

## UOB Malaysia Go Green Home Loan / Financing Campaign

### TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company No. 199301017069 (271809-K)) (“UOB Malaysia”) is organizing a Go Green Home Loan / Financing Campaign (“Campaign”) from 1 January 2025 until 31 December 2025 (both dates inclusive) (“Campaign Period”).

#### Campaign Eligibility

1. This Campaign is open to all UOB Malaysia customers who meet **ALL** the following criterias (hereinafter referred to as the “Eligible Customers”):
  - a) aged 18 years and above.
  - b) who accepted the loan/financing facilities approved by UOB Malaysia during the Campaign Period and subject to a minimum loan/financing amount of RM500,000.
  - c) purchased property is from UOB Malaysia end-financing projects with green or sustainable initiatives with certified green home concept of Gold or above category.
  - d) the loan/financing facilities accepted may be direct purchase from the property developer with certified green home concept of Gold or above category.
2. Customer shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
  - a) Non-individual customers of UOB Malaysia.
  - b) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

#### Campaign Mechanic

3. Eligible Customers shall be entitled to reward of Ringgit Malaysia xxx (RM1, 500) (“Reward”) which will be credited into the Eligible Customer’s CASA/CASA-i account maintained with UOB Malaysia upon first drawdown of the loan/financing facilities after MRTA (Mortgage Reducing Term Assurance)/MRTT (Mortgage Reducing Term Takaful) drawdown (where applicable). Illustration: -  
1st drawdown of MRTA/MRTT premium on 1/7/2025. Subsequent loan/financing drawdown on 15/7/2025 The Reward will be credited immediately on 15/7/2025 after the loan/financing drawdown.
4. Each Eligible Customer is only entitled to receive up to one (1) time Reward throughout the Campaign Period, regardless of the number of loan/financing facilities accepted.
5. In the event that the Reward is not credited, the Eligible Customers shall be fully responsible to promptly notify UOB Malaysia’s Contact Centre by phone or in writing and in any event, no later than 31 January 2026, failing which thereafter UOB Malaysia shall not be liable for non-receipt of the Reward by the Eligible Customers.

6. The Reward is non-transferable to any other party or parties and not exchangeable for other goods, cash or credit, whether in part or in full.

### General Terms and Conditions

7. By participating in this Campaign, the Eligible Customers agree to be bound by these terms and conditions, and ALL of the following terms and conditions where applicable, including but not limited to:
  - a) Terms and Conditions Governing Accounts and Services (Conventional Banking).
  - b) Terms and Conditions Governing Islamic Accounts and Services.
  - c) Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services;
  - d) UOB Business Internet Banking Service Agreement.
  - e) UOB Debit MasterCard Terms and Conditions.
  - f) Annexure to the letter of offer and UOB Malaysia's Standard Terms and Conditions Governing Banking Facilities.

The terms and conditions listed above shall include any amendments or variations to them 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 these terms and conditions and the terms and conditions listed above, these terms and conditions shall prevail.

8. UOB Malaysia reserves the right to approve or reject any application and/or supporting documents as requested by UOB Malaysia. For the avoidance of doubt, UOB Malaysia reserves the right, as it deems fit, to determine if the supporting documents are valid or sufficiently clear for purposes of approval.
9. Eligible Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Eligible Customers do not understand.
10. The records of transactions maintained by UOB Malaysia and UOB Malaysia's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on the Eligible Customers. Save for manifest error (for example, discrepancies in dates) or fraud, UOB Malaysia will not be obliged to entertain enquiries or appeals in respect to any matter concerning this Campaign.
11. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customer or any third parties resulting directly or indirectly from this Campaign save for UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
12. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or willful misconduct, UOB Malaysia expressly excludes and disclaims any representations, warranties or endorsements, expressed 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.

13. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and/or the interest/profit rates offered under this Campaign published in any media, marketing or advertising materials.
14. To the extent permitted by law, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, with prior notice. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the Eligible Customers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
15. To the extent permitted by law, UOB Malaysia reserves the right to add, delete, suspend or vary the Campaign terms and conditions, from time to time, wholly or in part by providing prior notice to the Eligible Customers via posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches and/or a statement insert in the Statement of Account or any other manner as determined by UOB Malaysia from time to time.
16. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.