

UOB Malaysia FunSavers Kids Savings Campaign TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("**UOB Malaysia**") is running a "FunSavers Kids Savings Campaign" ("**Campaign**") from 5 March 2024 to 30 September 2024 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

Eligibility

- 1. This Campaign is open to all new and existing UOB Malaysia individual customers who open and/or make a deposit placement in a conventional current and/or savings account except for Flexi Mortgage, ProSave Account-i, Basic Savings Account-i & Basic Current Account-i over-the-counter at any UOB Malaysia branch during Campaign Period ("Eligible CASA").
- 2. The following shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - 2.1. Sole-Proprietorship, partnership, non-profit organization/societies, corporate and commercial customers.
 - 2.2. UOB Malaysia Private Banking customers.
 - 2.3. Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - 2.4. Whose Eligible CASA held with UOB Malaysia is/are terminated or closed within the Campaign Period.
 - 2.5. Any Eligible CASA held with UOB Malaysia that is/are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
 - 2.6. All employees (including permanent, contract or temporary employees of UOB Malaysia, UOB Malaysia's subsidiary(ies) and UOB Malaysia's related company(ies).

Campaign Mechanics

- 3. During the Campaign Period, customers shall fulfill the following criteria to be entitled for the corresponding gift as illustrated in Table 1:
 - 3.1. Gift Category 1: Open UOB FunSavers Account and deposit a minimum single deposit amount of Ringgit Malaysia Two Thousand Eight Hundred (RM2,800) ("Minimum Deposit Amount") at the branch where the UOB FunSavers Account was opened ("Transaction Branch"). Customer would be able to receive a gift from the Gift Category 1 as per Table 1 below within the Campaign Period. Maximum of ONE (1) unit of gift per customer and gift given on a first-come, first-served basis subject to availability.
 - 3.2 Gift Category 2: Customers to fulfill the following criteria:
 - 3.2.1 Customers must sign up for the Campaign's Gift Category 2 via submission of the said completed Campaign's participation form at the Transaction Branch.
 - 3.2.2 Deposit a minimum single deposit amount of Ringgit Malaysia Sixty Eight Thousand (RM68,000) ("Minimum Deposit Amount") in the new or existing Eligible CASA with earmark period as per Table 1 below would be able to receive a gift from the Gift Category 2 within the Campaign Period. Maximum of FOUR (4) units of either Gift 2 or Gift 3 per customer and gifts given on a first-come, first-served basis subject to availability. For avoidance of doubt, the total sum deposited under this Campaign will be earmarked from the date of the customer's deposit ("Tenure").





Customers who fulfil the above requirements for the corresponding Gift Categories are hereinafter referred to as "Eligible Customers".

Table 1

Gift Category	Gift	Amount	Earmark Period
1	Gift 1: Kids Outdoor Tent Set	RM2,800	N/A
2	Gift 2: Samsonite Luggage Sammies Dreams Spinner 45/16 Bunny or Gift 3 Samsonite Luggage Sammies Dreams Spinner 45/16 Giraffe	RM68,000	4 months

- 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 Eligible CASA 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 cheque drawn on such other bank(s) and where such moneys or funds paid or credited into the Eligible CASA of the Eligible Customers are utilized by the Eligible Customers to make placements pursuant to the terms and conditions herein within seven (7) business days after such moneys or funds have been paid or credited into the account(s) of the Eligible Customers.
- 5 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 are not Fresh Funds and would not be eligible for this Campaign.
- Eligible Customers will need to ensure that they maintain sufficient funds in Eligible CASA for their financial commitments. If any deductions from the Eligible CASA (e.g. deductions made via cheques, GIRO or any other payment instructions) are returned/rejected due to insufficient funds in the Eligible CASA (whether caused by the earmarking or otherwise), the relevant bank and associated charges will apply and Eligible Customers will continue to be liable for such charges.
- Fach Eligible Customer is entitled to a maximum of ONE (1) unit of Gift Category 1 and FOUR (4) units of Gift Category 2 either Gift 2 or Gift 3 as per Table 1 above throughout the Campaign Period.
- 8 In the event that Gifts are fully redeemed before the Campaign Period, notification on availability of Gifts shall be given to Eligible Customers by way of posting on the UOB Malaysia website or any other manner as may be determined by UOB Malaysia from time to time.
- 9 Penalty Charge
 - 9.1 Eligible CASA: In the event that any part of the earmarked amount is withdrawn (in part or in full) prior to the expiry of the Tenure, UOB Malaysia reserves the right to deduct the following penalty charges as set out in Table 2 below from the Eligible CASA at the time of withdrawal for each Gift as defined in Table 2 collected by the Eligible Customer.





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Gift	Penalty Charge
Gift 1: Kids Outdoor Tent Set	N/A
Gift 2: Samsonite Luggage Sammies Dreams Spinner 45/16 Bunny	DM272 FO por unit
Gift 3: Samsonite Luggage Sammies Dreams Spinner 45/16 Giraffe	RM273.50 per unit

- 9.2 Eligible Customers shall agree to give UOB Malaysia not less than one (1) business day prior notice by filling up the UOB Malaysia Campaign Withdrawal Form obtained from UOB Malaysia's authorized representative to withdraw the earmarked amount together with their participation from this Campaign.
- 10 The Eligible Customers must collect the Gift at the same branch where they open Eligible CASA and submit the participation form and subsequently had earmarked the Minimum Deposit Amount ("Transaction Branch"). The collection of Gift by Eligible Customers is subject to <u>ANY</u> of the following conditions:
 - 10.1 Upon clearance of the cheques for Eligible Customers who deposit Fresh Funds via cheques.
 - 10.2 On the same day the deposit is made for Eligible Customers who deposit Fresh Funds in cash.
 - 10.3 On the same day the remittance is credited into their Eligible CASA for Eligible Customers who deposit Fresh Funds via Inter-Bank Giro (IBG).
- 11 Picture(s) of the Gift shown in any advertising, promotional, publicity and other materials relating to or in connection with this Campaign is/are solely for illustration purposes only and may not depict the actual colour, or size of the Gift and does not include any optional props, accessories or equipment featured. In the event of approved eligible joint account applications, the Gift shall be given to the primary accountholder of the Eligible CASA only.
- 12 The earmarked amount under this Campaign will not be eligible for any other UOB Malaysia campaign/ promotions and no other special, additional or preferential rates shall be given under this Campaign. For avoidance of doubt, the said moneys are also subject to the terms and conditions governing the Eligible CASA including any amendments or variations to it.
- 13 The Gift is subject to <u>ALL</u> of the following conditions:
 - 13.1 Collection of the Gift will be at the Transaction Branch by the Eligible Customers at their own cost and expense, and UOB Malaysia shall not entertain any requests for courier of the Gift.
 - 13.2 UOB Malaysia shall not be obliged to replace any damaged or stolen Gift after Eligible Customers collect the Gift from Transaction Branch. The Gift is neither transferable nor exchangeable in part or in full for cash or other goods.
 - 13.3 UOB Malaysia makes no representation or warranties with respect to the Gift, and in particular, makes no warranties with respect to the quality of the Gift or their suitability for any purpose.
 - 13.4 UOB Malaysia is not affiliated with the organization whose products are given out as the Gift in this Campaign.
 - 13.5 UOB Malaysia reserves the right to substitute or vary the Gift at any time with prior notice for another gift which is similar or equivalent with the value of the Gift.
 - 13.6 UOB Malaysia is not liable for any defects of or dissatisfaction with the Gift.





- 13.7 UOB Malaysia shall not be held liable for consequential loss or damage, of any nature and however arising, any mishaps, injuries or accidents that may occur in the usage of the Gift received.
- 13.8 The Gift is subject to the terms and conditions of the organization(s) whose products are given out as Gift in this Campaign.
- 13.9 Eligible Customers are advised to examine the Gift upon receipt. The Gift has not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Gift in this Campaign be construed as an endorsement or recommendation of such Gift by UOB Malaysia. If the Eligible Customers are dissatisfied with the Gift or its quality, the Eligible Customers shall directly seek recourse with the respective vendor (ie. Samsonite (Malaysia) Sdn Bhd) of the said Gift.

General Terms and Conditions

- 14 By participating in this Campaign, the Eligible Customers agree to be bound by this terms and conditions and <u>ALL</u> of the following terms and conditions where applicable, including but not limited to:
 - a) Terms and Conditions Governing Accounts and Services (Conventional Banking)

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 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.
- 17 The record of deposit 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.
- 18 To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or willful 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.
- 19 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.
- 20 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.





- 21 Deposit placed with UOB Malaysia 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.
- 22 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.
- 23 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.
- 24 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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