

UOB Malaysia "Invest via UOB TMRW App Sales Charge Promotion"**TERMS AND CONDITIONS****Promotion Period**

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is organizing the **"Invest via UOB TMRW App Sales Charge Promotion"** ("**Promotion**") from **29 May 2025 to 30 June 2025** (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time ("**Promotion Period**").

Eligibility to Participate

1. The Promotion is open to UOB Malaysia individual customers, who meet **ALL** of the following conditions:
 - (a) are 18 years of age and above;
 - (b) are not U.S. Persons under Foreign Account Tax Compliance Act of the United States ("**FATCA**");
 - (c) have access to UOB TMRW app;
 - (d) open or hold an UOB Unit Trust Investment Account during the Promotion Period; and
 - (e) receive invitation with promo code from UOB Malaysia to participate in this Promotion via; i) UOB TMRW Insights on UOB TMRW app; ii) Short Messaging Service ("**SMS**"); iii) push notifications from UOB TMRW app and iv) Electronic Direct Mailer ("**EDM**").
2. Customers shall not be eligible to participate in this Promotion if they fall within **ANY** of the following categories:
 - (a) Permanent and/or contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies).
 - (b) Persons whose Unit Trust Investment Account(s) held with UOB Malaysia are terminated or closed within the Promotion Period.
 - (c) Sole-proprietorship, partnership, charitable/non-profit organisation/societies, corporate and commercial customers.
 - (d) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Promotion Mechanics

3. Customers are entitled to a promotional sales charge or Front-End Load ("**FEL**") of one-percent (1%) when they;
 - a) subscribe into and/or top up any unit trust fund ("**UT funds**") distributed by UOB Malaysia via UOB TMRW app during the Promotion Period; and
 - b) key in **the promo code "HELLONEW"** during the said time of subscription. The promo code can only be utilized within the Promotion Period and cannot be exchanged for cash or for anything else of similar value.Those who fulfil the above shall hereinafter be referred to as "**Eligible Customers**". This Promotion is not applicable for UT funds with maximum sales charge below 1% as stipulated on the respective UT funds' prospectus / Information Memorandum and Product Highlights Sheet ("**PHS**").
4. The promotional sales charge is applicable to **all** one-time subscription and monthly investment / Regular Investment Schemes ("**RIS**") orders performed in UOB TMRW app during the Promotion

Period. For avoidance of doubt, subscription done via the Employee Provident Fund ("EPF") and Unit Trust Leveraging Facility ("UTLF") are not eligible for this Promotion.

5. The minimum investment amount is based on the respective UT Fund's minimum initial or subsequent investment amount as prescribed in the respective UT funds' prospectus / Information Memorandum and PHS.
6. All fees and charges, e.g., sales charge, switching fee, transfer fee, management fee, trustee fee and any other relevant fee(s) and/or charge(s) in relation to UT investment, where applicable, may be subject to tax that may be introduced by the Government of Malaysia from time to time and are payable by unit holders.

General Terms and Conditions

7. By participating in this Promotion, 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 Unit Trust Services, and
 - d) Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services.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 Promotion shall be final, conclusive and binding on the Eligible Customers. If there is any inconsistency between this terms and conditions and the Terms and Conditions listed above in relation to this Promotion, the Terms and Conditions in relation to this Promotion will prevail.
8. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
9. 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 Promotion shall be final, conclusive and binding on the Eligible Customers. 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 Promotion.
10. 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.
11. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Promotion offered and published in any media, marketing or advertising materials.
12. Investments in UT funds are not protected by Perbadanan Insurans Deposit Malaysia ("PIDM").
13. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers or any third parties resulting directly or indirectly from this Promotion, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Promotion.
14. To the extent legally permissible, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Promotion prior to the expiry of the Promotion Period, wholly or in part, at

any time, with prior notice. For the avoidance of doubt, cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of the Promotion 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 cancelation, withdrawal, suspension, extension or termination.

15. To the extent legally permissible, UOB Malaysia reserves the right to add, delete, suspend or vary the Promotion's 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.

[END]