

UOB Malaysia SME Banking Property Valuation Subsidy Campaign 2026

United Overseas Bank (Malaysia) Bhd (Company Reg. No 199301017069 (271809-K)) (“**UOBM**” or “**the Bank**”) is running a UOB Malaysia SME Banking Property Valuation Subsidy Campaign” from **1st April 2026 to 31 October 2026** (both dates inclusive) or on the first come first served basis until such date(s) as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

Eligibility to Participate

1. This Campaign is open to for SME Banking (Emerging Enterprise) new-to-bank (“NTB”) and new-to-product (“NTP”) customer and not limited to existing campaign’s Real Estate Agents or Real Estate Agencies.

2.

Property backed loan/financing shall refer to any of the following products financing up to RM 4,999,999.00:

- Biz Property
- TF-i
- Biz Property Plus
- Biz Solution

3. To be eligible for the Property Valuation Subsidy, all the following conditions must be fulfilled:

- a) Property Loan/Financing type is “New Purchase” and refinancing from other financial institution to UOBM.
- b) Not applicable to internal refinancing, gear up or top-up loans/financings.
- b) Type of Properties: Completed Residential, Commercial and Industrial properties which meet UOBM’s lending/financing criteria.
- c) The borrower/applicant must have accepted UOBM’s letter of offer and the facility account must be valid, not cancelled or terminated during the Campaign Period.

Valuation Subsidy Mechanics and Qualifying Criteria

- a. Product eligibility, EE Products: Property Backed Loan/Financing – Biz Property, TF-i, Biz Property Plus, BizSolution
- b. Type of Loan/Financing Collateral - Completed property within catchment area/specific township
- c. Property value must not be more than RM 6,000,000 which is indicate by the bank’s appointed property valuer.
- d. Campaign area coverage is for property within Peninsula Malaysia (except Pahang, Terengganu and Kelantan)



- e. Customers Type: NTB and NTP customers
- f. Formal valuation for the property valuation fee subsidy is strictly to be conducted by the appointed valuer only. In the event the appointed valuer is unable to obtain the value, the campaign valuation subsidy shall not be fulfilled.
- g. Loan/financing referral with minimum fixed loan/financing amount of RM1,000,000.00 is eligible to participate in this Campaign.
- h. UOBM reserves the right to request for additional supporting documents as it deems fit for whatsoever reason.

g) Valuation subsidy fulfilment is based on the execution of loan/financing agreement.

4. General Terms and Conditions

- a. By participating in this Campaign, the Eligible Customer agrees to be bound by these terms and conditions and the products terms and conditions applicable to the Eligible Customer, including any amendments or variations to them respectively and the decision of UOB Malaysia in connection with any matter relating to the Campaign shall be final, conclusive and binding on the Eligible Customers. If there is any inconsistency between the terms and conditions and the product terms and conditions applicable to the Eligible Customer, these terms and conditions will prevail. Eligible Customer shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Eligible Customer does not understand.
- b. UOB Malaysia's decision on all matters relating to the Campaign and property valuation fee subsidy including but not limited to, the time of receipt of the duly completed submission by UOB Malaysia, is final, conclusive and binding against the Eligible Customer. UOB Malaysia shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Campaign and the property valuation fee subsidy.
- c. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature howsoever arising or suffered by the Eligible Customer or authorised person of the Eligible Customer or any third party resulting directly or indirectly from the Campaign and/or property valuation fee subsidy unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to the Campaign and/or property valuation fee subsidy.
- d. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Campaign and/or property valuation fee subsidy and published in any mass media, marketing or advertising materials.
- e. To the fullest extent permitted by law, UOB Malaysia 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 Campaign and the Reward.



- f. Deposits placed with UOB Malaysia 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.
- g. 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 the Campaign, these terms and conditions shall prevail.
- h. To the fullest extent permitted by Shariah (if applicable), UOB Malaysia reserves the rights to withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, in whole 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 Campaign shall not entitle the Eligible Customer to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customer whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
- i. To the fullest extent permitted by Shariah (if applicable), UOB Malaysia reserves the right to add, delete, suspend, substitute or vary these terms and conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Referrers through posting on UOB's website, displaying a notice at any of UOB's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOB Malaysia from time to time.
- j. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customer and/or the authorised persons of the Eligible Customer agree to submit to the exclusive jurisdiction of the courts of Malaysia.

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