

## UOB MALAYSIA "INVEST STEADY. FLY READY" REGULAR INVESTMENT SCHEME CAMPAIGN TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "Invest Steady. Fly Ready" Regular Investment Scheme ("**Campaign**") from 5 January 2026 until 31 March 2026 (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time and to be communicated via the UOB official website ("**Campaign Period**").

### Eligibility

1. The Campaign is open to all UOB Malaysia individual customers who meet ALL of the following conditions:
  - i. who open and/or holds a UOB Malaysia Unit Trust Investment Account and is the primary account holder (in the case of joint account).
  - ii. who open and/or holds a UOB conventional current and/or savings account except for Flexi Mortgage Account, Prosave-i, Basic Saving-i and Basic Current-i Account ("CASA").
  - iii. 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.

"**Reward**" refers to one (1) return flight ticket voucher redeemable only up to the stated value and cannot be applied to any costs exceeding its stated value. Additional costs, including but not limited to excess fare, taxes, surcharges, baggage fees, or any other ancillary charges exceeding the voucher amount, shall be payable by the customer. The Reward is non-transferable and is further subject to the terms and conditions of the appointed traveling agency.

"**Reward Destination**" shall mean a travel destination decided by the UOB Malaysia.

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

### Campaign Mechanics and Conditions

3. Customers who set up an RIS by subscribing to the Eligible UT Funds during the Campaign Period may be entitled to receive **one (1) Reward** to a Reward Destination, subject to meeting all of the following eligibility criteria (hereinafter referred to as "Eligible Customer"):

4. Eligibility Criteria:

- i. Open to both new and existing RIS customers who set up new or additional RIS during the Campaign Period
- ii. Minimum RIS Amount:
  - RM10,000 per month (Tier 1) or RM1,500 per month (Tier 2 or 3)
  - The minimum amount may be aggregated across multiple RIS and across multiple Eligible UT Funds within the same UT account and calendar month
- iii. Minimum RIS sales charge: 2%
- iv. Minimum RIS tenor: 12 months
- v. Customers must maintain the minimum CASA balance as stipulated in the Reward tier table below. The earmarked amount cannot be withdrawn until the 12-month RIS tenor is completed, calculated from the RIS start date.
- vi. Reward Allocation:
  - Reward will be allocated on a first-come, first-served basis to the twenty (20) Eligible Customer Tier 1, fifteen (15) Eligible Customers under Tier 2 and fifteen (15) Eligible Customers under Tier 3 in each calendar month, in accordance with the Reward tier table below.
  - Any unutilized Tier 3 tickets will be reallocated to Wealth Banking and Privilege Banking customers, based on first-come, first-served order according to customer's RIS inception date accorded in the system.
  - Monthly allocations are refreshed at the start of each calendar month and are strictly limited to the stated quotas. Allocation is based solely on the month in which the RIS is first set up in system. Customers who do not qualify in the relevant setup month will not be reconsidered in subsequent months, unless a new RIS is set up within the Campaign Period, subject to the eligibility criteria.

Table 1:

Tier	Reward	Minimum Monthly RIS*	Monthly Allocation	Minimum CASA balance earmark
1	<b>Japan economy (Tokyo) return ticket voucher</b> worth up to RM2,500	<b>RM10,000 /month</b>	<b>20 tickets</b> for all segments	RM2,500
2	<b>ASEAN economy return ticket voucher</b> worth up to RM1,000	<b>RM1,500 /month</b>	<b>15 tickets</b> for all segments	RM1,000
3	<b>ASEAN economy return ticket voucher</b> worth up to RM1,000	<b>RM1,500 /month</b>	<b>15 tickets</b> specially for Personal Banking (any unutilised tickets reallocated to other segments)	RM1,000

\*The minimum amount can be aggregated across multiple RIS and across multiple Eligible UT Funds within the same UT account and calendar month. Return ticket voucher is subject to the Reward's definition above.

## 5. Reward Illustration Examples

**Scenario A – Eligible for Reward**

- Customer A from Personal Banking sets up a new RIS of RM1,500/month with 2.5% sales charge in January 2026.  
Reward: Eligible for Tier 3 with flight ticket voucher issued between February - March 2026 by a third-party provider.

**Scenario B – Eligible via Aggregated RIS**

- Customer B sets up 5 RIS of RM2,000/month each (total RM10,000) in February 2026, all with 2.0% sales charge.  
Reward: Eligible for Tier 1. Flight ticket voucher issued between March - April 2026.

**Scenario C – Eligible Based on the First RIS Setup Month**

- Customer C from Wealth Banking sets up RM5,000/month RIS in February and adds another RM5,000/month RIS of a new UT fund in March.
- Both RIS plans meet sales charge and successfully deducted for its first deduction respectively.
- Reward: Only Tier 2 reward applies (aggregation across months is not allowed). Ticket voucher issued between March - April 2026.

**Scenario D – Reward Allocation Where Quota Is Limited**

- If a total of 40 customers qualify for Tier 2 or 3 Reward in January 2026, comprising:
  - 20 customers from Personal Banking;
  - 10 customers from Wealth Banking; and
  - 10 customers from Privilege Banking
- Reward: Only 15 tickets shall be issued eligible Tier 2 customers on a first-come, first-served basis, while another 15 tickets shall be exclusively allocated to eligible Personal Banking customers qualifying under Tier 3.

## 6. 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.

## 7. 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% is paid for the new funds to which is switched to.

## 8. 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.

## 9. 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.

10. 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.

#### **Reward**

11. After the end of each calendar month, UOB Malaysia will review and pre-filter the list of Eligible Customers. The 20 customers (Tier 1), 15 customers (Tier 2) and 15 customers (Tier 3) who have fulfilled all criteria stated in the Campaign Mechanics will qualify for the Reward.
12. Each Eligible Customer is entitled to **only one** Reward throughout the Campaign Period, based on the RIS minimum subscription amount outlined in the Reward tier table, regardless of the number of RIS set up under this Campaign.
13. For joint accounts, the Reward will be given to the primary account holder only.
14. Qualified Eligible Customers will be notified by UOB Malaysia via SMS and/or Electronic Direct Mailer (EDM). The ticket booking process will then be arranged by an appointed third-party service provider.
15. Reward fulfilment will begin after one (1) successful monthly RIS deduction and may take up to forty-five (45) Business Days from the date of the first successful deduction to complete by the appointed service provider.
16. UOB Malaysia shall not be obligated to replace any damaged or stolen Reward. The Reward is neither transferable nor exchangeable for cash, credit or other goods, in part or in full;
17. UOB Malaysia makes no representation or warranties with respect to the Reward, and in particular, makes no warranties with respect to the quality of the Reward or its suitability for any purpose;
18. UOB Malaysia reserves the right to substitute or vary the Reward with prior notice, for another gift of equivalent value;
19. 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 Reward received in this Campaign;
20. The Reward is subject to the terms and conditions of the relevant merchant or manufacturer whose products are given out as Reward in this Campaign; and
21. UOB Malaysia is not affiliated with any of the relevant merchant or manufacturer whose products are given out as Reward in this Campaign.
22. Any props, accessories or equipment featured together with the Reward in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Reward.

#### **CASA Balance Earmark Requirement**

23. Eligible Customers must maintain the minimum CASA balance as stipulated in the Reward tier table throughout the 12-month RIS tenor, calculated from the system-recorded RIS start date.
24. The CASA earmark is required on a one-time basis and must be maintained continuously for the entire tenor.
25. Eligible Customers authorize UOB Malaysia to earmark the amount stipulated in the Reward tier in Table 1 above from the RIS start date pursuant to their "YES" response to the SMS.
26. Eligible Customer further shall ensure that the CASA balance is sufficient prior to the scheduled debit date as determined and informed by UOB Malaysia.
27. Eligible Customer agrees that any failed debit of the minimum CASA balance earmarked amount shall be treated as non-participating response which will subsequently be excluded from receiving the Reward.
28. The earmarked amount must not be withdrawn, transferred, or used for any other purpose until the RIS tenor is completed.
29. Clawback Conditions:
  - i. If the eligible customer cancels, reduces, or fails to maintain the RIS amount or tenor as per campaign requirements, or closes the CASA account or terminates the earmark before the

completion of the tenor, **UOB Malaysia reserves the right to recover the cost of the Reward** by:

- a. Debiting the minimum CASA balance earmark amount as specified in Table 1 from any account maintained by the customer with UOB Malaysia, and/or
  - b. Charging the customer directly for the cost incurred in relation to the Reward.
- ii. If the eligible customer does not cancel but incurs three (3) consecutive failed RIS deductions, UOB Malaysia reserves the right to recover the cost of the Reward in accordance with Clause 4.
30. The moneys earmarked under this Campaign will not be eligible for any other UOB Malaysia campaign/ promotions and no other special, additional or preferential rates shall be given under this Campaign. For avoidance of doubt, the said moneys are also subject to the terms and conditions governing the Eligible Conventional CASA including any amendments or variations to it.
31. Eligible Customers must ensure that their CASA maintains sufficient funds to meet all financial commitments and obligations. If any deductions from the CASA (e.g. deductions made via cheques, GIRO or any other payment instructions) are returned/rejected due to insufficient funds in the CASA (whether caused by the earmarking or otherwise), the relevant bank and associated charges will apply and Eligible Customers will continue to be liable for such charges.
32. If any fraudulent, misleading, or incorrect information is provided to qualify for the campaign, UOB Malaysia reserves the right to cancel participation and claw back the Reward.
33. UOB Malaysia's decision on clawback actions shall be final and binding.

#### **Additional Terms and Conditions, Disclaimers and Consent To Disclosure of Particulars**

34. UOB Malaysia has the right to forfeit the Reward should the Eligible Customers cancel their eligible RIS prior to the fulfilment of the Reward.
35. Prior notice will be given to Eligible Customers should there be any variation in the Reward Destination offered.
36. **Consent to Disclosure of Particulars to Third-Party Service Providers:**  
Eligible Customers who participate in this Campaign and/or accepted any reward under the Campaign are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of UOB Malaysia and, to the fullest extent permitted by law, to have consented to and authorized UOB Malaysia to disclose their particulars to the third party service providers, appointed agency and participating merchants engaged by UOB Malaysia for purposes of the Campaign. UOB Malaysia 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 NRIC / Passport numbers and shall be used only in relation to and for purposes of the Campaign including fulfilment.

#### **General Terms and Conditions**

37. 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.
38. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
39. 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.
40. 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.
  41. 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.
  42. Investments in Unit Trust Funds are not protected by Perbadanan Insurans Deposit Malaysia ("PIDM").
  43. 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.
  44. 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.
  45. 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]**