

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your UOB Gold Savings Account.

United Overseas Bank Malaysia Bhd
(Reg No.: 199301017069 (271809-K))

Other customers have read this PDS and found it helpful; **you should read it too.**

Date:

1 Know your Gold Savings Account (GSA)?

Gold Savings Account (GSA) is an investment accounts which allow Customers (individual or non-individual) to invest gold in paper/statement form without the hassle of keeping the physical gold. The returns of your investment will depend on the fluctuations of the gold price.

For this investment product,

- Minimum Initial Investment: **5 grams.**
- Minimum Subsequent Investment / Withdrawal: **5 grams and above, in whole grams only (e.g. 5 grams, 6 grams).**
- Principle protection: *Not principal protected.*
- Interest payment: NIL.
- Gold Buying / Selling price: Gold buying/selling price is quoted in RM per gram. Gold price is determined by the Bank at its discretion after taking into consideration the international gold price, exchange rate between United States Dollar and Ringgit Malaysia, and other market conditions.
- Required Balance: No minimum balance is required.
- Physical Gold Conversion: Option to convert the balance into physical gold, subject to the Bank's terms and conditions.

You should read and understand the terms and conditions of this investment product.



Required to maintain either a Savings Account to facilitate payment for purchases, collection of sales proceeds and debiting conversion premium under the GSA.



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

2 Know Your Costs

Conversion into Physical Gold	Any request to convert the investment in GSA into physical gold is subject to a conversion premium of RM450.00 per piece of 100gm physical gold, payable at the point of transaction. The conversion premium may be revised from time to time with prior notice.
Fees and Charges	There are no fees and charges for opening and maintaining the Gold Savings Account.

If you have any questions or require assistance on your Gold Savings Account (GSA), you can



Call us at

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



Visit us at

<https://www.uob.com.my/business/invest/gold.page>



Email us at

uobcustomerservice@uob.com.my

3 Know Your Risks

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 condition moves against your favour.

Reminder: You should understand and consider all risk factors carefully before making an investment decision.

BENEFITS

Secure, hassle-free investment: Invest in gold easily without worries and investment is shown in your statement.

Conversion to physical gold: Have the flexibility to convert Gold Savings Account holding to physical gold bar.

Instant liquidity: You can cash in your investment any time during banking hours.

Reminder: Please note that benefits are subject to change based on market conditions.

4 Other Key Terms

- It is important for you to inform us of any changes in your contact details to ensure that all correspondences will be able to reach you in a timely manner.
- For individuals, only persons aged eighteen (18) years and above on the application date are allowed to open a Gold Savings Account.
- The Gold Savings Account with credit balance will be classified as dormant when the account has no sale and purchase transactions for a consecutive period of seven hundred and thirty (730) days or such other period as may be stipulated by us from time to time.
- The information in this disclosure sheet is governed by and subject to the Bank's Terms and Conditions governing Gold Investment Account.

Customer's Acknowledgment*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

I acknowledge that UOB (Malaysia) Bhd has provided me with a copy of the PDS.
I have read and understood the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:

Date:

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 OR THE POSSIBILITY OF INCURRING LOSSES. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.