

Private Bank, Privilege Banking & Wealth Banking Overseas Education Services TERMS AND CONDITIONS

AUSED Consultants Services Sdn. Bhd. (Company No. 199701025155 (0440653A)) ("AUG") is offering Overseas Education Services ("Services") to Private Bank, Privilege Banking and Wealth Banking clients of United Overseas Bank (Malaysia) Bhd [Company Reg No. 199301017069 (271809-K)] ("UOB Malaysia") whose accounts are valid, existing, in good standing, and conducted in a proper and satisfactory manner as determined by UOB Malaysia from **12 February 2025** to **30 June 2027** ("**Services Period**") (both dates inclusive).

Eligibility

1. The Services are offered to existing Private Bank, Privilege Banking, Wealth Banking Clients ("Client" individually and collectively "Client(s)") and shall be subject to the terms and conditions herein to be read together with the terms and conditions of the respective Services via UOB Malaysia website.
2. Clients eligible to enjoy the Services are Clients who either maintain an AUM of RM3,000,000 with Private Bank UOB Malaysia or an AUM of RM500,000 with Privilege Banking UOB Malaysia or an AUM of RM150,000 with Wealth Banking UOB Malaysia.

AUM refers to minimum asset under management maintained in deposits, investments and bancassurance which include conventional and Islamic savings accounts, current accounts, fixed deposit accounts, unit trusts, retail bonds, long term structured investments, short term structured investments and dual currency investments (or such deposits, investments and bancassurance as UOB Malaysia may decide from time to time).

3. The Clients may utilize the Service for themselves or their children for the purposes of exploring the options and opportunities for further studies at the selected education institutions offered by AUG.

Services Offered by AUG

4. Clients shall make their education concierge requests directly through the AUG via hotline: +60356343767 or WhatsApp: +60129699157. AUG shall verify the eligibility of the Client via EDM send to Client's email prior to making the Overseas Education Services booking as requested by the same Client.
5. The Overseas Education Services offered under Education Concierge is listed below:

Services Offered

- a. Arrangement of Higher Education
- b. Overseas Institution Application Fee Waivers (only applicable for universities application in United Kingdom and Australia)
- c. Private One-to-One Consultation and Pre-departure Briefing
- d. Airport Pick Up for selected institutions upon arrival at study destination
- e. Discounted rates on fees for study tours and holiday programmes overseas (accessible via <https://augstudy.com/studytour/>)
- f. Arrangement of school visits
- g. Arrangement of Accommodation
- h. Visa Travel Arrangement
- i. Private One-to-One Consultation on Australian Permanent Residency and Visa
- j. Consultation with a qualified Myers-Briggs Type Indicator Counsellor

- k. On-site services to UOBM Private Bank Clients' locations (only applicable to Private Bank Clients)

The list of services are shall be made available by AUG during the Services Period (as updated from time to time with prior notice to you).

6. Details of the Services can also be found on UOB Malaysia website or AUG Malaysia Website
- Wealth Banking UOB Malaysia (accessible via [Education Advisory | UOB Wealth Banking Malaysia](#))
 - Privilege Banking UOB Malaysia (accessible via [Education Advisory | UOB Privilege Banking Malaysia](#))
 - AUG Malaysia website (accessible via <https://augstudy.com/malaysia/>).
7. Each Client shall make the arrangements (include enquiries, bookings, cancellations and modifications booking) by directly calling or texting AUG and shall be liable to pay for all his/her own costs, charges and expenses at the point of their booking (including but not limited to, those incurred for transportation, accommodation etc) and that of his / her guests incurred, sustained or suffered in relation to the utilisation of the Services. UOB Malaysia shall not be liable or responsible to any party for the payment of the foregoing.
8. By providing any personal data or information to AUG for the Services, the Clients acknowledge and agree that any personal data or information of participants to the Services provided are obtained with sufficient consent from the owner of the personal data or information and shall be subject to the confidentiality and security terms of AUG. UOB Malaysia shall not bear any responsibility for any unauthorized disclosure or breach of confidentiality in relation to such information provided which is beyond or not within UOB Malaysia's control.
9. UOB Malaysia and AUG shall not be liable for any loss, injury to or expenses, claim or damages of any Client or his / her guests or any other person incurred in connection with this Services.
10. AUG and the participating merchant / service provider reserve the right to vary / amend the Services and/or these terms and conditions at their discretion with prior notice. 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 the Client's entitlement to the Services.

General Terms and Conditions

11. By participating, Clients agree to be bound by the terms and conditions and ALL of the following terms and conditions where applicable, including but not limited to:-
- Terms and Conditions Governing Accounts and Services (Conventional Banking)
 - UOB Malaysia Privilege Banking and Wealth Banking Membership Terms and Conditions

The decision of UOB Malaysia in connection with any matter relating to the Services shall be final, conclusive and binding on the Clients. If there is any inconsistency between this terms and conditions and the terms and conditions listed above in relation to this, this terms and conditions will prevail.

12. UOBM is not responsible for the Services and the quality of services offered and assumes no liability or responsibility for the acts or defaults of AUG and services offered above.
13. UOBM is not an agent of AUG. Any dispute about the service standard must be resolved directly with AUG.

14. UOBM shall not be responsible nor shall accept any liabilities of any nature howsoever arising or suffered by the Clients or any third parties resulting directly or indirectly from the privileges and/or the services supplied by AUG.
15. UOBM shall not be liable for any misinformation or misrepresentation of facts by any unauthorized third party in respect of the privileges which is published in any mass media, marketing or advertising materials.
16. To the fullest extent permitted by law, UOBM expressly excludes and disclaims any representations, warranties or endorsements, express 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 privileges and the services supplied by AUG.
17. The decisions of UOBM on all matters relating to these privileges are final, conclusive and binding on the Clients.
18. Save for manifest error or fraud, UOBM shall not be obliged to give any reasons and/or entertain any correspondence with any Clients on any matter concerning the privileges.
19. UOBM reserves the right to add, delete, suspend or vary these terms and conditions, from time to time, wholly or in part, by providing twenty one (21) days prior notice to the Clients through posting on UOBM's website, displaying a notice at any of UOBM's branches or in any other manner as may be determined by UOBM from time to time.
20. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Clients agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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