Winners or non-compliance or breach of these terms and conditions and the terms and conditions governing the Eligible Trade Financing Products.
17. Any props, accessories or equipment featured together with the Prizes and Bonuses in all printed materials, website or UOB Malaysia branches are for illustrative purposes only and shall not form part of the Prizes and Bonuses.
18. The Prizes and Bonuses awarded is non-transferable to any other party or parties and not exchangeable for cash, other goods or credit, whether in part or in full.
19. If UOB Malaysia suspects the Eligible Customer to have committed any fraudulent, unlawful or wrongful act in relation to the Eligible Trade Financing Products including submitting forged documents to UOB Malaysia, the Eligible Customers will be disqualified from this Campaign.

Utilisation of Prizes and Bonuses

20. The available denominations of the Prizes and Bonuses of the various Participating Merchant(s) shall be determined by the UOB Malaysia. “Participating Merchant(s)” is an individual, firm or company engaged in the business of selling and providing goods and/or services and whose cash vouchers are given out as prizes and bonuses under this Campaign.

21. Utilisation of the Prizes and Bonuses shall be subject to the terms and conditions and validity period stated therein. Any Prizes and/or Bonuses that is not redeemed or used (either fully or partially) within the said validity period will be void and no replacement, substitution or refund of cash will be given by UOB Malaysia to Winners.
22. Any disputes regarding the utilisation of the Prizes and Bonuses shall be settled between the Winners and the relevant Participating Merchant(s) who issued the relevant Prizes and Bonuses without recourse to UOB Malaysia.
23. In the case where the Prizes and/or Bonuses states a specific amount (in Ringgit Malaysia) and such Prizes and/or Bonuses is used for a value less than the amount stipulated, the difference cannot be converted to cash or be refunded. Conversely, if any Prizes and/or Bonuses is used for a value more than the amount mentioned, the difference will have to be collected from the Winner.
24. UOB Malaysia is not liable to replace the Prizes and/or Bonuses collected by the Winners in the event of loss, theft, damage or expiry of the same after collection by the Winners or delivery to the Winners.
25. The Prizes and Bonuses have not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Prizes and Bonuses in this Campaign be construed as an endorsement or recommendation of such Prizes and Bonuses by UOB Malaysia. If the Winners are dissatisfied with the Prizes and/or Bonuses; or its quality, the Winners shall appoint a representative to directly seek recourse with the respective Participating Merchant(s) of the said Prizes and Bonuses.

General Terms and Conditions

26. By participating in this Campaign, the Eligible Customers agree to be bound by these terms and conditions and the terms and conditions governing each of the Eligible Trade Financing Product including any amendments or variations to it. If there is any inconsistency between these terms and conditions and the terms and conditions governing each of the Eligible Trade Financing Product in connection with this Campaign, these terms and conditions shall prevail.
27. Eligible Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
28. 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.
29. 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.
30. 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 in respect of this Campaign.
31. UOB Malaysia shall not be responsible for any failure or delay in the transmission of transactions being captured in UOB Malaysia's system, which may result in the Eligible Customers failing to be entitled to the Prizes and/or Bonuses under this Campaign.

32. 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.
33. 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.
34. 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.
35. To the extent permitted by Islamic law (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, cancellation, 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 cancellation, withdrawal, suspension, extension or termination.
36. To the extent permitted by Islamic law (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.
37. 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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