

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 Plus;

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.
25. UOB Malaysia will determine the customers and New-to-Banca Product customers based on data captured and reflected in its system and records.
26. The FD Plus is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.



General Terms and Conditions

27. 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.

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

29. 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.

30. 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.

31. 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.

32. 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.

33. 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.

34. 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.

35. 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.

36. 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 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 cancelation, withdrawal, suspension, extension or termination.



37. 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.
38. 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.

