UOB MALAYSIA REGULAR INVESTMENT SCHEME
CAMPAIGN TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "Regular Investment Scheme 2026 Campaign ("**Campaign**") from 10 August until 31 October 2026 (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

Eligibility

1. The Campaign is open to all UOB Malaysia Wealth Banking and Personal Banking customers holding an investment account:

   1.1 who is the primary account holder of any UOB Malaysia UT Investment Account (in the case of joint account).

   1.2 whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.

2. Customers shall not be eligible to participate in this Campaign if they fall within ANY of the following:

   2.1 Sole-proprietorship, partnership, charitable / non-profit organisation / societies, corporate and commercial customers.

   2.2 Permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies).

   2.3 Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Definition

"**Regular Investment Scheme**" shall mean an investment arrangement where the customer authorises UOB Malaysia to invest a fixed amount at regular intervals (e.g., monthly) into one or more selected Eligible UT Funds offered by UOB Malaysia through the mode of Regular Investment Schemes ("RIS"). RISs are executed automatically on the agreed schedule until the customer requests to amend or terminate the arrangement in accordance with UOB Malaysia's procedures.

"**Eligible UT Funds**" shall, for the purpose of this Campaign, mean the unit trust ("UT") available in RIS to offer to customer deemed eligible by UOB Malaysia. Please refer to the respective sales representative of UOB Malaysia for the list of "Eligible UT Funds". Investments in UT from EPF withdrawals are excluded from this Campaign.

"**Business Day**" shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.

Campaign Mechanics and Conditions

3. Customers who set up an RIS by subscribing to the Eligible UT Funds will receive a Nespresso PIXIE Lungo Duo Cups, Fortissio & Vivalto (160ml) ("Gift") upon meeting all the following conditions (hereinafter "Eligible Customer") during the Campaign Period:

   i) Minimum RIS amount of RM500 monthly over a 12-month tenure in a single RIS setup

   ii) No termination of any existing RIS held with the bank regardless of fund prior to participation in this Campaign.

   iii) Minimum RIS sales charge 2%

4. Gift Reward Details:

A set of **Nespresso Pixie Lungo Duo Cups (Fortissio & Vivalto, 160ml)** (“Gift”) will be provided on a first-come, first-served basis to Eligible Customers • Gifts will be awarded to the **first 250 Eligible Customers**. • Each *Eligible Customer* is entitled to a maximum of one (1) Gift only	

5. For the avoidance of doubt, the investment amount shall not include amounts invested during the Campaign Period in Eligible UT Funds which are cancelled: -
   a) within the same day of transaction and / or
   b) by the Eligible Customer exercising “cooling off” right.

   “**Cooling off**” right means: -

   i. Any Eligible Customer who is investing for the first time in any UT Funds with UOB Malaysia will be entitled to exercise the “cooling off” right only once. The “cooling off” right is not applicable for any subsequent investment by the same Eligible Customer in UT Funds with UOB Malaysia.
   ii. If the Eligible Customer elects not to continue with the investment in the eligible UT Funds within the “cooling off” period, the Eligible Customer will receive the refund of the investment amount in the eligible unit trust funds and the UT fund service charge that was paid.
   iii. The “cooling off” period is a period of six (6) Business Days commencing from the date of receipt of the UT fund application by UOB Malaysia.

6. UT Funds made via switching of funds within the same fund house or cross fund house will not qualify for any Gifts unless a sales charge of at least 2.00% is paid for the new funds to which is switched to.

7. The Ringgit Malaysia equivalent amount of the foreign currency investments into the Eligible UT Funds are determined by using UOB Malaysia’s selling rate published at UOB Malaysia branches and website on the date that the Eligible UT Funds is booked provided the booking is made on a Business Day before the designated cut-off time.

8. Eligible Customers are to refer to the relevant prospectus for the Eligible UT Funds for information on the full sales charge. The Eligible Customers are advised to read and understand the contents of the prospectus or information memorandum of the Eligible UT Funds, and if necessary, consult the advisor(s), as well as consider the fees and charges involved before investing.

9. In the event the Eligible Customer has received any Gift from other ongoing campaign(s), Eligible Customer will still be eligible to participate in this Campaign and vice versa, subject to the Terms and Conditions governing the other campaigns.

Gifts

10. In the event of joint accounts, the Gifts shall be given to the primary accountholder only.

11. The Gifts are subject to the following conditions:

    i. Collection of the Gift will be at the UOB Malaysia branch where the Eligible Customer transacted the participate RIS investment (“**Transaction Branch**”). UOB Malaysia shall not entertain any requests for courier of the Gift.

ii. The Gift fulfilment will begin after third (3) successful monthly RIS deduction and may take up to forty-five (45) Business Days from the date of the third successful RIS deduction

iii. Eligible Customer will receive an SMS notification specifying the UOB Malaysia branch at which the Gift can be collected.

12. UOB Malaysia shall not be obligated to replace any damaged or stolen Gifts. The Gift are neither transferable nor exchangeable for cash, credit or other goods, in part or in full;
13. UOB Malaysia makes no representation or warranties with respect to the Gift, and in particular, makes no warranties with respect to the quality of the Gifts or its suitability for any purpose;
14. UOB Malaysia reserves the right to substitute or vary the Gift at any time with prior notice, for another gift of equivalent value;
15. UOB Malaysia shall not be held liable for any mishaps, injuries or accidents (including bodily injury or death) that may occur in the usage of the Gift received in this Campaign;
16. The Gift are subject to the terms and conditions of the relevant merchant or manufacturer whose products are given out as Gift in this Campaign; and
17. UOB Malaysia is not affiliated with any of the relevant merchant or manufacturer whose products are given out as Gift in this Campaign.
18. Any props, accessories or equipment featured together with the Gift in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Gifts.

General Terms and Conditions

19. By participating in this Campaign, the Eligible Customers agree to be bound by this 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

    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 Campaign 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, this terms and conditions will prevail.
20. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
21. 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 transactions) or fraud, UOB Malaysia will not be obliged to entertain enquiries or appeals in respect of this Campaign.
22. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Campaign offered and published in any media, marketing or advertising materials.
23. 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 Eligible Customers or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.

24. Investments in Unit Trust Funds are not protected by PIDM.
25. 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, cancelation, 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 cancelation, withdrawal, suspension, extension or termination.
26. 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.
27. 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.

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