

UOB ZERO FEE IBG AND DUITNOW FUND TRANSFER PROMOTION Terms & Conditions

United Overseas Bank (Malaysia) Bhd (199301017069 (271809-K) (“UOB Malaysia”) is running a “**Zero Fee IBG and DuitNow Fund Transfer Promotion**” (“**Promotion**”) from 1 January 2024 to 31 December 2024 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time (“**Promotion Period**”).

ELIGIBILITY

1. This Promotion is open to all new and existing UOB Malaysia individual customers who are individuals residing in Malaysia, including Malaysian citizens, permanent residents or non-Malaysian citizens, and of 18 years and above (“Eligible Customer(s)”).
2. The following shall not be eligible for the Promotion:
 - i. persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them; and/or
 - ii. persons whose accounts are in breach of the terms and conditions governing the said account(s); and/or
 - iii. persons who have/has committed or suspected of any fraudulent acts and misconducts in relation to their other account(s), services and facilities with UOB Malaysia; and/or
 - iv. persons whose account(s) are terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws, delinquent, and/ or be invalid or cancelled as determined by UOB Malaysia during the Promotion Period.

PROMOTION MECHANICS

3. During the Promotion Period, no fee shall be charged to the Eligible Customer(s) for all Interbank Giro (IBG) and DuitNow fund transfer transactions (“Fund Transfer”) made via UOB Personal Internet Banking (“PIB”) and UOB TMRW App (“TMRW”). The fee waiver shall be referred to as the “Fee Waiver”.
4. Please refer to the table below for the maximum daily limit applicable to each Eligible Customer(s) for the respective Fund Transfer:

Type of Fund Transfer	Maximum Daily Limit
IBG Fund Transfer	RM50,000
DuitNow Fund Transfer	RM50,000

For the avoidance of doubt, if the Eligible Customer(s) has made Fund Transfer exceeding the maximum daily limit via IBG and DuitNow, the Eligible Customer(s) will not be able to make any further Fund Transfer on that particular day.

5. The Fee Waiver is **NOT** applicable to Fund Transfer transactions performed by the Eligible Customer(s) over the counter at any of UOB Malaysia’s branches.

6. Please refer to the table below for the fee comparison between the standard service fee and Promotional period service fee for IBG and DuitNow Fund Transfer via PIB and TMRW respectively:

a) IBG Fund Transfer

Fund Transfer Channels	Standard Service Fee charged for each IBG Fund Transfer		Fee Waiver for each IBG Fund Transfer during the Promotion Period
	RM5,000 and below	Above RM5,000	
UOB PIB	RM 0.00	RM 0.10	RM 0.00
UOB TMRW	RM 0.00	RM 0.10	RM 0.00

b) DuitNow Fund Transfer

Fund Transfer Channels	Standard Service Fee charged for each DuitNow Fund Transfer		Fee Waiver for each DuitNow Fund Transfer during the Promotion Period
	RM5,000 and below	Above RM5,000	
UOB PIB	RM 0.00	RM 0.50	RM 0.00
UOB TMRW	RM 0.00	RM 0.50	RM 0.00

7. The Fee Waiver will also be applicable for Fund Transfer performed during the Promotion Period pursuant to the standing instructions given by the Eligible Customer(s) to UOB Malaysia via PIB and TMRW.

GENERAL TERMS AND CONDITIONS

8. By participating in this Promotion, Eligible Customer(s) agree to be bound by these 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.
- (c) Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services

The terms and conditions listed above shall include any amendments or variations to it and the decision of UOB Malaysia in connection with any matter relating to the Promotion shall be final, conclusive and binding on the Eligible Customer(s). If there is any inconsistency between these terms and conditions and the terms and conditions listed above, these terms and conditions will prevail.

9. Customer(s) should seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customer(s) do not understand.
10. Unless specifically mentioned in this terms and condition, this Promotion is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customer(s) in addition to this Promotion.

11. The record of 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 Customer(s). 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 Promotion.
12. 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.
13. 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.
14. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customer(s) 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.
15. 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.
16. Deposit products are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) for each depositor. Eligible Customer(s) may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
17. 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, cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of the Promotion shall not entitle the Eligible Customer(s) to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customer(s) whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
18. 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 Customer(s) 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 Customer(s) agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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