

UOB MALAYSIA WEALTH WELLNESS REGULAR INVESTMENT SAVINGS PLAN CAMPAIGN TERMS AND CONDITIONS

Update to the UOB Malaysia Wealth Wellness RIS Campaign Terms and Conditions: The Campaign Period is hereby extended to 31 December 2025 and will supersede the existing Campaign Terms and Conditions with effect from 9 December 2024.

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) is running a “Wealth Wellness Regular Investment Savings Plan Campaign (“**Campaign**”) from 7 June until 31 December 2024 (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

Eligibility

1. The Campaign is open to all UOB Malaysia individual customers holding an investment account:
 - 1.1 who is the primary account holder of any UOB Malaysia UT Investment Account (in the case of joint account).
 - 1.2 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:
 - 2.1 Sole-proprietorship, partnership, charitable / non-profit organisation / societies, corporate and commercial customers.
 - 2.2 Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies).
 - 2.3 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 Savings Plan (“RIS”) offered to Eligible Customer by UOB Malaysia. 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.

“**Welcome Gift**” shall mean a coffee voucher such as ZUS vouchers or other brands as decided by the UOB Malaysia.

“**Gift Voucher**” or “**Gift Vouchers**” shall mean gift vouchers Lazada, Grab or other gift vouchers as decided by UOB Malaysia which are sent via customer’s email registered with UOB Malaysia upon the first year anniversary of RIS Inception.

The Welcome Gift and the Gift Voucher shall collectively be referred to as “**Gifts**”.

Campaign Mechanics and Conditions

3. Customers who incept an RIS by subscribing to the Eligible UT Funds with a minimum sales charge of 2.50%, as per the RIS minimum subscription amount detailed in Table 1 during the Campaign Period (hereinafter “Eligible Customer”) will receive a Welcome Gift upon the RIS inception.
4. Additionally, Eligible Customers who successfully complete their RIS for at least 12 months, i.e. maintain RIS subscriptions over a 12-month period, will receive Gift Voucher(s). The value of the Gift Voucher(s) will correspond to the respective monthly RIS subscription amount, as shown in Table 1.

Table 1: RIS Minimum Investment Amount for Welcome Gift and Gift Voucher(s)

Tier	Investment Amount (RM)		Gifts (RM)	
	Minimum Per Month	Minimum Per Year	Welcome Gift	Gift Voucher(s)
1	3,000	36,000	20	200
2	2,000	24,000		120
3	1,000	12,000		50
4	500	6,000		-

5. Scenario 1 and 2 illustration how the Gifts will be given to Eligible Customers:

Scenario 1:

- Customer A subscribes to an RIS at RM500 via an Eligible UT Fund during the Campaign Period in July 2024 and subsequently subscribes to another RIS at RM1,000 through a different Eligible UT Fund in September 2024.
- Eligible Customer A is now entitled to receive a one-off Welcome Gift in July from the branch.
- In addition, the Eligible Customer A will receive a RM50 Gift Voucher after completing the 12-month RIS monthly investment contribution in September 2025.

Number of RIS	Subscription Amount	Subscription Period	Welcome Gift	Gift Voucher
First RIS	RM500	July 2024	Yes	Not applicable
Second RIS	RM1,000	September 2024	No	Yes, to receive RM 50 in September 2025

Scenario 2:

- Customer B subscribes five (5) RISs through five (5) different Eligible UT Funds at a monthly investment amount of RM3,000 for each RIS plan during the Campaign Period in August 2024.
- The Eligible Customer B is now entitled to a one-off Welcome Gift in August 2024 and is expected to receive a total of RM1,000 Gift Vouchers in August 2025 upon meeting the 12-month RIS monthly investment contribution.

Number of RIS	Subscription Amount	Subscription Period	Welcome Gift	Gift Voucher
First RIS	RM3,000	August 2024	Yes, one time in August 2024	Yes, to receive RM1,000 in total (RM200 x 5) in August 2025
Second RIS	RM3,000	August 2024		
Third RIS	RM3,000	August 2024		
Fourth RIS	RM3,000	August 2024		
Fifth RIS	RM3,000	August 2024		

Scenario 3:

- Customer C subscribes an RIS at a monthly investment amount of RM3,000 in August 2024 but decided to terminate the RIS in June 2025.
- Eligible Customer C is entitled to one (1) Welcome Gift in August 2024 only.

Number of RIS	Subscription Amount	Subscription Period	Welcome Gift	Gift Voucher
RIS	RM3,000	August 2024	Yes	No Gift Voucher will be given to the Customer since the RIS has been terminated and

				no longer meets the minimum subscription requirement of 12-month period.
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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:-
- within the same day of transaction and / or
 - 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.
- UT Funds made via switching of funds within the same fund house or cross fund house will not qualify for any Gifts unless a sales charge of at least 2.50% is paid for the new funds to which is switched to.
 - 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.
 - 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.
 - 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.

Gifts

- Each customer may receive only one Welcome Gift regardless of how many RIS are incepted under this Campaign, whereas one customer may receive multiple Gift Vouchers according to each RIS minimum subscription amount as shown in Table 1 above.
- In the event of joint accounts, the Gifts shall be given to the primary accountholder only.
- The Gifts are subject to the following conditions:
 - Collection of the Welcome Gift will be at the UOB Malaysia branch where the Eligible Customer transacted the first RIS investment (“**Transaction Branch**”). UOB Malaysia shall not entertain any requests for courier of the Gifts;
 - Upon successfully completing the RIS for at least 12 months, the additional Gift Vouchers will be sent via the customer’s registered email with UOB Malaysia. Fulfilment of the Gift Vouchers will take up to forty-five (45) Business Day after end of the first-year anniversary month wherein the 12th month transaction of RIS took place;

- 13.3 UOB Malaysia shall not be obligated to replace any damaged or stolen Gifts. The Gifts are neither transferable nor exchangeable for cash, credit or other goods, in part or in full;
- 13.4 UOB Malaysia makes no representation or warranties with respect to the Gifts, and in particular, makes no warranties with respect to the quality of the Gifts or its suitability for any purpose;
- 13.5 UOB Malaysia reserves the right to substitute or vary the Gifts at any time with prior notice, for another gift of equivalent value;
- 13.6 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 Gifts received in this Campaign;
- 13.7 The Gifts are subject to the terms and conditions of the relevant merchant or manufacturer whose products are given out as Gifts in this Campaign; and
- 13.8 UOB Malaysia is not affiliated with any of the relevant merchant or manufacturer whose products are given out as Gifts in this Campaign.
- 13.9 Any props, accessories or equipment featured together with the Gifts in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Gifts.

General Terms and Conditions

14. 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 Islamic Accounts and Services
 - (c) Terms and Conditions Governing Unit Trust 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.

15. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
16. 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.
17. 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.
18. To the fullest extent permitted by law, 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.
19. Investments in Unit Trust Funds are not protected by PIDM.
20. 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.
21. 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.

22. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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