

Terms and Conditions

UOBM “Privilege Banking/Wealth Banking CASA Acquisition Promotion” Terms and Conditions
 United Overseas Bank (Malaysia) Bhd (Company No. 271809-K) (“UOBM”) is running a “Privilege Banking/Wealth Banking CASA Acquisition Promotion” (“Promotion”) from 1st April 2019 to 30th September 2019 (“Promotion Period”), both dates inclusive or such other dates as may be determined by UOBM from time to time.

Eligibility

1. This Promotion is open to new-to-bank UOBM individual Privilege Banking or Wealth Banking customers (“Eligible Customers”).
2. The following persons shall not be eligible to participate in this Promotion:
 - 2.1. Sole-Proprietorship, Partnership, Charitable/Non Profit Organization/Societies, Corporate and Commercial Customers;
 - 2.2. UOBM 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 CASA account held with UOBM are terminated or closed within the Promotion Period; and
 - 2.5. Any Eligible CASA held with UOBM that are delinquent or unsatisfactorily conducted as determined by UOBM at its sole and absolute discretion.
3. The following current accounts and/or savings account opened and maintained with UOBM are the eligible accounts under this Promotion (“Eligible CASA”):-
 - 3.1. Privilege Account;
 - 3.2. Wealth Premium Account; and
 - 3.3. Stash Account.

Promotion Mechanics and Conditions

4. During the Promotion Period, the Eligible Customers shall be eligible for one (1) gift (“Gift”) when they deposit a minimum single deposit amount (“Minimum Deposit Amount”) in any one of the Eligible CASA with earmark period (“Earmarked Amount”) as per Table 1 below:

Table 1

Gift Category	Minimum Deposit Amount	Earmark Period
Gift 1: Korin Duffel Bag	RM100,000	5 months
Gift 2: Backpack with TSA Lock	RM50,000	5 months

The moneys deposited under this Promotion will be earmarked for the Earmark Period starting from the date of the deposit earmarked (“Tenure”). For avoidance of doubt, Eligible Customers shall be entitled to 1 Gift per Deposit Amount.

5. There are one hundred (100) units of Gift 1 and one hundred (100) units of Gift 2 which will be given on a first-come, first-served basis, subject to the availability of the Gifts. Notification on availability of Gifts shall be given to Eligible Customers by way of posting on the UOBM website or any other manner as may be determined by UOBM from time to time.
6. During the Promotion Period, each Eligible Customer is entitled to a maximum of five (5) units of each Gift type.

7. In the event that any part of the earmarked amount is withdrawn (in part or in full) prior to the expiry of the Tenure, Eligible Customers are required to give one (1) day notice to the UOBM and UOBM reserves the right to deduct the following fee as set out in Table 2 below for each Gift from the Eligible CASA at the time of withdrawal.

Table 2:

No.	Gift	Fee
1.	Korin Duffel Bag	RM365.00
2.	Backpack with TSA Lock	RM175.00

8. 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 accounts 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 cheques drawn on such other bank(s) and where such moneys or funds paid or credited into the account(s) 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. Funds transferred from any existing UOBM savings/current/fixed deposit/Foreign Currency account(s) or in the form of UOBM cheques, cashier's orders or demand drafts are not Fresh Funds and would not be eligible for this Promotion.
9. 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 cheque, 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 .

Terms and Conditions for the Gifts

10. The Eligible Customers may collect the Gifts (as the case may be) at the following times:
- 10.1. At the Transaction Branch upon clearance of the cheques for Eligible Customers who deposit Fresh Funds via cheques; or
 - 10.2. At the Transaction Branch on the same day the deposit is made for Eligible Customers who deposit Fresh Funds in cash; or
 - 10.3. At the Transaction Branch on the day the remittance is credited into their Eligible CASA for Eligible Customers who deposit Fresh Funds via Inter-Bank Giro (IBG).
11. In the event that the Gifts are not available for collection at the Transaction Branch, UOBM will notify the Eligible Customer by phone or SMS of the new date for collection at the Transaction Branch once the Gift is ready for collection.
12. In the event that the Gifts are fully redeemed, UOBM reserves the right to replace the Gifts with another gift of a similar or equivalent value, to be determined at the sole discretion of UOBM.
13. Picture(s) of the Gift(s) shown in any advertising, promotional, publicity and other materials relating to or in connection with this Promotion is/are solely for illustration purposes only and may not depict the actual colour, or size of the Gift(s) and does not include any optional props, accessories or equipment featured.

14. In the event of approved eligible joint account applications, the Gift shall be given to the primary accountholder only.
15. The moneys earmarked under this Promotion will not be eligible for any other UOBM promotions and no other special, additional or preferential rates shall be given under this Promotion.
16. The Gifts are subject to the following conditions:
 - 16.1 Collection of the Gifts will be at the Transaction Branch by the Eligible Customers at their own cost and expense, and UOBM shall not entertain any requests for courier of the Gifts.
 - 16.2 UOBM shall not be obliged to replace any damaged or stolen Gifts after Eligible customer collect the Gifts from Transaction Branch. The Gifts are neither transferable nor exchangeable in part or in full for cash or other goods.
 - 16.3 UOBM makes no representation or warranties with respect to the Gifts, and in particular, makes no warranties with respect to the quality of the Gifts or their suitability for any purpose.
 - 16.4 UOBM is not affiliated with the organisation whose products are given out as the Gifts in this Promotion.
 - 16.5 UOBM reserves the right to substitute or vary the Gifts at any time at its own discretion with prior notice for another gift even if the value of such gift is similar or equivalent with the value of the Gift.
 - 16.6 UOBM is not liable for any defects of or dissatisfaction with the Gifts.
 - 16.7 The Gifts are subject to the terms and conditions of the organisation(s) whose products are given out as Gifts in this Promotion.

General Terms and Conditions

17. By participating in this Promotion, the Eligible Customers agree to be bound by these terms and conditions and the terms and conditions governing the Eligible CASA including any amendments or variations to it.
18. The Eligible Customers hereby acknowledge and agree that the decision of UOBM in connection with any matter relating to this Promotion shall be final, conclusive and binding on the Eligible Customers. No appeals or correspondence from any Eligible Customers will be entertained.
19. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers resulting directly or indirectly from this Promotion and/or the Gifts save for UOBM's negligence or willful misconduct specifically related to this Promotion.
20. UOBM shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Promotion and/or the Gifts which is published in any media, marketing or advertising materials.
21. To the fullest extent permitted by law, UOBM expressly excludes and disclaims any representations, warranties or endorsements, express 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 Promotion and the Gifts under this Promotion.
22. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, these terms and conditions shall prevail.
23. UOBM reserves the rights at its absolute discretion to cancel, withdraw, suspend, extend or terminate this 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 UOBM of this Promotion shall not entitle the Eligible Customers to any claim or compensation against UOBM 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.

24. UOBM reserves the right to add, delete or vary these terms and conditions, from time to time, wholly or in part, at its absolute discretion, by providing prior notice to the Eligible Customers through posting on UOBM's website, displaying a notice at any of UOBM's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOBM from time to time.
25. The Eligible CASA is eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM"). UOBM is a member of PIDM.
26. 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]