

## UOB MALAYSIA x SETEL PROMOTIONS TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is organizing a “UOB Malaysia x Setel Promotions” (respectively titled “Promotion 1” and “Promotion 2” and collectively “**Promotions**”) from 12 April 2022 to 30 June 2022 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time (“**Promotion Period**”).

### Promotion 1 – Contest

1. The Promotion is open to Setel Malaysia customers who is either new or existing UOB Malaysia individual customer and meets **ANY** of the following conditions (hereinafter referred to as “**Eligible Customers**”):
  - a) without any saving/current account with UOB Malaysia for the past 12 months prior to starting date of the Promotion Period and opens a UOB One Account, Stash Account, Lady’s Savings Account or ProSave Account- i via UOB Mighty app (“**Participating Account**”) with promotion code ‘**SETEL**’ under referral ID field of UOB Mighty app during the Promotion Period.
  - b) new or existing UOB Malaysia customer who holds or applies Visa infinite Metal Card, Visa Infinite Card, PRVI Miles Visa Card, Preferred Platinum MasterCard, Lady’s Solitaire MasterCard, Lady’s Platinum MasterCard, Lady’s MasterCard, ONE Platinum Visa Card, ONE Visa Card, YOLO Visa Card or Basic Visa Card (“**Participating Credit Card**”).
  - c) new or existing UOB Malaysia customer who holds Debit MasterCard (“**Participating Debit Card**”).
  - d) has account(s) or card(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 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, Participating Credit Card or Participating Debit Card held with UOB Malaysia are terminated or closed within the Promotion Period.
  - f) Customers whose Participating Account, Participating Credit Card or Participating Debit Card 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).
  - h) All UOB Malaysia MasterCard/Visa Credit for the Corporate, Purchasing, Business and Private Label Cardmembers.
  - i) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia, UOB Malaysia’s subsidiary(ies) and UOB Malaysia’s related company(ies).
  - j) Sole-proprietors, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers.
  
3. The prizes (“**Prize**”) allocated for Promotion 1 - Contest are as stated in Table A below:

**Table A – Prize**

Prize	Total Prizes throughout Promotion Period
iPhone 13 Pro 128GB	Three (3) winners
RM1,000 Setel Vouchers	Twenty (20) winners

4. Eligible Customers shall be entitled to earn entries (“**Contest Entries**”) as per Table B and stand a chance to win the Prizes.

**Table B –Qualifying criteria**

Action	Contest Entries
<sup>1</sup> Top up RM100 & above to Setel Wallet using Participating Credit Card	1
<sup>2</sup> Top up RM100 & above to Setel Wallet using Participating Debit Card	2
<sup>3</sup> Every Participating Account opened	5
<sup>4</sup> Every multiples of RM500 Monthly Average Balance (“ <b>MAB</b> ”) in Participating Account	5
<sup>5</sup> Every Participating Credit Card new signed up	5

**Note:**

<sup>1</sup>Every RM100 (or its equivalent, as the case may be) spent in one (1) transaction using Participating Credit Card, the Eligible Customers can earn one (1) entry(ies) as stated in the Table B.

<sup>2</sup> Every RM100 (or its equivalent, as the case may be) spent in one (1) transaction using Participating Debit Card, the Eligible Customers can earn two (2) entry(ies) as stated in the Table B.

Example

Date	Action	Participating Credit/Debit Card	Entries
12 April 2022	Top up Setel Wallet RM100	UOB Visa Infinite Card	1
20 April 2022	Top up Setel Wallet RM150	UOB YOLO Visa Card	1
3 May 2022	Top up Setel Wallet RM100	UOB Debit MasterCard	2
13 May 2022	Top up Setel Wallet RM180	UOB Lady’s Solitaire MasterCard	1

<sup>3</sup> Eligible Customers can earn five (5) entry(ies) as stated in the Table B.

Example

Eligible Customer A opens UOB One Account on 18 April 2022 and ProSave Account-i on 28 April 2022. Hence, Eligible Contest Customer A is entitled for 10 Contest Entries for the Promotion Period as per Table C. Based on the Contest Entries earned, Eligible Customers will be selected by UOB Malaysia’s automated selection system for the Prize.

**Table C – New Accounts Opening Example (Customer A)**

Date of Participating Account Opening	Action	Contest Entries	Total Contest Entries for the Promotion Period
18 April 2022	New UOB One Account opening	5	10
28 April 2022	New ProSave Account-i opening	5	

<sup>4</sup>The MAB is calculated based on monthly average balance of each calendar month during the Promotion Period (“**Prize Participating Month**”), as illustrated below:

Calculation	
MAB in Participating Account	$\frac{\text{Sum of each day-end balance in Eligible Customer’s Participating Account in Prize Participating Month}}{\text{Number of days in the Prize Participating Month}^*}$

\*In the event where the Participating Account is opened during Prize Participating Month as per Table D, the MAB of Prize Participating Month will be sum of each day-end balance for the Prize Participating Month divided by total number of days since the Participating Account is opened.

**Table D – Prize Participating Month**

Upon meeting Prize Qualifying Criteria	Prize Participating Month
12 – 30 April 2022	April
1 – 31 May 2022	May
1 – 30 June 2022	June

**Example**

As illustrated in Table E, Eligible Customer B opens UOB One Account on 18 April 2022 and maintains MAB RM1,000 in Participating Account in April. Subsequently on 1 May 2022, Eligible Customer A tops up RM500 into the Participating Account and maintains the MAB until May:

**Table E – Contest Entries Example (Customer B)**

Prize Participating Month	Action	Contest Entries	Total Contest Entries for the Promotion Period
April 2022	Participating Account opening	5	50
	Total RM1,000 MAB in Participating Account	10	
May 2022	Total RM1,500 MAB in Participating Account	15	
June 2022	Total RM2,000 MAB in Participating Account	20	

<sup>5</sup>Any new UOB Malaysia Participating Credit Card applied during the Promotion Period (applicable to both Principal and Supplementary Credit Cards), approved and activated within thirty (30) days after the Promotion Period, it shall be deemed as Qualifying Criteria to earn 5 entries.

**Example****Table F – New UOB Credit Card application examples**

Contest Customers	Action	Date of application	Date of Approved & Activated	Contest Entries
Customer A	Apply new UOB Lady's Solitaire MasterCard	15 April 2022	19 May 2022	5
Customer B	Apply new UOB Visa Infinite & YOLO Visa Card	28 April 2022	30 May 2022	10
Customer C	Apply new UOB PRVI Miles Visa Card	10 May 2022	28 June 2022	5
Customer D	Apply new UOB ONE Visa Card	30 April 2022	12 July 2022	0*
Customer E	Apply new UOB Visa Platinum	10 June 2022	30 June 2022	5

\*Not eligible to earn 5 contest entries due to exceeds thirty (30) days after the Promotion Period.

**Promotion 1 - Winners Selection Process**

5. Winners will be selected by UOB Malaysia's automated selection system for the Prizes in Promotion 1.
6. Communication to Shortlisted three (3) iPhone 13 Pro 128GB winners:
  - a) The Shortlisted Eligible Customers will be contacted by UOB Malaysia's representatives via SMS at the mobile phone numbers registered for this Promotion or the latest contact numbers recorded in UOB Malaysia's system at any time during office hours. Such SMS will be made to the principal Eligible Cardmembers only within twelve (12) weeks after the expiry of the Promotion Period.

- b) The Shortlisted Eligible Customers will be required to answer one (1) question. The Eligible Cardmember will be deemed as a winner if he/she is able to answer the question correctly.
  - c) If the Shortlisted Eligible Customers is unable to answer the question correctly or does not answer/reply within the stipulated date/time, he/she will be withdrawn as the Shortlisted Eligible Cardmember by UOB Malaysia and the next Eligible Cardmember in sequence (who met the Eligibility Criteria) will be shortlisted.
7. Communication to Shortlisted twenty (20) RM1,000 Setel Vouchers winners:
- a) The Shortlisted Eligible Customers will be contacted by UOB Malaysia’s representatives via SMS at the mobile phone numbers registered for this Promotion or the latest contact numbers recorded in UOB Malaysia’s system at any time during office hours. Such SMS will be made to the principal Eligible Customers only within twelve (12) weeks after the expiry of the Promotion Period.
8. The Prizes provided do not include any accessories or items that are shown in the leaflet, website or any marketing material pertaining to this Promotion, as they are for illustration purposes only.
9. Eligible Customers is entitled to win a maximum of one (1) Prize throughout the Promotion Period.

**Promotion 2 – RM25 Setel Voucher**

10. The Promotion is open to Setel Malaysia Customer who is either new or existing UOB Malaysia individual customer and meets **ALL** of the following conditions:
- a) without 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 Mighty app (“**Participating Account**”) with promotion code ‘**SETEL**’ under referral ID section of UOB Mighty app 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.
11. 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 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).
12. Eligible Customers shall be entitled to receive RM25 Setel Voucher (“**Reward**”) upon opening Participating Account and maintain a minimum balance of Ringgit Malaysia Five Hundred (RM500) (“**Minimum Balance**”) by the respective Balance Dates as indicated in Table F below:

**Table G – Balance Date**

Participating Account Opening Date	Balance Date
12 – 30 April 2022	31 May 2022
1 – 31 May 2022	30 June 2022
1 – 30 June 2022	31 July 2022

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. Reward shall be awarded to first Participating Account opened during Promotion Period.

For example

Eligible Customer C opens UOB One Account on 12 April 2022 and subsequently opens ProSave Account-i on 17 April 2022. Eligible Customer C's One Account shall be deemed as the Participating Account entitled for the Reward.

13. Total Reward allocated for this Promotions is RM30,000 which will be awarded on first-come, first-served basis, subject to availability. UOB Malaysia does not have any obligation to inform the Eligible Customer should the Reward has been fully redeemed.
14. For the purpose of this Promotions, 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) and where such monies or funds paid or credited into the Participating Account of the Eligible Customer is utilized by the Eligible Customer to make placements pursuant to the terms and conditions herein within seven (7) Business Days after such monies or funds have been paid or credited into the relevant Participating Account of the Eligible Customer. The term "Business Day" shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.
15. 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.

#### **Fulfilment of Promotions Of Prize and/or Reward**

16. The iPhone 13 Pro 128GB Prize is subject to **ALL** of the following conditions:
  - a) Fulfilment and delivery of the Prize are provided and supported by appointed agents ("**Appointed Agents**").
  - b) Eligible Customer agrees, consents and allows UOB Malaysia to provide its Appointed Agents with the Eligible Customer' name, mailing address and contact number for the purpose of facilitating the Prize fulfilment process.
  - c) Appointed Agents shall arrange for the delivery of the Prize to the Eligible Customer' mailing address maintained in UOB Malaysia's record within twelve (12) weeks from the end of Promotion Period. A signed courier form shall be proof and acknowledgement of the delivery and receipt of the Prize. The Prize will not be sent to an address outside of Malaysia or P.O Box, nor can the Prize be collected from any UOB Malaysia branches.
  - d) The Prize awarded do not include any accessories or items that are shown in the leaflet, website or any marketing material pertaining to this Promotions, as they are for illustration purposes only.
  - e) The Prize awarded is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
  - f) UOB Malaysia is not affiliated with the organization whose products are given out as the Prize in this Promotions.
  - g) UOB Malaysia reserves the right to substitute or vary the Prize at any time with prior notice for another reward which is similar or equivalent with the value of the Prize.
  - h) 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 Prize.
  - i) UOB Malaysia is not liable for any dissatisfaction with the Prize.

- j) All transactions will be calculated from Malaysian time 0000 hours to 2359 hours from the first day to the last day of Promotion Period. The date and time of transactions are based on the transaction time as captured by UOB Malaysia transaction record during the Promotion Period.
- k) UOB Malaysia shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party for any reason whatsoever.
- l) The Prizes awarded are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
- m) Eligible Customer can participate in all Promotions organized by UOB Malaysia. However, for the avoidance of doubt, each Eligible Customers is only entitled to win a maximum of one (1) unit of Grand Prize throughout the Promotion Period.

**17.** The RM1,000 Setel Voucher Prize and/or RM25 Setel Voucher Reward (whichever applicable) is subject to **ALL** of the following conditions:

- a) Eligible Customer will receive a Short Message Service (“**SMS**”) from UOB Malaysia to redeem the Prize and/or Reward (whichever applicable) in the form of Setel voucher code within ninety (90) days from the end of Promotion Period. The SMS will be sent to the Eligible Customer’s registered mobile numbers as per UOB Malaysia record. In the event that the Prize and/or Reward (whichever applicable) is not received by the Eligible Customer, the Eligible Customer shall be fully responsible to promptly notify UOB Malaysia no later than 30 September 2022, failing which thereafter UOB Malaysia shall not be liable for non-receipt of Prize and/or Reward (whichever applicable) by the Eligible Customer.
- b) The Prize and/or Reward (whichever applicable) must be redeemed within the stipulated validity period, failing which the Prize and/or Reward (whichever applicable) may be forfeited by Setel Malaysia automatically without notice and the Eligible Customer will not be eligible to redeem the Prize and/or Reward (whichever applicable) and UOB Malaysia has no obligation to replace such Prize and/or Reward (whichever applicable) under any circumstances.
- c) The Prize and/or Reward (whichever applicable) 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 Prize and/or Reward (whichever applicable) in this Promotions.
- e) UOB Malaysia reserves the right to substitute or vary the Prize and/or Reward (whichever applicable) at any time with prior notice for another reward which is similar or equivalent with the value of the Prize and/or Reward (whichever applicable).
- 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 Prize and/or Reward (whichever applicable).
- g) UOB Malaysia is not liable for any dissatisfaction with the Prize and/or Reward (whichever applicable).
- h) The Prize and/or Reward (whichever applicable) is subject to the terms and conditions of Setel Malaysia Terms and Conditions which can be found at [www.setel.com.my](http://www.setel.com.my). The Prize and/or Reward (whichever applicable) must be utilized within its validity period (as set out by Setel Malaysia), failing which the unutilized Prize and/or Reward (whichever applicable) 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.
- i) All transactions will be calculated from Malaysian time 0000 hours to 23:59 hours from the first day to the last day of Promotion Period. The date and time of transactions are based on the transaction time as captured by UOB Malaysia transaction record during the Promotion Period.
- j) UOB Malaysia shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party for any reason whatsoever.
- k) The Prizes awarded are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.

## General Terms and Conditions

18. By participating in these Promotions, the Eligible Customers agree to be bound by these terms and conditions, the Terms and Conditions Governing Accounts and Services (Conventional Banking), Terms and Conditions Governing Islamic Accounts and Services and UOB Debit MasterCard Terms and Conditions (collectively as "Generic T&Cs"), including any amendments or variations to it and the decision of UOB Malaysia in connection with any matter relating to the Promotions shall be final, conclusive and binding on the Eligible Customers. If there is any inconsistency between this terms and conditions and the Generic T&Cs, this terms and conditions shall prevail.
19. Eligible Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Eligible Customers do not understand.
20. Unless specifically mentioned in this Terms and Conditions, these Promotions are 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 these Promotions.
21. 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 Promotions 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 Promotions.
22. UOB Malaysia shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in the Eligible Customer failing to be entitled to the prize and/or rewards under the Promotion.
23. 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 in respect of this Promotions.
24. 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.
25. 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 Promotions, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Promotions.
26. 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 Promotion, these terms and conditions shall prevail.
27. Deposit products 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.
28. 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, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Promotions.

29. To the fullest extent permitted by Shariah, 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.
30. 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.

- End of Terms and Condition -