

Anniversary Gift Redemption Terms and Conditions

- 1) Customer can redeem an Anniversary Gift during the redemption period (1 October – 31 October 2018) from the selected UOBM branches using the redemption code stated in e-flyer.
- 2) Each Customer must be present at selected UOBM branch to redeem the Anniversary Gift. No representatives are allowed to redeem the Anniversary Gift for and on behalf of the Customer. The Customer must show the e-flyer received by him or her on his or her mobile device to the Bank Staff. Verification of the identity and the eligibility of the Customer will be conducted by the Bank Staff and redemption will be allowed upon completed verification to the satisfaction of UOBM.
- 3) Each customer is entitled to **one (1)** Anniversary Gift.
- 4) At the sole discretion of PAMB and UOBM, PAMB and UOBM may at any time amend and/or change the Anniversary Gift to any item with similar monetary value. The Customer will have no claim against PAMB and UOBM in respect of the change. At the sole discretion of PAMB and UOBM, PAMB and UOBM may at any time vary the terms and conditions for the redemption of the Anniversary Gift.
- 5) In the event the Customer is unable to meet and/or to fulfill all criteria set out, PAMB and UOBM shall have the absolute discretion and right to decline and/or deny the redemption. All decisions of PAMB and UOBM are conclusive. No appeal will be entertained by PAMB and UOBM.
- 6) The Anniversary Gift is not exchangeable and is not redeemable for cash, credit or in kind.
- 7) PAMB and UOBM do not provide any warranty on the quality or services in relation to the Anniversary Gift provided hereunder. In this regard, PAMB and UOBM are not liable for any loss, damages or harm (whether physically or mentally) that you or the policyholders may suffer arising from the usage of such gift.
- 8) For all intents and purposes, the Anniversary Gift provided hereunder shall not in any event be construed as a variation to the terms and conditions under the Proposal(s) (“Terms”). These Terms shall continue in full force and effect.

Please refer to Bank Staff for full Terms and Conditions.

In partnership with



United Overseas Bank (Malaysia) Bhd (271809-K)

Member of PIDM

Prudential Assurance Malaysia Berhad (Member of PIDM)

Prudential Assurance Malaysia Berhad (PAMB) is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by PAMB are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from PAMB or visit the PIDM website (www.pidm.gov.my) or call the PIDM toll-free line (1-800-88-1266).