

UOB Malaysia "JomBayar Campaign"

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "**JomBayar Campaign**" ("**Campaign**") from **1 July 2024 to 30 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) all new and existing UOB Personal Internet Banking ("PIB") and/ or UOB TMRW app customers
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).
 - (b) Persons whose accounts held with UOB Malaysia are terminated or closed within the Campaign Period.
 - (c) Sole-proprietorship, partnership, charitable/non-profit organisation/societies, corporate and commercial customers.
 - (d) 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

"**Eligible Transaction(s)**" are listed in **Table A** below.

"**Campaign Entries**" refers to the number of entries the Eligible Customers are entitled to, depending on the Eligible Transaction as set out in **Table A**.

"**Campaign Month**" refers to the month the Eligible Customers earn Campaign Entries as set out in **Table B** below.

"**DuitNow Transfer**" refers to a service that allows the customers of the financial institutions to transfer money instantly and securely to a recipient with a DuitNow ID by using the recipient's mobile number, NRIC number, passport number, army/police number and/or business registration number.

"**DuitNow ID**" means mobile number, MyKad number, Police/Army number, passport number or Business Registration Number that has been registered with a Participating Bank to enable a person to use DuitNow.

3. Participants with Campaign Entries earned shall stand to win prizes provided payment(s) for the transactions are made via the participant's valid UOB savings account or current account or credit card through the Eligible Platforms (defined below) during the Campaign Period (as stated in Table 1) provided they fulfil the criteria set out in Table A below and shall thereafter be referred to as "**Eligible Customers**".

Table A

Eligible Platforms	UOB Personal Internet Banking ("PIB"), UOB TMRW app		
Eligible Transaction	Campaign Entries Earned	Maximum Entries	Minimum Transaction Amount
Register / Switch DuitNow ID with/to UOB Malaysia	Only ten (10) entries upon successful registration or switching of DuitNow ID with/to UOB Malaysia	Ten (10) entries per Eligible Customer throughout the Campaign Period	-
Recurring JomPAY bill payment – scheduling a repeatable payment with a fixed amount in a periodic manner, i.e. on a monthly basis.	Five (5) entries upon each recurring JomPAY bill payment	Fifteen (15) entries per Eligible Customer throughout the Campaign Period	RM50
DuitNow Transfer	Three (3) entries per DuitNow Transfer Capped at nine (9) entries to the same DuitNow ID for the entire Campaign Period.	-	RM10
JomPAY bill payment (immediate / future dated)	Three (3) entries per JomPAY bill payment (immediate/future dated)		RM50
FPX	Three (3) entries per FPX transaction		RM10

4. Campaign Entries are accorded according to the Campaign Month the entries were earned and cannot be carried forward to the subsequent Campaign Month.

Table B

Campaign Month	Dates
Month 1	1 st July 2024 – 31 st July 2024
Month 2	1 st August 2024 – 31 st August 2024
Month 3	1 st September 2024 – 30 th September 2024

Campaign Prize and Winner Selection

Campaign Prizes	Monthly Winners	No. of Months	Total Winners	Total Cashback (RM)
Grand Prize RM10,000	-	-	1	10,000
Monthly Prize RM100	100	3	300	30,000

5. Eligible Customers that have performed Eligible Transactions with entries earned will be selected as Winner(s) as below ("**Winner(s)**"):

Winner selection and quantity for Monthly Prizes	A list of potential Winners will be shortlisted by a randomiser based on the entries earned (" Shortlisted Participants ").
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	The Shortlisted Participants will be contacted within ninety (90) days after the end of each Campaign Month via short message service ("SMS") whose mobile numbers are maintained in UOB Malaysia's records. The first 100 Shortlisted Participants who answer one (1) question correctly in the fastest time by replying to the said SMS Q&A will be selected as the Winners, which is a total of 300 Winners for the entire Campaign Period.
Winner selection and quantity for Grand Prize	At the end of Campaign Period, one (1) Eligible Customer who has earned the highest number of Campaign entries will be selected as the Grand Prize Winner.

6. For the avoidance of doubt, the deadline (i.e. date and time) to answer the question will be specified in the SMS. 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.
7. An Eligible Customer is eligible to win a maximum of one (1) Monthly Prize and one (1) Grand Prize under this Campaign subject to the Terms and Conditions herein.
8. Standard telecommunications charges for the SMS response will be applicable and shall be borne by the Shortlisted Participants.
9. 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.
10. 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 Fulfillment

11. The Campaign Prizes for that Campaign Month will be credited into the Winners' current or savings account, or credit card account ("Winner(s) account") within ninety (90) days after the end of each Campaign Month. The crediting will be reflected in the Winners' statement of account following the month after the date of crediting by UOB Malaysia.
12. At the time of awarding the Campaign Prize, the Winners' current or savings account or credit card account must still be current, valid and subsisting as may be determined by UOB Malaysia.
13. 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

14. 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.
- c) UOB VISA/MASTERCARD Cardmember Agreement.
- d) UOB Debit MasterCard Terms and Conditions.

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.

15. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
16. 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.
17. 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.
18. 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.
19. 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.
20. 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.
21. 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.
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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