

PRODUCT DISCLOSURE SHEET <i>(Read this Product Disclosure Sheet before you decide to take up the Premier Gold Account. Be sure to also read the general terms and conditions.)</i>	UNITED OVERSEAS BANK (MALAYSIA) BHD (REGISTRATION NO. 199301017069 (271809-K)) PREMIER GOLD ACCOUNT (PGA) Date: <The date Product Disclosure Sheet is issued to customer>
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1. What is this product about?

Premier Gold Account (PGA) is an investment accounts which allows 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.

This investment is not protected by Perbadanan Insurans Deposit Malaysia.

2. What do I get from this product?

Minimum Initial Investment	1 kilogram
Minimum Subsequent Investment / Withdrawal	In multiple of 1 kilogram <i>*the investment / withdrawal must be in rounded / whole amount e.g. 1kg, 2kg and 3kg)</i>
Interest Payment	Nil
Gold Buying/Selling Price	The gold buying/selling price is quoted in RM per kilogram. 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.
Conversion to Physical Gold	Request for conversion into physical gold will be at the Bank's discretion. A conversion cost of RM1500.00 per kilobar will be charged at the point of the transaction. The conversation cost may be amended from time to time with prior notice.

3. What are the key terms and conditions?

(a) Opening Premier Gold 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 PGA.

(b) Transfer of gold to other account:

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

For further details, you may refer to Terms and Conditions Governing Accounts and Services (Individual), Terms and Conditions Governing Non-Individual Current and Savings Account, and Terms and Conditions Governing Gold Investment Account.

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

There will be no fees and charges for opening and maintaining the Premier Gold Account.

5. What are the major risks?

(a) 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.

(b) 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 for you to inform the Bank of any changes in your contact details to ensure all correspondences will be able to reach you in a timely manner.

7. Where can I get further information?

For more information on Premier Gold Account, you may call UOB Malaysia Contact Centre 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 or log in to our website at <https://www.uob.com.my/corporate/gmim/gmim-pga.page>.

8. What are the other types Gold Investment Account available?

Gold Savings Account (GSA) is a gold investment product in paper/statement form with minimum initial investment of only 5 grams of gold.

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.

The information provided in this disclosure sheet is valid as at 16th December 2024.