

## UOB MALAYSIA X MALAYSIA AIRLINES PROMOTION

### TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is organizing a “UOB Malaysia x Malaysia Airlines Promotion” (“**Promotion**”) from 1 April 2024 to 30 June 2024 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time (“**Promotion Period**”).

#### Eligibility

1. The Promotion is open to Malaysia Airlines Berhad (Malaysia Airlines) customers who are either new or existing UOB Malaysia individual customer and meets **ALL** of the following conditions:
  - a) Has not held any saving/current account with UOB Malaysia for the past 12 months prior to starting date of the Promotion Period.
  - b) 18 years of age and above.
  - c) Opens a UOB One Account, Stash Account, Lady’s Savings Account or ProSave Account-i via UOB TMRW with promotion code ‘**ENRICH**’ under referral ID field of UOB TMRW during the Promotion Period (“**Participating Account**”).
  - d) Has account(s) with UOB Malaysia which 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 Promotion if they fall within **ANY** of the following:
  - a) Private Banking customers of UOB Malaysia.
  - b) Non-individual customers of UOB Malaysia.
  - c) Customers whose Participating Account is pledged, charged or assigned under loan/financing facilities.
  - d) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
  - e) Customers whose Participating Account held with UOB Malaysia are terminated or closed within the Promotion Period or are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
  - f) Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies).

#### Promotion Mechanics

3. Customers shall deposit and maintain a minimum balance in the Participating Account as of the corresponding Balance Date indicated in Table A and Table B to be entitled up to 7,500 Enrich Points (“**Reward**”). Customers who fulfill this requirement shall hereinafter referred to as the “**Eligible Customers**”.

**Table A – Minimum Balance and Reward**

Minimum balance to maintain by Balance Date	Reward
RM1,000	1,000 Enrich Points
RM3,000	3,000 Enrich Points
RM6,000	7,500 Enrich Points



**Table B – Balance Date**

<b>Participating Account Opening Date</b>	<b>Balance Date</b>
1 – 30 April 2024	31 May 2024
1 – 31 May 2024	30 June 2024
1 – 30 June 2024	31 July 2024

4. Each Eligible Customer is entitled to a maximum of one (1) unit of Reward throughout the Promotion Period irrespective of the total number of Participating Accounts opened throughout the Promotion Period. The Reward shall be awarded to the first Participating Account opened during Promotion Period.

For example

Customer A opens UOB One Account on 1 April 2024 and subsequently customer A opens ProSave Account-i on 17 April 2024. Only Customer A's One Account shall be deemed as the Participating Account entitled for the Reward.

5. For the purpose of this Promotion, 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)
6. 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.
7. Total Reward allocated for this Promotion is One Million Four Hundred Fifty One Thousand and One Hundred Sixty Two (1,451,162) Enrich Points which will be awarded on first-come, first-served basis, subject to availability.
8. The Reward is subject to **ALL** of the following conditions:
- Eligible Customer will receive the Reward within ninety (90) days from the end of Balance Date. The Reward will be credited into the Eligible Customer's Enrich account as submitted by the Eligible Customer in the Promotion's digital submission form in the UOB Malaysia's Promotion website. In the event that the Reward is not received by the Eligible Customer, the Eligible Customer shall be fully responsible to promptly notify UOB Malaysia no later than 30 November 2024, failing which thereafter UOB Malaysia shall not be liable for non-receipt of Reward by the Eligible Customer.
  - The Reward must be utilized within the stipulated validity period as stated in the Eligible Customer's Enrich account, failing which the Reward may be forfeited by Malaysia Airlines and the Eligible Customer will not be eligible to redeem the Reward and UOB Malaysia has no obligation to replace such Reward under any circumstances.
  - The Reward awarded is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
  - UOB Malaysia is not affiliated with Malaysia Airlines whose products are given out as the Reward in this Promotion.

- e) 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.
- f) In the event that the Participating Account is suspended or frozen or closed during Promotion Period for whatsoever reasons, UOB Malaysia reserves the right to forfeit the Reward.
- g) UOB Malaysia is not liable for any dissatisfaction with the Reward.
- h) The Reward is subject to Malaysia Airlines Terms and Conditions which can be found at <https://www.malaysiaairlines.com/my/en/footer/terms-and-conditions.html> . The Reward must be utilized within its validity period (as set out by Malaysia Airlines), failing which the unutilized Reward or part thereof remaining unutilized Reward shall expire and automatically forfeited by Malaysia Airlines without further notice and the Eligible Customers shall have no claim whatsoever against UOB Malaysia.

## General Terms and Conditions

- 9. By participating in this Promotion, 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 Islamic Accounts and 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 Promotion 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 connection with this Promotion this terms and conditions will prevail.
- 10. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
- 11. Unless specifically mentioned in this terms and conditions, this Promotion is not valid with other UOB Malaysia's campaigns, promotions and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Promotion.
- 12. 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 Promotion 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.
- 13. 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.
- 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 Promotion, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Promotion.
- 15. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Promotion offered and published in any media, marketing or advertising materials.

16. 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.
17. To the fullest extent permitted by law, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Promotion prior to the expiry of the Promotion 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 Promotion 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.
18. To the fullest extent permitted by law, UOB Malaysia reserves the right to add, delete, suspend or vary the Promotion 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.
19. 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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