

UOB Malaysia "InvestPro Campaign"

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg. No. 199301017069 (271809-K) ("UOB Malaysia") is organizing "InvestPro Campaign" ("Campaign") from 1 to 31 January 2026 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time ("Campaign Period").

Eligibility

1. This Campaign is open to selected UOB Malaysia individual customers, who meet ALL of the following conditions:
 - a) who received an invitation to participate in this Campaign via channels of communication that UOB Malaysia uses to reach out to customers.
 - b) who are 18 years of age and above.
 - c) who open or hold a UOB InvestPro Account during Campaign Period ("Participating Account").
 - d) who is the primary account holder of the Participating Account (in the case of joint account).
 - e) whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.
2. Selected customers shall **not** be eligible to participate in this Campaign if they fall within ANY of the following:
 - a) permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies) ("UOB Malaysia Employee").
 - b) individual customers whose Participating Account is held jointly with a UOB Malaysia Employee.
 - c) non-individual customers of UOB Malaysia.
 - d) persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - e) whose Participating Account is pledged, charged or assigned under loan/financing facilities.

Campaign Mechanics

3. Customers who deposit into the Participating Account (hereinafter referred to as "Eligible Customer") shall earn a Campaign Interest Rate as specified in Table A during Participating Period. The Campaign Interest Rate is applicable to daily balances above RM200,000 in the Participating Account.

Table A: Campaign Interest Rate and Participating Period

Campaign Interest Rate	Participating Period
3.70%p.a.	January to June 2026

4. The Eligible Customers will earn interest based on their respective Participating Account balance tiers as illustrated in Table B. The interest will accrue on a daily basis and will be credited to the Participating Account at the end of every month.

Table B: Current prevailing interest rate and Campaign Interest rates:

	Balance in the Participating Account	Interest Rate (%p.a.)
Prevailing interest rate for balances up to RM200,000	Up to RM5,000	0.00%
	Up to RM20,000	0.05%
	Up to RM200,000	0.75%
Campaign Interest Rate for balances above RM200,000	Up to RM500,000	3.70%
	Up to RM1,000,000	3.70%
	Above RM1,000,000	3.70%

5. Should there be an Overnight Policy Rate ("OPR") and/or Klibor rate changes, the Campaign Interest Rate may be revised. Notice on the revision will be given through posting on UOB Malaysia's website, displaying a notice at any of UOBM's branches or any other manner as determined by UOB Malaysia from time to time.

6. The Campaign Interest Rate shall take effect on the Participating Account after five (5) Business Days from the date of submission of the Participation Form and shall apply until the end of the Participating Period.

7. In the event that the Participating Account is suspended or frozen or closed during Participating Period for whatsoever reasons before the crediting of the Campaign Interest payment into the Participating Account, UOB Malaysia reserves the right to forfeit the Campaign Interest or the Prevailing Interest payment.

8. This Campaign is not valid in conjunction with other offers and promotions. No other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Campaign.

General Terms and Conditions

9. 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:

- Terms & Conditions Governing Accounts & Services (Conventional Banking).
- Terms & Conditions Governing Accounts & Services (Islamic Banking).
- Wealth Banking Membership Terms & Conditions and Privilege Banking Membership Terms & Conditions.
- Terms & Conditions Governing Accounts & Services UOB Personal Internet Banking and Mobile Services.
- UOB Business Internet Banking Service Agreement.
- UOB VISA/MASTERCARD Cardmember Agreement.
- UOB Debit MasterCard Terms & Conditions.
- Annexure to the Letter of offer and the Standard Terms & Conditions Governing Banking Facilities by UOB Malaysia .

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 in relation to this Campaign, this terms and conditions will prevail.

10. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
11. The records of deposit 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.
12. 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 willful misconduct specifically related to this Campaign.
13. Deposit product is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) for each depositor. Eligible Customers may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM
14. To the fullest extent permitted by law, 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 in respect of this Campaign.
15. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign published in any media, marketing or advertising materials.
16. To the fullest extent permitted by law, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time with prior notice. For the avoidance of doubt, any cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of this 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.
17. To the fullest extent permitted by law, UOB Malaysia reserves the right to add, delete or vary these terms and conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Customers through posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOB Malaysia from time to time. If the Eligible Customers do not agree with the variations, they must within seven (7) days from the date of UOB Malaysia's notification come to our nearest branches indicating their preference, failing which the Eligible Customers will be deemed to have accepted and bound by such variations.
18. 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 of Terms and Conditions -