

UOB MALAYSIA X PRESTOMALL PROMOTION

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is organizing a “UOB Malaysia x PrestoMall Promotion” (“**Promotion**”) from 1 January 2024 to 29 February 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 Presto Mall Sdn. Bhd. (PrestoMall) customer who is either new or existing UOB Malaysia individual customer and meets **ALL** of the following conditions:
 - a) 18 years of age and above.
 - b) without any saving/current account with UOB Malaysia for the past 12 months prior to starting date of the Promotion Period.
 - c) opens an UOB One Account, Stash Account, Lady’s Savings Account or ProSave Account-i via UOB TMRW (“**Participating Account**”) with promotion code ‘**PRESTO**’ under referral ID field of UOB TMRW during the Promotion Period.
 - 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 conditions:
 - 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.
 - f) Customers whose Participating Account held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
 - g) 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 by the respective Balance Date as indicated in Table A and Table B (“**Qualifying Criteria**”) to be entitled to receive up to RM388 PrestoMall Credits (“**Reward**”). Customers who fulfill the Qualifying Criteria are hereinafter referred to as the “**Eligible Customers**”.

Table A – Minimum Balance and Reward

Minimum balance to maintain by Balance Date	Reward
RM2,000	RM100 PrestoMall Credits
RM6,000	RM388 PrestoMall Credits

Table B – Balance Date

Participating Account Opening Date	Balance Date
1 – 31 January 2024	29 February 2024
1 – 29 February 2024	31 March 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 January 2024 and subsequently opens ProSave Account-i on 17 January 2024. 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 Ringgit Malaysia Seventy Thousand Nine Hundred Twenty (RM70,920) 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 a Short Messaging Service ("**SMS**") from UOB Malaysia to redeem the Reward in the form of PrestoMall Reward Code within ninety (90) days from the end of the Balance Date. The SMS will be sent to the Eligible Customer's registered mobile numbers as per UOB Malaysia record. 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 31 July 2024, failing which thereafter UOB Malaysia shall not be liable for non-receipt of Reward by the Eligible Customer.
 - The Reward must be redeemed within the stipulated validity period, failing which the Reward may be forfeited by PrestoMall automatically without notice 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.

- d) UOB Malaysia is not affiliated with the organization 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 PrestoMall Terms and Conditions which can be found at <https://www.prestomall.com/>. The Reward must be utilized within its validity period (as set out by PrestoMall), failing which the unutilized Reward or part thereof remaining unutilized shall expire and automatically forfeited without further notice and the Eligible Customers shall have no claim whatsoever against UOB Malaysia.
9. This Promotion is valid in conjunction with UOB Malaysia “iWant One Campaign” (“**Other Campaign**”). In the event the Eligible Customer has received Reward from this Promotion, Eligible Customer will still be eligible to participate in Other Campaign and vice versa, subject to the respective terms and conditions governing the Other Campaign.

General Terms and Conditions

10. 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, this terms and conditions will prevail.
11. Customers shall seek clarification from UOB Malaysia’s authorized representative if there are any terms and conditions that the customers do not understand.
12. 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.
13. 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 Promotion.
14. 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.

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. 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 willful misconduct specifically related to this Promotion.
17. 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.
18. 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 cancellation, withdrawal, suspension, extension or termination, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Promotion.
19. 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.
20. 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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