



Risk Disclosure Statement

Premier Gold Account and Gold Savings Account

(Effective 30 April 2026)

Important notice

Customers who transact with United Overseas Bank (Malaysia) Bhd (“The Bank”) should be aware of the risks associated with Premier Gold Account (PGA) & Gold Savings Account (GSA)

The objective of this statement is to explain to you, briefly, the nature of the transaction prior to your undertaking of such transactions. In particular, you must be aware that the associated risk of loss in transactions can be substantial.

THIS RISK DISCLOSURE STATEMENT DOES NOT PURPORT TO DISCLOSE OR DISCUSS ALL OF THE RISKS AND OTHER SIGNIFICANT ASPECTS OF ANY TRANSACTION. YOU SHOULD THEREFORE BE AWARE OF YOUR OWN FINANCIAL OBJECTIVES AND / OR NEEDS AND YOU SHOULD CONSULT WITH YOUR OWN LEGAL, TAX AND FINANCIAL ADVISERS BEFORE ENTERING INTO ANY PARTICULAR TRANSACTION. IT IS IMPORTANT FOR YOU TO DETERMINE WHETHER ANY TRANSACTION IS SUITABLE FOR YOU, AND YOU SHOULD BE AWARE THAT THIS IS YOUR SOLE RESPONSIBILITY.

In considering whether to enter into such transactions, you should be aware and understand the following:-

- (a) your investment will be exposed to market forces or volatility. Unforeseen market movements may result in you sustaining substantial losses on the transaction if market conditions move against your favour;
- (b) the gold buying / selling price based on prevailing world and local market conditions for gold, the exchange rate between United States Dollar and Ringgit Malaysia and other market conditions;
- (c) the legal terms and conditions of the documentation for such transaction;
- (d) the extent of the economic risk to which you are exposed as a result of such transaction (and determine that such risk is suitable for you in light of your specific experience in relation to the specific transaction and your financial objectives, circumstances and resources);
- (e) the income treatment and the accounting treatment of such transaction (which can be complex);
- (f) the regulatory treatment of such transaction;
- (g) the nature and scope of the relationship between yourself and the Bank with respect of such transaction undertaken by you; and
- (h) this is a non-principal protected product. **This product is not protected by Perbadanan Insurans Deposit Malaysia (PIDM).**



ACKNOWLEDGEMENT

1. I/We hereby confirm that I/we have read this Risk Disclosure Statement and fully understand and accept its terms. I/We accept the risks in opening and maintaining the PGS and GSA in which so notified and/or implied, and understand the need to take independent advice.
2. I/We have been properly informed of all the relevant facts, including the product features and risks and the potential losses that I/we may suffer. I/We have the capacity to evaluate (internally or through consultation with my/our own legal, regulatory, tax, business, investment, financial and accounting advisers to the extent I/we have deemed necessary), and after careful consideration, I/we have made my/our own decision to enter into this investment/transaction based on my/our own judgment and upon any advice from such advisers as I/we deem necessary. I/We hereby declare that I/we am/are entering into this investment/transaction with the full understanding of the terms, conditions and risks of this investment/transaction and am/are capable of and willing to assume those risks.
3. I/We agree that this Risk Disclosure Statement is not intended as a substitute for me/us actually becoming reliably and adequately informed as regards any specific transaction contemplated, and that I/we shall accordingly be solely responsible for any transaction which I/we ultimately choose to enter into.
4. I/We confirm that the decision to open the PGA/GSA is based on my/our sole judgment and no reliance is made on the Bank’s marketing materials or representation by its representatives.

EXECUTION BY INDIVIDUALS

SIGNED BY:

 Name:
 NRIC/Passport No.:
 Designation:

 Name:
 NRIC/Passport No.:
 Designation:

***EXECUTION BY NON-INDIVIDUAL**

SIGNED FOR AND ON BEHALF OF:

 Authorised Signatory
 Name:
 Designation:

 Authorised Signatory
 Name:
 Designation:

*Delete if not applicable