

## UOB Malaysia Real Estate Referral Programme

### TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd. (Company No. 199301017069 (271809-K)) ("UOB Malaysia") is organising a Real Estate Referral Programme ("Referral Programme") from 1 January 2026 until 31 December 2026 (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time ("Referral Programme Period").

#### Eligibility to participate

1. The Referral Programme is open to participants who meet ALL the following criteria:
  - a) in one of the categories listed below:
    - Individual**
      - (i) Real Estate Agent ("REA")
      - (ii) Probationary Estate Agent ("PEA")
      - (iii) Real Estate Negotiator ("REN")
    - Company**
      - (i) Real Estate Agency
      - (ii) e-Platform Referrer (Web-based property portal that refers customer(s) to the UOB Malaysia for Property Financing)
  - b) must be registered with the Board of Valuers, Appraisers, Estate Agents and Property Managers also known as the Lembaga Penilai, Pentaksir, Ejen Harta Tanah & Pengurus Harta ("LPEPH") except e-platform referrer.
  - c) Individual REA/PEA/REN must be employed by a registered real estate firm/agency with the Board of Valuers, Appraisers, Estate Agents Malaysia and Property Pengurus Harta.
  - d) have performed and completed the Referral Programme Registration Form during the registration with UOB Malaysia and before providing any referral to UOB Malaysia. The documents required to be provided to UOB Malaysia during the registration are as follows:
    - (i) Real Estate Referral Programme Registration Form.
    - (ii) Valid Proof of Profession, i.e. print screen of Real Estate Negotiator (REN), Probationary Estate Agent (PEA) or Real Estate Agent (REA) status in LPEPH website.
    - (iii) A copy of the Company or Agency Registration documents which is applicable to Agency/ Company Referrer.
  - e) open and maintain a current account or saving account ("CASA/-i") in UOB Malaysia.
2. The following parties shall not be eligible to participate in this Referral Programme if they fall within **ANY** of the following:
  - a) Aged below 18 years old
  - b) Employees of UOB Malaysia
  - c) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
3. Any of the participants who refers a potential customer to apply for property financing facilities shall be referred to as the "Referrer" and the potential customer shall be referred to as the "Referee".
  - a) The Referral Programme is applicable for the new purchase or refinancing of mortgage loan/financing for the following properties:
    - (i) Completed residential property and/or non-residential property that meet UOB Malaysia lending/financing criteria.
    - (ii) Under construction residential property and/or non-residential property under construction that meet UOB Malaysia lending/financing criteria.

- b) The Referral Programme is not applicable for top-up financing, internal financing, staff loan or loan/financing referral which includes UOB Malaysia staff as the customer. The Referral Programme is also not applicable for transfer of property by way of love and affection.

### Referral Programme Mechanics

4. To be rewarded either with an incentive or bonus under the Referral Programme, the Referrer shall successfully refer Referees to UOB Malaysia during the Referral Programme Period and the Referee's application for property financing must be approved by UOB Malaysia, the relevant financing and security documents must be executed by the Referee, and the mortgage loan/financing amount must be disbursed in part or in full in order to be deemed as a "Successful Referral".

**Referral Incentive** – The incentive is to be paid to the registered Referrer within one (1) month after the first disbursement of the successfully referred mortgage loan/ financing. The incentive will be paid as per the table below ("Referral Incentive"):

Type of Property	Mortgage Loan/Financing Amount	Referral Incentive
<b>Under Construction</b>	RM500,000 and above	RM200 per case
<b>Completed</b>	< RM1 million	0.10% of the approved loan/financing amount
	≥ RM1 million and above	0.15% of the approved loan/financing amount

5. **Year-End Referral Payout Bonus** - The Referrer will be rewarded with a Year-End Referral Payout Bonus within two (2) months after the end of the Referral Programme Period provided all of the following criteria are met:
- a) A minimum RM10 million (mil) of mortgage loan/financing amount (only applicable for completed property) is successfully referred and disbursed per calendar year.
- b) The Year-End Referral Payout Bonus are as per the table below:

Tier (Loan/Financing Amount)	Year-End Referral Payout Bonus
RM20mil and above	RM8,000.00
RM15mil - <RM20mil	RM5,000.00
RM10mil - < RM15mil	RM3,000.00

6. Referral Incentive and/or Year-End Referral Payout Bonus for the Referral Programme will be credited into Referrer's nominated CASA/-i account as indicated in the Real Estate Referral Programme - Registration Form. The Referrer is responsible to ensure that the CASA/-i account is valid and active at all times to enable successful credit of Referral Incentive into the nominated CASA/-i account.
7. Unless informed otherwise, the Successful Referral applicable for this Referral Programme will not be eligible for any other UOB Malaysia Mortgage Referral Programme/Campaigns.
8. The mortgage loan/financing that was referred by the Referrer must be valid, in good standing, not cancelled or terminated by either the Referee or UOB Malaysia for any reason whatsoever and must not be in breach of any of the terms and conditions governing the relevant mortgage loan/ financing throughout the tenure.
10. All information provided by the Referrer in relation to or for the purpose of this Referral Programme must be true, accurate, current and complete. UOB Malaysia is entitled to do verification based on the information provided by the Referrer. If any of the information is found to be untrue, inaccurate

or incomplete, the Referrer shall be deemed to have failed to adhere to this requirement and he/she will be disqualified from this Referral Programme without any Referral Incentive.

11. If there is any change in Referrer declared status after the registration, such as change of UOB Malaysia CASA-i account number, correspondence address, employment status, update of relationship information (which is not related (either via spouse, parents, siblings, in-laws) to any designated sales personnel of the Bank). The Referrer is required to immediately notify UOB Malaysia in writing by submitting the Change Request Form through any of the UOB Malaysia Mortgage Specialist at any UOB Malaysia Branches.

### General Terms and Conditions

12. By participating in this Referral Programme, the Referrer 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/ Standard Terms and Conditions Governing Islamic Banking Facilities.

The terms and conditions listed above shall include any amendments or variations to them respectively and the decision of UOB Malaysia in connection with any matter relating to the Referral Programme shall be final, conclusive and binding on the Referrer. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

13. UOB Malaysia reserves the right to approve or reject any application and/or supporting documents and will review them to ensure they meet UOB Malaysia's requirements. If any such document is unclear or incomplete, UOB Malaysia may request clarification or additional information.
14. Referrer shall seek clarification from UOB Malaysia's authorised representative if there are any terms and conditions that the Referrer do not understand.
15. Unless specifically mentioned in this terms and condition, this Referral Programme is not valid with other UOB Malaysia's Referral Programme and no other special, additional, preferential rates and/or reward shall be given to the Referrer in addition to this Referral Programme.
16. 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 Referral Programme shall be final, conclusive and binding on the Referrer. Save for manifest error (for example, discrepancies in transactions) or fraud, UOB Malaysia will not be obliged to entertain enquiries or appeals in respect of this Referral Programme.
17. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or wilful 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.
18. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Referral Programme offered and published in any media, marketing or advertising materials.

19. To the fullest extent permitted by law, UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Referrer or any third parties resulting directly or indirectly from this Referral Programme, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Referral Programme.
20. To the fullest extent permitted by law, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Referral Programme prior to the expiry of the Referral Programme 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 Referral Programme shall not entitle the Referrer to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Referrer whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
21. To the fullest extent permitted by law, UOB Malaysia reserves the right to add, delete, suspend or vary the Referral Programme terms and conditions, from time to time, wholly or in part by providing prior notice to the Referrer 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.
22. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Referrer agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.