UOB MALAYSIA "SMALL STEPS, BIG TOMORROW" REGULAR INVESTMENT SCHEME CAMPAIGN TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "Small Steps, Big Tomorrow" Regular Investment Scheme ("**Campaign**") from 18 August until 31 December 2025 (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 individual customers holding an investment account who meet ALL of the following conditions:

   i. the primary account holder of any UOB Malaysia Unit Trust Investment Account (in the case of joint account).
   ii. 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:
   i. Sole-proprietorship, partnership, charitable / non-profit organisation / societies, corporate and commercial customers.
   ii. Permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies).
   iii. Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Definition

"**Eligible UT Funds**" shall, for the purpose of this Campaign, mean the unit trust ("UT") available in Regular Investment Scheme ("RIS") offered to customer deemed eligible by UOB Malaysia after fulfilling the requirements below. 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.

"Premium Welcome Gift" shall mean a trolley bag or other suitable gifts as decided by the UOB Malaysia.

"Regular Investment Scheme" shall mean an investment arrangement where the customer authorises the Bank to invest a fixed amount at regular intervals (e.g., monthly) into one or more selected Eligible UT Funds offered by the Bank 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 the Bank's procedures.

"Streaming Subscription" shall mean subscription plan such as Netflix, YouTube Premium, Spotify or equivalent subscription package as decided by UOB Malaysia.

The Premium Welcome Gift and the Streaming Subscription shall collectively be referred to as "**Rewards**".

Campaign Mechanics and Conditions

3. Customers who incept an RIS by subscribing to the Eligible UT Funds may receive either a Premium Welcome Gift or 1-month Streaming Subscription upon meeting all the following conditions (hereinafter "Eligible Customer") during the Campaign Period:
   i. New-to-RIS customer: No existing active RIS in their UT account during the Campaign Period
   ii. Minimum RIS Amount of RM5,000 or RM1,000 per month, which can be aggregated across multiple RIS in a single UT account within the calendar month

iii. Minimum RIS sales charge 2%
iv. Minimum RIS tenor of 12 months
v. Gift Reward Details:

Table 1: RIS Minimum Investment Amount for Premium Welcome Gift or Streaming Subscription

Rewards	Minimum Monthly RIS	Quota Limit*	Fulfilment Method
Premium Welcome Gift (e.g. trolley bag or other suitable gifts)	**RM5,000/month**; can be aggregated across multiple RIS in a single UT account within the calendar month	**200 units**, first come first served	Courier to registered address after **3 successful monthly deductions**
Streaming Subscription (e.g. Netflix, YouTube Premium, Spotify or equivalent subscription package)	**RM1,000/month**; can be aggregated across multiple RIS in a single UT account within the calendar month	**1,000 plans**, first come first served	Email to registered email after **3 successful monthly deductions**

**Quotas may be extended by the Bank if exhausted during the Campaign.*

4. Illustrations how the Rewards will be given to Eligible Customers:

Scenario A – Eligible for Premium Welcome Gift

- Customer A who is new to RIS incepts a new RIS of RM5,000/month with 2.5% sales charge in August 2025.
- Deductions successful in August, September and October.
- Reward: Premium Welcome Gift will be couriered in November 2025 to the registered address.

Scenario B – Not Eligible (Existing RIS Customer)

- Customer B has an existing RIS of RM3,000/month since June 2025.
- Adds a new RIS of RM2,000/month in August with 3% sales charge.
- **Not eligible** for any Rewards gifts as the UT account had an active and ongoing RIS before the campaign (fails "new-to-RIS" condition).

Scenario C – Eligible via Aggregated RIS

- Customer C incepts 5 RIS of RM1,000/month each (total RM5,000) in August 2025, all with 2.5% sales charge.
- Deductions successful in August, September and October.
- Reward: Premium Welcome Gift will be couriered in November 2025.

Scenario D – Eligible Based on the First RIS Setup Month

- Customer D incepts an RIS of RM2,000/month for the Principal Asia Pacific Dynamic Income Fund in August 2025 and adds another RIS in the United CIO Growth Fund of RM3,000/month in September 2025.
- Both RIS plans meet sales charge and successfully deducted three times e.g.: RM2,000 of Principal Asia Pacific Dynamic Income Fund in August, September and October 2025, while the United CIO Growth Fund at RM3,000 per month deducted in September, October and November 2025.
- However, RIS amount aggregation across different calendar months is **not allowed** for Premium Gift.
- Reward: Eligible for 1-month Streaming Subscription, to be emailed in November 2025.

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:-

i. within the same day of transaction and / or

ii. by the Eligible Customer exercising "cooling off" right.

"**Cooling off**" right means:-

- 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.
- 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.
- 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 purposes of this Campaign 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 rewards 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.

Rewards

10. Each Eligible Customer shall be entitled to receive **only one** Premium Welcome Gift *or* Streaming Subscription throughout the Campaign Period based on the RIS minimum subscription amount outlined in Table 1 above, regardless of the number of RIS plans incepted under this Campaign.
11. In the event of joint accounts, the Rewards shall be given to the primary accountholder only.
12. The Rewards are subject to the following conditions:
    a) Premium Welcome Gift:
    - Will be delivered via courier to the Eligible Customer's registered address.
    - Delivery will be initiated **after three (3) successful monthly RIS deductions**.
    - Fulfilment will take up to forty-five (45) Business Day from the date of the third successful RIS deductions for delivery.

    b) Streaming Subscription:
    - Will be sent via email to the Eligible Customer's registered email address.
    - Fulfilment will be initiated after **three (3) successful monthly RIS deductions**.
    - Fulfilment will take up to forty-five (45) Business Day from the date of the third successful RIS deductions to receive the subscription.
13. UOB Malaysia shall not be obligated to replace any damaged or stolen Rewards. The Rewards are neither transferable nor exchangeable for cash, credit or other goods, in part or in full;
14. UOB Malaysia makes no representation or warranties with respect to the Rewards, and in particular, makes no warranties with respect to the quality of the Rewards or its suitability for any purpose;
15. UOB Malaysia reserves the right to substitute or vary the Rewards with prior notice, for another gift of equivalent value;
16. 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 Rewards received in this Campaign;

17. The Rewards are subject to the terms and conditions of the relevant merchant or manufacturer whose products are given out as Rewards in this Campaign; and
18. UOB Malaysia is not affiliated with any of the relevant merchant or manufacturer whose products are given out as Rewards in this Campaign.
19. Any props, accessories or equipment featured together with the Rewards in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Gifts.
20. **Consent to Disclosure of Particulars to Third-Party Service Providers:**
    Eligible Customers who participate in this Campaign and/or accepted any gift under the Campaign are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of the Bank and, to the fullest extent permitted by law, to have consented to and authorized the Bank to disclose their particulars to the third party service providers, appointed agency and participating merchants engaged by the Bank for purposes of the Campaign. The Bank warrants that the disclosure of such particulars to any third-party service providers shall be limited to the Eligible Customer's names, addresses, telephone numbers and/or last 6 digits of NRIC / Passport numbers and shall be used only in relation to and for purposes of the Campaign including fulfilment.

General Terms and Conditions

21. 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:
    i. Terms and Conditions Governing Accounts and Services (Conventional Banking)
    ii. Terms and Conditions Governing Islamic Accounts and Services
    iii. Terms and Conditions Governing Unit Trust Services
    iv. 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 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.
22. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
23. 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.
24. 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.
25. To the fullest extent legally permissible, 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.
26. Investments in Unit Trust Funds are not protected by Perbadanan Insurans Deposit Malaysia ("PIDM").
27. To the fullest extent legally permissible, 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.

28. 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.
29. 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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