

UOB Malaysia Banca RP - FD Plus Campaign

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Registration No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "Banca RP – FD Plus Campaign ("Campaign") from 01 April 2025 to 30 June 2025 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time ("Campaign Period").

Eligibility to participate

1. The Campaign is open to selected UOB Malaysia individual customers who meet **ALL** of the following conditions:
 - a) who must be from Personal Financial Services ("PFS") segment.
 - b) who open or hold any UOB Malaysia's current account or savings account ("CASA").
 - c) who must complete the insurance Your Personal Financial Review ("YPFR") form.
 - d) who have purchased any of the insurance products listed below during the Campaign Period.
2. Customers shall not be eligible to participate in the Campaign if they fall within **ANY** of the following:
 - a) Non-individual customers of UOB Malaysia.
 - b) Persons who are or become mentally unsound, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
3. Tactical insurance products are not included in this Campaign.
4. During the Campaign Period, each new Regular Premium ("RP") Insurance policy underwritten by PAMB ("Eligible Insurance Policy") for the following insurance products shall be eligible products:-

Group A:

- a) PRUEnrich Gain;
- b) PRULink Supreme Pro;

Group B:

- a) PRUEnhanced Cover;
- b) PRUHeritage Cover;
- c) PRUMax Cover;
- d) PRUMax Plus;
- e) PRUMillion Cover;
- f) PRUMillion Cover 2.0;
- g) PRULink Cover.

Including any new RP insurance products launch and approved by UOB Malaysia Bancassurance in year 2025.

Campaign Mechanics and Conditions

5. Customers must comply with **EITHER one** of the 2 customer categories during the Campaign Period to qualify for the following special rates ("Promotional Rates") :

5.1 Existing UOB Malaysia Bancassurance customers category

- i) **[3 months tenure]:** Customers who purchase any of the Eligible Insurance Policy will be eligible to the following promotional Fixed Deposit Plus ("FD Plus") rate as per the corresponding grouping for 3 months with a maximum deposit amount equivalent to the Annualised Premium Equivalent ("APE") amount issued per Eligible Insurance Policy:



Group A

- (a) **9.15% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
- (b) **8.95% p.a.** for FD Plus placements made using existing funds.

Group B

- (a) **13.15% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
- (b) **12.95% p.a.** for FD Plus placements made using existing funds.

- ii) **[6 months tenure]:** Customers who purchase any of the Eligible Insurance Policy will be eligible to the following promotional FD Plus rate as per the corresponding grouping for 6 months with a maximum deposit amount of either two (2) times of the APE amount issued or **RM100,000** per Eligible Insurance Policy, whichever is lower:

Group A

- (a) **5.70% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
- (b) **5.50% p.a.** for FD Plus placements made using existing funds.

Group B

- (a) **7.70% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
- (b) **7.50% p.a.** for FD Plus placements made using existing funds.

- iii) **[12 months tenure]:** Customers who purchase any of the Eligible Insurance Policy will be eligible to the following promotional FD Plus rate as per the corresponding grouping for 12 months with a maximum deposit amount equivalent to the APE amount issued per Eligible Insurance Policy:

Group A

- (a) **4.75% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
- (b) **4.55% p.a.** for FD Plus placements made using existing funds.

Group B

- a) **6.25% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
- b) **6.05% p.a.** for FD Plus placements made using existing funds.

If the existing UOB Malaysia Bancassurance customers fall within the following sub-categories, the customers will be eligible for a Promotional Rate at the following rates:

- i. PAMB's PRUEzy Cancer matured policyholder(s) for period of April 2025 to June 2025;
- ii. PAMB's Individual life premium cessation/ completed Premium Payment Term policyholder(s) for period of March 2025 to June 2025;
- iii. PAMB's matured policyholders with PRUEzy Saver policy(ies) for the period of December 2024.

- iv) **[3 months tenure]:** Customers who purchase any of the Group B's Eligible Insurance Policy will be eligible to the following promotional FD Plus rate for 3 months with a maximum deposit amount equivalent to the APE amount issued per Eligible Insurance Policy:

Group B

- (a) **14.15% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
- (b) **13.95% p.a.** for FD Plus placements made using existing funds.



- v) **[6 months tenure]:** Customers who purchase any of the Group B's Eligible Insurance Policy will be eligible to the following promotional FD Plus rates for 6 months with a maximum deposit amount of either two (2) times of the APE amount issued or **RM100,000** per Eligible Insurance Policy, whichever is lower:

Group B

- (a) **8.20% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
 (b) **8.00% p.a.** for FD Plus placements made using existing funds.

- vi) **[12 months tenure]:** Customers who purchase any of the Group B's Eligible Insurance Policy will be eligible to the following promotional FD Plus rate for 12 months with a maximum deposit amount equivalent to the APE amount issued per Eligible Insurance Policy:

Group B

- (a) **6.75% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
 (b) **6.55% p.a.** for FD Plus placements made using existing funds.

5.2 New-to-Banca Product customers category

For the avoidance of any doubt, "New-to-Banca Product customers" refers to UOB Malaysia individual customers who at the commencement of this Campaign, do not hold any existing or in-force Regular /Single Premium bancassurance policies distributed by UOB Malaysia and underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U)("PAMB"), other than policies sold under Business Banking and Commercial Banking segments, MRTT (Mortgage Reducing Term Takaful)/ MRTA (Mortgage Reducing Term Assurance), policies sold via telemarketing channels, employee benefits underwritten by PAMB, digital policies purchased online and BancaTakaful certificates underwritten by Prudential BSN Takaful Berhad

- i) **[3 months tenure]:** New-to-Banca Product customers who purchase any of the Eligible Insurance Policy will be eligible to the following promotional FD Plus rate as per the corresponding grouping for 3 months with a maximum deposit amount of equivalent to the APE amount issued per Eligible Insurance Policy:

Group A

- (a) **9.25% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
 (b) **9.05% p.a.** for FD Plus placements made using existing funds.

Group B

- a) **13.25% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
 b) **13.05% p.a.** for FD Plus placements made using existing funds.

- ii) **[6 months tenure]:** New-to-Banca Product customers who purchase any of the Eligible Insurance Policy will be eligible to the following promotional FD Plus rate as per the corresponding grouping for 6 months with a maximum deposit amount of either two (2) times of the APE amount issued or **RM100,000** per Eligible Insurance Policy, whichever is lower:

Group A

- (a) **5.80% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
 (b) **5.60% p.a.** for FD Plus placements made using existing funds.

Group B

- a) **7.80% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
 b) **7.60% p.a.** for FD Plus placements made using existing funds.



- iii) **[12 months tenure]:** New-to-Banca Product customers who purchase any of the Eligible Insurance Policy will be eligible to the following promotional FD Plus rate as per the corresponding grouping for 12 months with a maximum deposit amount equivalent to the APE amount issued per Eligible Insurance Policy:

Group A

- a) **4.80% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
- b) **4.60% p.a.** for FD Plus placements made using existing funds.

Group B

- a) **6.30% p.a.** for FD Plus placements made using new funds i.e. funds not transferred from existing UOB Malaysia savings/ current/ fixed deposit account(s); or
- b) **6.10% p.a.** for FD Plus placements made using existing funds.

- 6. In the event where the customers is not a New-to-Banca Product customer, the Promotional Rates will change to Existing UOB Malaysia Bancassurance customers category's Promotional Rates.
- 7. The minimum APE and minimum deposit amount must be at least **RM5,000** per Eligible Insurance Policy and the premium payment for the Eligible Insurance Policy must be made by way of annual payment mode by any payment method or regular payment mode by auto debit from any bank's credit card ("Credit Card") or CASA.
- 8. The Promotional Rates are subject to any change from time to time in accordance with any changes in Overnight Policy Rate ("OPR") and UOB Malaysia reserves the right to vary the rates at any time with prior notice. In the event there is a change, the Promotional Rates will be revised accordingly. For the avoidance of doubt, the revised Promotional Rates shall only be applicable to FD Plus placed on or after the effective date of the revision.
- 9. Combining multiple Eligible Insurance Policies to meet the minimum APE requirement is not allowed under this Campaign.
- 10. All requests from the customers to split the APE amount under one (1) Eligible Insurance Policy to obtain multiple Promotional Rates will not be entertained.
- 11. The application for the Eligible Insurance Policy must be submitted during the Campaign Period and be approved and contracted within thirty (30) calendar days from the submission date.
- 12. The customers must be the account holder or one of the joint account holders of the FD Plus in order to participate in the Campaign.
- 13. FD Plus that are pledged under loan facilities and/or provided as a lien to UOB Malaysia is not eligible to participate in the Campaign.
- 14. The FD Plus placement must be made within one (1) month after the Eligible Insurance Policy has been issued and such placement must be made at any UOB Malaysia's branches. Any fixed deposit placement made under Internet Banking ("IB") will not be eligible for the Promotional Rates.
- 15. The FD Plus placement must be in one (1) FD Plus receipt per Eligible Insurance Policy and the tenure of the Promotional FD Plus Rate shall only be three (3) months or six (6) months or twelve (12) months, whichever is applicable.
- 16. The Promotional FD Plus Rate is only applicable for the initial insurance policy purchases and for one (1) time placement only.
- 17. The Promotional FD Plus Rate shall only be applicable for initial placement only. Upon maturity of the FD Plus, it will automatically rollover for the same tenure as per the original placement at the prevailing board rate notwithstanding that the Campaign has not ended.



18. Customers are entitled to only ONE FD Plus tenure promotion as illustrated above in relation to this Campaign subject to the customers having fulfilled the terms of the Campaign.
19. Customers will be given an acknowledgement slip stating the Promotional Rates upon the FD Plus placement. The customers agree that it is their obligation to ensure that if they are eligible for the Promotional Rates, i.e. to check that such rate is stated in the acknowledgment slip.
20. Replacement of Policy ("ROP") cases will be excluded from this Campaign eligibility. Alternately, entitlement shall be fulfilled with the condition of revocation completed within first two (2) months from the date of ROP letter date.
21. The Eligible Insurance Policy must be or remain contracted/"in-force" during the entire Promotional FD Plus tenure of three (3) months or six (6) months or twelve (12) months, whichever is applicable.
22. In the event the Eligible Insurance Policy is not in-force, cancelled or surrendered anytime during the entire Promotional FD Plus placement tenure, the Promotional FD Plus rate will be changed to the prevailing board rate from the date that Eligible Insurance Policy not in-force, cancelled or surrender. No interest will be paid if the customers terminate/cancel the policy before FD Plus maturity date.
23. Interest payable on fixed deposits placed in the FD Plus account shall accrue to the FD Plus account and shall be credited into the customer's nominated CASA on a monthly basis.
24. For any Premature Withdrawal of the Fixed Deposit, there will be no payment of interest accrued on the Fixed Deposit to you. In the event any interest has been credited in your CASA prior to the Premature Withdrawal, such interest shall be deducted from the principal Fixed Deposit amount before the balance is returned to you.
25. In the event of Premature Withdrawal of any Fixed Deposit in the FD Plus Account:-
 - any accrued interest in the FD Plus Account shall be forfeited; and
 - any interest credited in your Nominated Account prior to the Premature Withdrawal shall be deducted from the principal Fixed Deposit amount before the balance is returned to you.
26. UOB Malaysia will determine the customers and New-to-Banca Product customers based on data captured and reflected in its system and records.
27. The FD Plus is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.

General Terms and Conditions

28. By participating in this Campaign, the 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 UOB Personal Internet Banking and Mobile Services
 - c) UOB VISA/MASTERCARD Cardmember Agreement.
 - d) UOB Debit MasterCard Terms and Conditions.

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 customers. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

29. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.



30. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Customers in addition to this Campaign.
31. 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 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.
32. 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.
33. 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.
34. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the 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.
35. Deposits placed with UOB Malaysia are 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.
36. PAMB is responsible for the products and benefits offered by them, as well as any representation made in any of the marketing materials for the products offered by PAMB.
37. To the 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, cancellation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the customers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the customers whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
38. To the extent legally permissible, 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 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.
39. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.



UOB Malaysia Bancassurance Lifestyle Products Campaign

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Registration No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "Bancassurance Lifestyle Products Campaign" ("Campaign") from 01 January 2025 to 31 December 2025 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time ("Campaign Period").

Eligibility to participate

1. The 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 must be from Personal Financial Services ("PFS") segment.
 - c) who opens or hold a UOB Malaysia's current account or savings account ("CASA").
 - d) who must complete the insurance Your Personal Financial Review ("YPFR") form.
 - e) who have purchased any of the insurance products listed below during the Campaign Period.
2. Customers shall **not** be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - a) Non-individual customers of UOB Malaysia.
 - b) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
3. Tactical insurance products are not included in this Campaign.
4. During the Campaign Period, each new Regular/ Single Premium ("RP/SP") Insurance policy underwritten by PAMB ("Eligible Insurance Policy") for the following insurance products shall be eligible products:-
 - Group A:**
 - Regular Premium (RP)**
 - c) PRUEnrich Gain;
 - d) PRULink Supreme Pro;
 - Group B:**
 - Regular Premium (RP)**
 - h) PRUEnhanced Cover;
 - i) PRUHeritage Cover;
 - j) PRUMax Cover;
 - k) PRUMax Plus;
 - l) PRUMillion Cover;
 - m) PRUMillion Cover 2.0;
 - n) PRULink Cover;
 - Single Premium (SP)**
 - o) Group Essential Life Single Premium;
 - p) PRUGlobal Series.

Including any new RP/SP insurance products launch and approved by UOB Malaysia Bancassurance in year 2025.



Campaign Mechanics and Qualifying Criteria

5. Customers who purchase any of the Eligible Insurance Policy during the Campaign Period to qualify for the corresponding lifestyle products as illustrated below (collectively referred to as “Gift”) and shall hereafter referred to as “Eligible Customers”:-

Group A eligible insurance products:

5.1 Existing UOB Malaysia Bancassurance individual customers category

For every Eligible Insurance Policy purchased for the minimum RP Annualised Premium Equivalent (“APE”) amount of RM60,000 and above with the premium payment for such Eligible Insurance Policy made in either **annual payment mode by any payment method or quarterly, half-yearly payment mode by auto debit from any bank’s credit card (“Credit Card”) or CASA**, the Eligible Customer is entitled to one (1) Gift according to the tiers and APE amount illustrated below, upon successful issuance of the Eligible Insurance Policy.

5.2 New-to-Banca Product customers category

For every Eligible RP Insurance Policy that purchased by New-to-Banca Product customer for the minimum RP APE amount of RM54,000 and above with the premium payment for such Eligible Insurance Policy made in either **annual payment mode by any payment method or quarterly, half-yearly payment mode by auto debit from Credit Card or CASA**, the Eligible Customer is entitled to one (1) Gift according to the tiers and APE amount illustrated below, upon successful issuance of the Eligible Insurance Policy.

Group B eligible insurance products:

5.3 For all customers category

For every Eligible Insurance Policy purchased for the minimum RP APE amount of RM60,000 and above with the premium payment for such Eligible Insurance Policy made in either **annual payment mode by any payment method or quarterly, half-yearly payment mode by auto debit from Credit Card or CASA** or minimum SP amount of RM600,000 and above, the Eligible Customer is entitled to one (1) Gift according to the tiers and APE or SP amount illustrated below, upon successful issuance of the Eligible Insurance Policy.

For the avoidance of any doubt, “New-to-Banca Product customers” refers to UOB Malaysia individual customers who at the commencement of this Campaign, do not hold any existing or in-force Regular /Single Premium bancassurance policies distributed by UOB Malaysia and underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U)(“PAMB”), other than policies sold under Business Banking and Commercial Banking segments, MRTT (Mortgage Reducing Term Takaful)/ MRTA (Mortgage Reducing Term Assurance), policies sold via telemarketing channels, employee benefits underwritten by PAMB, digital policies purchased online and BancaTakaful certificates underwritten by Prudential BSN Takaful Berhad.



Tiering	Gifts	Group A eligible insurance products		Group B eligible insurance products	
		Existing UOB Malaysia Bancassurance individual customers category	New-to-Banca Product Customers category	For all customers category	
		RP Min APE amount (RM)	RP Min APE amount (RM)	RP Min APE amount (RM)	SP Min SP amount (RM)
Tier 1	Gintell ISO Pro Fitness Machine GT895 or Gintell G-Feetie Plus foot massager	≥60,000	≥54,000	≥60,000	≥600,000
Tier 2	Gintell G-Mobile SE massage cushion or Apple AirPods 4 with Active Noise Cancellation	≥90,000	≥81,000		
Tier 3	Apple Watch SE GPS + Cellular 44mm Aluminium Case with Sport Band or Loop or Harman Kardon Bluetooth Speaker - Aura Studio 3	≥120,000	≥108,000		
Tier 4	Gintell G-Phyxio foot massager or Marshall Bluetooth Speaker - Acton III	≥150,000	≥135,000	≥90,000	≥900,000
Tier 5	Apple Watch Series 10 46mm Aluminium Case with Sport Band GPS or Apple iPad (10th Gen) Wi-Fi 64GB	≥180,000	≥162,000		
Tier 6	Marshall Bluetooth Speaker - Stanmore III or Dyson Supersonic Hair Dryer HD15	≥210,000	≥189,000	≥120,000	≥1,200,000
Tier 7	Dyson Vacuum Cleaner - V8 Absolute SV25 or Dyson Airstait Straightener HT01	≥240,000	≥216,000		
Tier 8	Dyson Airwrap Multi-Styler HS05 or Apple iPad Air 11-inch Wi-Fi 128GB	≥270,000	≥243,000	≥150,000	≥1,500,000
Tier 9	Marshall Bluetooth Speaker - Woburn III or Dyson Vacuum Cleaner - V12 Detect Slim Fluffy SV46	≥300,000	≥270,000		
Tier 10	Apple Watch Ultra 2 GPS + Cellular, 49mm Titanium Case or Apple iPhone 16e 256GB	≥330,000	≥297,000	≥180,000	≥1,800,000
Tier 11	Apple iPhone 16 256GB or Apple iPhone 16e 512GB	≥370,000	≥333,000		
Tier 12	Apple iPhone 16 Plus 256GB or Dyson Purifier Big + Quiet BP03	≥400,000	≥360,000	≥210,000	≥2,100,000
Tier 13	Apple iPhone 16 Pro 256GB or Dreame X30 Ultra Robot Vacuum	≥440,000	≥396,000		
Tier 14	Apple iPhone 16 Pro Max 256GB or Gintell S5Plus Massage Chair	≥480,000	≥432,000	≥240,000	≥2,400,000
Tier 15	Apple iPhone 16 Pro 512GB or Apple iPhone 16 Pro Max 512GB	≥520,000	≥468,000	≥270,000	≥2,700,000
Tier 16	Apple iPhone 16 Pro Max 1TB or Gintell S6 Plus 8 Hands Wellness Chair GT9986	≥680,000	≥612,000	≥330,000	≥3,300,000
Any gift from tier 1-16	+	Any gift from tier 1-2	Not applicable	≥370,000	≥3,700,000
	+	Any gift from tier 1-5		≥400,000	≥4,000,000
	+	Any gift from tier 1-8		≥440,000	≥4,400,000
	+	Any gift from tier 1-10		≥480,000	≥4,800,000
	+	Any gift from tier 1-13		≥520,000	≥5,200,000
	+	Any gift from tier 1-16		≥680,000	≥6,800,000

Remarks: Products as illustrated will subject to change/update based on the stock availability / new product launch / product discontinued.

- Eligible Customers are entitled to only ONE (1) Gift per Eligible Insurance Policy throughout the Campaign Period under this Campaign.
- The application for the Eligible Insurance Policy must be submitted during the Campaign Period, and be approved and contracted within thirty (30) calendar days from the submission date.
- Combining multiple Eligible Insurance Policies to meet the minimum APE amount requirement is not allowed under this Campaign. Further, all requests from the Eligible Customers to split the APE amount under one (1) Eligible Insurance Policy to obtain multiple Gifts will also not be entertained.



9. The Eligible Customer is only entitled to the pre-selected "Gift" as per the table illustrated above and may not opt for other gift(s).
10. The Gift is on a first-come, first-served basis, subject to availability of the Gifts, and it is limited to one (1) Gift per Eligible Insurance Policy. In this regard, UOB Malaysia reserves the right to substitute or vary the Gift with other items of equal or greater value at any time with prior notice.
11. UOB Malaysia will determine the Eligible Customers and the Eligible New-to-Banca Product Customers based on the data captured and reflected in UOB Malaysia's system and records during Campaign fulfilment period.
12. Replacement of Policy ("ROP") cases will be excluded from this Campaign eligibility. Alternately, entitlement shall be fulfilled with the condition of revocation completed within first two (2) months from the date of ROP letter date.
13. The Gifts will be posted to the Eligible Customer's registered address as captured in UOB Malaysia's record within twelve (12) to fourteen (14) weeks from the date the Eligible Insurance Policy is contracted/inforce.
14. By participating this Campaign, the Eligible Customer agrees to be bound to UOB Malaysia's privacy policy (further details are found on UOB Malaysia's website) and to the fullest extent permitted by law agree and authorize UOB Malaysia to disclose his/her particulars to UOB Malaysia's service providers and/or authorized third party engaged by UOB Malaysia for the purposes of Gift fulfilment in connection with this Campaign. The disclosure of such particulars shall be limited to the name, address, telephone number and shall be used only in relation to and for purposes of gift fulfilment in connection with this Campaign.
15. The Eligible Customers are responsible to notify UOB Malaysia in writing **no later than 30 April 2026** for the non-receipt of the Gift, failing which, the Eligible Customers shall be deemed to have received and accepted the Gift from UOB Malaysia and UOB Malaysia shall not be responsible or liable to replace another Gift for you in view of your failure to notify within the prescribed timeline.
16. The Eligible Insurance Policy must be successfully contracted and remains in-force at the time of Gift fulfillment failing which the Gift will be forfeited and the Eligible Customer will be disqualified from this Campaign.
17. The Gifts are subject to the following conditions:
 - a. UOB Malaysia shall not be obligated to replace any damaged or stolen Gift. The Gift is neither transferable nor exchangeable for cash or other goods;
 - b. 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 Gift or its suitability for any purpose;
 - c. UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Gift;
 - d. UOB Malaysia is not affiliated with the organisation whose products are given out as the Gift; and
 - e. UOB Malaysia shall not held liable for consequential loss or damage, of any nature and however arising, any mishaps, injuries or accidents that may occur in the usage of the Gift received from the Campaign.
 - f. Eligible Customers are advised to examine the Gift upon receipt. The Gift have not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Gift in this Campaign be construed as an endorsement or recommendation of such Gift by UOB Malaysia. If the Eligible Customers are dissatisfied with the Gift or its quality, the Eligible Customers shall directly seek recourse with the respective vendors of the said Gift.
 - g. If any person is subsequently found not to be eligible to participate in this Campaign, or has failed to satisfy any of the conditions herein, UOB Malaysia reserves the right to recover the full value of the Gift redeemed by that person, or to forfeit that person's entitlement to the Gift if they have not been redeemed. If any person redeems any Gift which that person is not eligible to receive, UOB Malaysia reserves the right to recover the full value of the Gift from that person. If any person fails to redeem the Gift within the stipulated deadline (if any and where applicable), UOB Malaysia reserves the right to forfeit that person's entitlement to the Gift. No person shall be entitled to any payment or compensation from UOB Malaysia, should any Gift be forfeited.



General Terms and Conditions

18. 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:
- Terms and Conditions Governing Accounts and Services (Conventional Banking).
 - Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services.
 - UOB VISA/MASTERCARD Cardmember Agreement.
 - UOB Debit MasterCard Terms and Conditions.

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.

19. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
20. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Customers in addition to this Campaign.
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. 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.
23. 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.
24. 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.
25. PAMB is responsible for the products and benefits offered by them, as well as any representation made in any of the marketing materials for the products offered by PAMB.
26. To the 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.
27. To the extent legally permissible, 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.
28. 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.

UOB Malaysia Bancassurance Go Green Campaign

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Registration No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "Bancassurance Go Green Campaign" ("Campaign") from 01 January 2025 to 31 December 2025 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time ("Campaign Period").

Eligibility to participate

1. The 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 must be from Personal Financial Services ("PFS") segment.
 - c) who opens or hold a UOB Malaysia's current account or savings account ("CASA").
 - d) who must complete the insurance Your Personal Financial Review ("YPFR") form.
 - e) who have purchased any of the insurance products listed below during the Campaign Period.
2. Customers shall not be eligible to participate in the Campaign if they fall within **ANY** of the following:-
 - a) non-individual customers of UOB Malaysia.
 - b) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
3. Tactical insurance products are not included in this Campaign.
4. During the Campaign Period, each new Regular Premium ("RP")/ Single Premium ("SP") Insurance policy underwritten by PAMB ("Eligible Insurance Policy") for the following insurance products shall be eligible products:-

RP	SP
<ul style="list-style-type: none"> - PRUMax Plus - PRUMillion Cover - PRUMillion Cover 2.0 - PRUEnhanced Cover - PRUHeritage Cover - PRULink Supreme Pro - PRUEnrich Gain - PRULink Cover - PRUMax Cover 	<ul style="list-style-type: none"> - PRUGlobal Series - Group Essential Life Single Premium
- Any new RP/SP insurance products launch and approved by UOB Malaysia Bancassurance in year 2025.	

Campaign Mechanics and Qualifying Criteria

5. Customers must comply with **EITHER one** of the 2 customer categories during the Campaign Period to qualify for the corresponding Electric Vehicle ("EV") smart charger as illustrated below (collectively referred to as "Gift") and shall hereafter referred to as "Eligible Customers":-

5.1 Existing UOB Malaysia Bancassurance individual customers category

¹For every Eligible Insurance Policy purchased for the minimum RP Annualised Premium Equivalent (APE) amount of RM350,000 and above with the premium payment for such Eligible Insurance Policy made in either **annual payment mode by any payment method or quarterly, half-yearly payment mode by auto debit from any bank's credit card ("Credit Card") or CASA** or ²minimum SP amount of RM3,500,000 and above, the Eligible Customer is entitled to one (1) Gift according to the tiers and APE or SP amount illustrated below, upon successful issuance of the Eligible Insurance Policy.

5.2 New-to-Banca Product customers category

³For every Eligible RP Insurance Policy that purchased by New-to-Banca Product customer for the minimum RP APE amount of RM320,000 and above with the premium payment for such Eligible Insurance Policy made in **annual payment mode by any payment method or quarterly, half-yearly payment mode by auto debit from Credit Card or CASA** or ⁴minimum SP amount of RM3,200,000 and above, the Eligible Customer is entitled to one (1) Gift according to the tiers and APE or SP amount illustrated below, upon successful issuance of the Eligible Insurance Policy.

For the avoidance of any doubt, “New-to-Banca Product customers” refers to UOB Malaysia individual customers who at the commencement of this Campaign, do not hold any existing or in-force RP /SP bancassurance policies distributed by UOB Malaysia and underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U)(“PAMB”), other than policies sold under Business Banking and Commercial Banking segments, MRTT (Mortgage Reducing Term Takaful)/ MRTA (Mortgage Reducing Term Assurance), policies sold via telemarketing channels, employee benefits underwritten by PAMB, digital policies purchased online and BancaTakaful certificates underwritten by Prudential BSN Takaful Berhad.

<u>Gifts</u>	Existing UOB Malaysia Bancassurance individual customers category		New-to-Banca Product Customers category	
	¹ RP Min APE amount (RM)	² SP Min SP amount (RM)	³ RP Min APE amount (RM)	⁴ SP Min SP amount (RM)
EN+ Alvis Smart Charger 7kW	≥350,000	≥3,500,000	≥320,000	≥3,200,000
EN+ Alvis Smart Charger 11kW	≥380,000	≥3,800,000	≥350,000	≥3,500,000
TeltoCharge Smart Charger 7kW	≥450,000	≥4,500,000	≥410,000	≥4,100,000
TeltoCharge Smart Charger 22kW	≥480,000	≥4,800,000	≥440,000	≥4,400,000

Remarks:

- Model as illustrated will subject to change/update based on the availability / new model launch / model discontinued.
- This package comes with the EV Wallbox Charger & Standard installation only.
- Standard installation included:
 - a) Site Assessment.
 - b) Distribution Board come with isolator, Miniature Circuit Breaker and Residual Current Circuit Breaker
 - c) Cooper Cable with PVC cover up to 10 meters.
 - d) EV Charger installation, testing & commissioning.
- For any additional costs incurred that are not included in the initial campaign entitlement (eg: extra cabling work), the costs shall be borne by the Eligible Customer.
- Exclusions:
 - More than 10 meters wiring and additional civil works.
 - Open plaster ceiling and hacking conceal.

6. Eligible Customers are entitled to only ONE (1) Gift per Eligible Insurance Policy throughout the Campaign Period under this Campaign.
7. The application for the Eligible Insurance Policy must be submitted during the Campaign Period, and be approved and contracted within thirty (30) calendar days from the submission date.
8. Combining multiple Eligible Insurance Policies to meet the minimum APE amount requirement is not allowed under this Campaign. Further, all requests from the Eligible Customers to split the APE amount under one (1) Eligible Insurance Policy to obtain multiple Gifts will also not be entertained.
9. The Eligible Customer is only entitled to the pre-selected “Gift” as per the table illustrated above and may not opt for other gift(s).



10. The Gift is on a first-come, first-served basis, subject to availability of the Gifts, and it is limited to one (1) Gift per Eligible Insurance Policy which meets the condition stated above. In this regard, UOB Malaysia reserves the right to substitute or vary the Gift with other items of equal or greater value at any time with prior notice.
11. UOB Malaysia will determine the Eligible Customers and the Eligible New-to-Banca Product Customers based on the data captured and reflected in UOB Malaysia's system and records during Campaign fulfilment period.
12. Replacement of Policy ("ROP") cases will be excluded from this Campaign eligibility. Alternately, entitlement shall be fulfilled with the condition of revocation completed within first two (2) months from the date of ROP letter date.
13. The Gifts will be delivered by authorized service provider during installation to the Eligible Customer's registered address as captured in UOB Malaysia's record within twelve (12) to fourteen (14) weeks from the date the Eligible Insurance Policy is contracted/inforce.
14. By participating this Campaign, the Eligible Customer agrees to be bound to UOB Malaysia's privacy policy (further details are found on UOB Malaysia's website) and to the fullest extent permitted by law agree and authorize UOB Malaysia to disclose his/her particulars to UOB Malaysia's service providers and/or authorized third party engaged by UOB Malaysia for the purposes of Gift fulfilment in connection with this Campaign, The disclosure of such particulars shall be limited to the name, address, telephone number and shall be used only in relation to and for purposes of gift fulfilment in connection with this Campaign.
15. The Eligible Customers are responsible to notify UOB Malaysia in writing **no later than 30 April 2026** for the non-receipt of the Gift, failing which, the Eligible Customers shall be deemed to have received and accepted the Gift from UOB Malaysia and UOB Malaysia shall not be responsible or liable to replace another Gift for you in view of your failure to notify within the prescribed timeline.
16. The Eligible Insurance Policy must be successfully contracted and remains in-force at the time of Gift fulfillment failing which the Gift will be forfeited and the Eligible Customer will be disqualified from this Campaign.
17. The Gifts are subject to the following conditions:
 - a) UOB Malaysia shall not be obligated to replace any damaged or stolen Gift. The Gift is neither transferable nor exchangeable for cash or other goods;
 - b) 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 Gift or its suitability for any purpose;
 - c) UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Gift;
 - d) UOB Malaysia is not affiliated with the organization whose products are given out as the Gift; and
 - e) UOB Malaysia shall not held liable for consequential loss or damage, of any nature and however arising, any mishaps, injuries or accidents that may occur in the usage of the Gift received from the Campaign;
 - f) Eligible Customers are advised to examine the Gift upon receipt. The Gift have not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Gift in this Campaign be construed as an endorsement or recommendation of such Gift by UOB Malaysia. If the Eligible Customers are dissatisfied with the Gift or its quality, the Eligible Customers shall directly seek recourse with the respective vendors of the said Gift.
 - g) If any person is subsequently found not to be eligible to participate in this Campaign, or has failed to satisfy any of the conditions herein, UOB Malaysia reserves the right to recover the full value of the Gift redeemed by that person, or to forfeit that person's entitlement to the Gift if they have not been redeemed. If any person redeems any Gift which that person is not eligible to receive, UOB Malaysia reserves the right to recover the full value of the Gift from that person. If any person fails to redeem the Gift within the stipulated deadline (if



any and where applicable), UOB Malaysia reserves the right to forfeit that person's entitlement to the Gift. No person shall be entitled to any payment or compensation from UOB Malaysia, should any Gift be forfeited.

General Terms and Conditions

18. 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:
- Terms and Conditions Governing Accounts and Services (Conventional Banking).
 - Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services.
 - UOB VISA/MASTERCARD Cardmember Agreement.
 - UOB Debit MasterCard Terms and Conditions.

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.

19. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
20. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Customers in addition to this Campaign.
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. 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.
23. 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 material.
24. 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.
25. PAMB is responsible for the products and benefits offered by them, as well as any representation made in any of the marketing materials for the products offered by PAMB.
26. To the 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.
27. To the extent legally permissible, 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.

28. 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.

UOB Malaysia Bancassurance Gold Art Campaign

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Registration No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "Bancassurance Gold Art Campaign" ("Campaign") from 01 May 2025 to 31 May 2025 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time ("Campaign Period").

Eligibility to participate

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 must be from Personal Financial Services ("PFS") segment.
 - c) who opens or hold a UOB Malaysia's current account or savings account ("CASA").
 - d) who must complete the insurance Your Personal Financial Review ("YPFR") form.
 - e) who have purchased any of the insurance products listed below during the Campaign Period.
2. Customers shall not be eligible to participate in the Campaign if they fall within **ANY** of the following:
 - a) non-individual customers of UOB Malaysia.
 - b) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
3. Tactical insurance products are not included in this Campaign.
4. During the Campaign Period, the following Regular Premium ("RP") /Single Premium ("SP") Insurance policy underwritten by PAMB ("Eligible Insurance Policy") for the following insurance products shall be eligible products:-

Regular Premium ("RP")	Single Premium ("SP")
<ul style="list-style-type: none"> - PRUMax Plus - PRUMillion Cover - PRUMillion Cover 2.0 - PRUEnhanced Cover - PRUHeritage Cover - PRULink Supreme Pro - PRUEnrich Gain - PRULink Cover - PRUMax Cover 	<ul style="list-style-type: none"> - PRUGlobal Series - Group Essential Life Single Premium
<ul style="list-style-type: none"> - Any new RP/SP insurance products launch and approved by UOB Malaysia Bancassurance in year 2025. 	

Campaign Mechanics and Qualifying Criteria

5. Customers must comply with **EITHER one** of the 2 customer categories during the Campaign Period to qualify for the corresponding gold art as illustrated below (collectively referred to as "Gift") and shall hereafter referred to as "Eligible Customers": -

5.1. Existing UOB Malaysia Bancaasurance individual customers category

¹For every Eligible Insurance Policy purchased for the minimum RP Annualised Premium Equivalent (APE) amount of RM10,000 and above with the premium payment for such Eligible Insurance Policy made in either annual payment mode by any payment method or regular payment mode by auto debit from any bank's credit card ("Credit Card") or CASA or ²minimum SP amount of RM100,000 and above, the Eligible Customer is

entitled to one (1) Gift according to the tiers and APE or SP amount illustrated below, upon successful issuance of the Eligible Insurance Policy.

5.2. New-to-Banca Product customers category

³For every Eligible RP Insurance Policy that purchased by New-to-Banca Product customer for the minimum RP APE amount of RM9,000 and above with the premium payment for such Eligible Insurance Policy made in annual payment mode by any payment method or quarterly, half-yearly payment mode by auto debit from Credit Card or CASA or ⁴minimum SP amount of RM90,000 and above, the Eligible Customer is entitled to one (1) Gift according to the tiers and APE or SP amount illustrated below, upon successful issuance of the Eligible Insurance Policy.

For the avoidance of any doubt, "New-to-Banca Product customers" refers to UOB Malaysia individual customers who at the commencement of this Campaign, do not hold any existing or in-force Regular /Single Premium bancassurance policies distributed by UOB Malaysia and underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U)("PAMB"), other than policies sold under Business Banking and Commercial Banking segments, MRTT (Mortgage Reducing Term Takaful)/ MRTA (Mortgage Reducing Term Assurance), policies sold via telemarketing channels, employee benefits underwritten by PAMB, digital policies purchased online and BancaTakaful certificates underwritten by Prudential BSN Takaful Berhad.

Existing UOB Malaysia Bancassurance individual customers category		New-to-Banca Product Customers category		Gifts
¹ RP Min APE amount (RM)	² SP Min SP amount (RM)	³ RP Min APE amount (RM)	⁴ SP Min SP amount (RM)	
RM10,000	RM100,000	RM9,000	RM90,000	Gold Art - Golden "Prosperity Bai Cai" OR Gold Art - Golden "Prosperity Ru Yi" OR Gold Art - Golden "Smooth Sailing"
RM30,000	RM200,000	RM27,000	RM180,000	Gold Art - Golden "Ship of Prosperity" OR Gold Art - Golden "Cai Shen"
RM33,000	RM200,000	RM30,000	RM180,000	Gold Art - Golden "Fu Lu Shou"

- Eligible Customers are entitled to only ONE (1) Gift per Eligible Insurance Policy throughout the Campaign Period under this Campaign.
- The application for the Eligible Insurance Policy must be submitted during the Campaign Period, and be approved and contracted within 30 calendar days from submission date.
- Combining multiple Eligible Insurance Policies to meet the minimum APE amount requirement is not allowed under this Campaign. Further, all requests from the Eligible Customers to split the APE amount under one (1) Eligible Insurance Policy to obtain multiple Gifts will also not be entertained.
- The Eligible Customer is only entitled to the "Gift" as per the table illustrated above and may not opt for other gift(s).
- The Gift is on a first-come, first-served basis, subject to availability of the Gifts, and it is limited to one (1) Gift per Eligible Insurance Policy. In this regard, UOB Malaysia reserves the right to substitute or vary the Gift with other items of equal or greater value at any time with prior notice.
- UOB Malaysia will determine the Eligible Customers and the Eligible New-to-Banca Product Customers based on the data captured and reflected in UOB Malaysia's system and records during campaign fulfilment period.

12. Unless informed otherwise, the Eligible Insurance Policy used for this Campaign will not be eligible for any other UOB Malaysia Campaigns and no other special, additional or preferential fixed deposit rates shall be given under this Campaign.
13. Replacement of Policy ("ROP") cases will be excluded from this Campaign eligibility. Alternately, entitlement shall be fulfilled with the condition of revocation completed within first two (2) months from the date of ROP letter date.
14. The Gifts will be posted to the Eligible Customer's registered address as captured in UOB Malaysia's record within ten (10) to twelve (12) weeks from the date the Eligible Insurance Policy is contracted/"inforce".
15. By participating this Campaign, the Eligible Customer agrees to be bound to UOB Malaysia's privacy policy (further details are found on UOB Malaysia's website) and to the fullest extent permitted by law agree and authorize UOB Malaysia to disclose his/her particulars to UOB Malaysia's service providers and/or authorized third party engaged by UOB Malaysia for the purposes of Gift fulfilment in connection with this Campaign, The disclosure of such particulars shall be limited to the name, address, telephone number and shall be used only in relation to and for purposes of gift fulfilment in connection with this Campaign.
16. The Eligible Customers are responsible to notify UOB Malaysia in writing **no later than 15 September 2025** for the non-receipt of the Gift, failing which, the Eligible Customers shall be deemed to have received and accepted the Gift from UOB Malaysia and UOB Malaysia shall not be responsible or liable to replace another Gift for you in view of your failure to notify within the prescribed timeline.
17. The Eligible Insurance Policy must be successfully contracted and remains in-force at the time of Gift fulfillment failing which the Gift will be forfeited and the Eligible Customer will be disqualified from this Campaign.
18. The Gifts are subject to the following conditions:
 - a. UOB Malaysia shall not be obligated to replace any damaged or stolen Gift. The Gift is neither transferable nor exchangeable for cash or other goods;
 - b. 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 Gift or its suitability for any purpose;
 - c. UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Gift;
 - d. UOB Malaysia is not affiliated with the organisation whose products are given out as the Gift;
 - e. UOB Malaysia shall not held liable for consequential loss or damage, of any nature and however arising, any mishaps, injuries or accidents that may occur in the usage of the Gift received from the Campaign;
 - f. Eligible Customers are advised to examine the Gift upon receipt. The Gift have not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Gift in this Campaign be construed as an endorsement or recommendation of such Gift by UOB Malaysia. If the Eligible Customers are dissatisfied with the Gift or its quality, the Eligible Customers shall directly seek recourse with the respective vendors of the said Gift;
 - g. If any person is subsequently found not to be eligible to participate in this Campaign, or has failed to satisfy any of the conditions herein, UOB Malaysia reserves the right to recover the full value of the Gift redeemed by that person, or to forfeit that person's entitlement to the Gift if they have not been redeemed. If any person redeems any Gift which that person is not eligible to receive, UOB Malaysia reserves the right to recover the full value of the Gift from that person. If any person fails to redeem the Gift within the stipulated deadline (if any and where applicable), UOB Malaysia reserves the right to forfeit that person's entitlement to the Gift. No person shall be entitled to any payment or compensation from UOB Malaysia, should any Gift be forfeited.

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 UOB Personal Internet Banking and Mobile Services.
 - c) UOB VISA/MASTERCARD Cardmember Agreement
 - d) UOB Debit MasterCard Terms and Conditions.

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. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's Campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Customers in addition to this Campaign.
22. 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.
23. 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.
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. 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. PAMB is responsible for the products and benefits offered by them, as well as any representation made in any of the marketing materials for the products offered by PAMB.
27. To the 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. To the extent legally permissible, 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.

