

PRODUCT DISCLOSURE SHEET <i>(Read this Product Disclosure Sheet before you decide to take up the Gold Savings Account. Be sure to also read the general terms and conditions.)</i>	UNITED OVERSEAS BANK (MALAYSIA) BHD GOLD SAVINGS ACCOUNT (GSA) Date:
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1. What is this product about?

This is a gold investment without the need to hold actual physical gold. The returns on your investment depend on movement of the gold price. This investment is not insured by Perbadanan Insurans Deposit Malaysia.

2. What do I get from this product?

Minimum Initial Investment	20 grams
Minimum Subsequent Investment / Withdrawal	In multiple of 5 grams
Minimum Balance in the Account	10 grams (if fall below 10 grams, an administrative fee of RM 2.12 (inclusive of GST) will be charged per month)
Interest Payment	Nil
Gold Buying/Selling Price	The gold buying/selling price is quoted in RM per gram. Gold price is determined by the Bank at its sole and absolute discretion after taking into consideration the international gold price, exchange rate between United States Dollar and Ringgit Malaysia, and other market conditions.
Conversion to Physical Gold	Request for conversion into physical gold will be at the Bank's sole and absolute discretion. A conversion fee will be charged at the point of the transaction. Differential between physical gold price and GSA + processing fee.

3. What are the key terms and conditions?

Opening Gold Savings Account:

The account holder is required to maintain either a Savings or Current Account with the Bank to facilitate payment for purchases, collection of sales proceeds and debiting of fees and charges under the GSA.

Transfer of gold to other account:

No transfer of gold to other account holder(s) is allowed.

4. What are the fees and charges I have to pay?

Administrative Fee

An administrative fee of RM2.12 (inclusive of GST) will be charged per month if the balance of the GSA falls below 10 grams at month end.

5. What are the major risks?

Pricing Risk

Gold buying/selling price will be based on prevailing world and local market conditions for gold, the exchange rate between United States Dollar and Ringgit Malaysia and other market conditions

Market Risk

Your investment will be exposed to market forces or volatility. Due to unforeseen market movements, you may sustain substantial losses on the investment if market conditions move against your favour.

6. What do I need to do if there are changes to my contact details?

It is important that you inform the Bank of any change in your contact details to ensure that all correspondences reach you in a timely manner.

7. Where can I get further information?

Should you require additional information about investment, please refer to the *bankinginfo* booklet on 'Investing Your Money', available at all our branches and the www.bankinginfo.com.my website.

For more information on Gold Savings Account, you may call UOB 121 Phone Banking at:

- Kuala Lumpur : 03-26128121
- Penang : 04-2401121
- Johor Bahru : 07-2881121
- Kuching : 082-287121
- Kota Kinabalu : 088-477121

Alternatively, you may visit any of our branches nearest to you and log in to our website at www.uob.com.my

8. Other products available

Premier Gold Account (PGA)

WARNING:

THIS IS A NON-PRINCIPAL PROTECTED PRODUCT. THE RETURNS ON THIS INVESTMENT ARE SUBJECT TO THE GOLD PRICE FLUCTUATION. THE RETURNS ON THIS INVESTMENT ARE UNCERTAIN AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

The information provided in this disclosure sheet is valid as at 19 April 2016.