

UOB MALAYSIA “RETAIL BOND BONUS REWARDS CAMPAIGN 2025”**TERMS AND CONDITIONS**

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) is running a **Retail Bond Bonus Rewards Campaign** (“Campaign”) from **2 May 2025 until 31 July 2025** (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time (“Campaign Period”).

Campaign Eligibility

1. This Campaign is open to the following clients:
 - 1.1. all existing Existing-to-Product (“**ETP**”) UOB Malaysia individual clients who hold a maximum of 2 Retail Bond(s) / Sukuk (“**RB**”) with UOB Malaysia prior to the commencement of the Campaign Period; or
 - 1.2. all New-to-Product (“**NTP**”) UOB Malaysia individual clients who hold at least 1 Retail Bond / Sukuk with UOB Malaysia during the Campaign Period.
2. ETP clients refers to a client who has already subscribed to any RB in Malaysian ringgit (MYR) or in foreign currencies with UOB Malaysia.
3. NTP client refers to a client who had not invested in any RB with UOB Malaysia prior to the Campaign commencement date.
4. Client’s NTP status is considered only on the basis of the Primary Account Holder. E.g., single account A had invested in RB during the past 12 months but joint account A+B had never invested in RB before; joint account A+B is not considered an NTP as the Primary Account Holder is A who had already invested.
5. The following persons shall not be eligible to participate in the Campaign if they fall within **ANY** of the following:
 - 5.1. Sole-Proprietorship, Partnership, Charitable/Non-Profit Organization/Societies, Corporate and Commercial customers.
 - 5.2. Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies and accounts where the employee is a joint account holder).
 - 5.3. Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - 5.4. Persons whose account held with UOB Malaysia are terminated or closed within the Campaign Period.
 - 5.5. Persons whose account held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

Definition

“**Business Day**” shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.

“**Fresh Funds**” shall refer to moneys or funds in Ringgit Malaysia howsoever transferred, credited or paid into the accounts of the Clients from other bank(s) and / or financial institution(s) through whatever means including but not limited to cash, Inter-Bank Giro transfers, Interbank Instant Transfer, collection and payment of cheques drawn on such other bank(s) and where such moneys or funds paid or credited into the account(s) of the Clients are utilised by the Clients to make placements pursuant to the terms and conditions herein within fifteen (15) business days after such monies or funds have been paid or credited into the account(s) of the Clients. Funds transferred from any existing UOB Malaysia savings / current / Foreign Currency / investment account(s) or in the form of UOB Malaysia cheques, cashier’s orders or demand drafts are not considered as Fresh Funds.

Funds from InvestPro and Fixed Deposit are considered as **Fresh Funds**.

Campaign Mechanics and Conditions

6. Clients are required to satisfy the following qualifying criteria ("**Qualifying Criteria**") during the Campaign Period to be eligible to one (1) RM200 worth of Aeon / Parkson / Senheng Voucher ("**Retail Bond Bonus Reward**") and shall be referred to as "**Eligible Clients**":
 - 6.1. Invest in a subsequent RB product offered to clients by UOB Malaysia using Fresh Funds within campaign period ("RB Investment"), and fulfil the minimum Net Cumulative Investment Amount stated in the **Privilege Banking / Wealth Banking Q2-2025 Wealth Multiplier Campaign**;
 - 6.2. RB Investment is subject to a minimum spread of at least *1.50 dollar* in MYR RB or *2.00 dollar* in the respective foreign currency denominated RB. Any RB Investment which does not fulfil the applicable spread will not qualify for this Campaign;
 - 6.3. The minimum RB principal amount is RM100,000 MYR RB or 50,000 dollars in nominal value in the respective foreign currency denominated RB, subject to the minimum principal amount of RB stated in the relevant Bond / Sukuk Investment Term Sheet, whichever is higher on the date that the eligible RB Investment is booked provided the booking is made on a Business Day before the designated cut-off time; and
 - 6.4. Obtain, complete and submit the campaign participation form to UOB Malaysia via your Client Advisor / Relationship Manager.
7. The Ringgit Malaysia equivalent amount of the foreign currency investments into the RB shall be determined by using UOB Malaysia's selling rate for the conversion of the foreign currency.
8. For the avoidance of doubt, the RB Investment cancelled or withdrawn during the Campaign Period shall not be eligible to receive the Retail Bond Bonus Reward.
9. This Retail Bond Bonus Reward is available on a first-come, first-served basis subject to availability to the first 500 Eligible Clients during the Campaign Period. In the event that the Retail Bond Bonus Reward is fully redeemed, this Campaign shall cease with immediate effect.
10. The Eligible Clients are to refer to the relevant RB product disclosure documents for information on the RB Investment and Eligible Clients are advised to read and understand the contents of RB product disclosure documents, and if necessary, consult their adviser(s), as well as consider the fees and charges involved before investing.
11. RB products are not covered by the Capital Market Compensation Fund under Part IV of the Capital Markets and Services Act ("CMSA") 2007. The Capital Market Compensation Fund does not extend to investors who have suffered monetary loss as a result of a defalcation, or fraudulent misuse of monies or other property, by a director, officer, employee or representative of UOB Malaysia. As an investor if you suffer monetary loss as envisaged above that relates to the acts of the UOB Malaysia's employee, you may lodge a complaint with:

PFS Service Assurance – Customer Care Management Unit
UOB Plaza 1 Kuala Lumpur
7 Jalan Raja Laut,
50350 Kuala Lumpur.
E-mel: ceaccm@uob.com.my

Retail Bond Bonus Reward Fulfilment

12. Each Eligible Client is entitled to only one (1) Retail Bond Bonus Reward during the campaign period.
13. For any Fresh Funds placement made by clients who are joint account holders, the Retail Bond Bonus Reward shall be given to the primary account holders only.
14. The Retail Bond Bonus Reward is not transferable to any other UOB Malaysia customers, and it may not be exchanged with other rewards or any form or kind.
15. Eligible Clients cannot use the same funds placed for the purpose of this Campaign to participate in such other on-going promotions and / or campaigns, unless otherwise informed by UOB Malaysia. If existing promotion and / or campaign periods overlap with Campaign Period, the Eligible Client

understands that he / she shall only be entitled to receive the reward or gifts or preferential rates from only one (1) of such other promotions or campaigns.

16. Eligible Clients whose accounts are suspended, cancelled, or terminated for any reason during the Campaign Period or prior to receiving the Retail Bond Bonus Reward, will not be entitled to the Retail Bond Bonus Reward under this Campaign.
17. The Eligible Clients will be notified of their entitlement to the Retail Bond Bonus Reward by vendor via telephone twelve (12) weeks after the end of the Campaign Period where UOB Malaysia decides the Retail Bond Bonus Reward conditions have been met in accordance with this terms and conditions, using the telephone numbers furnished to the UOB Malaysia as shown UOB Malaysia's records. The Eligible Clients / authorised person of the Eligible Clients is entitled to collect the Retail Bond Bonus Reward upon obtaining and signing the Retail Bond Bonus Reward acknowledgement form at the designated UOB Malaysia branch.
18. By participating this Campaign, the Eligible Client agrees to be bound to UOB Malaysia's privacy policy (further details are found on UOB Malaysia's website) and deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), 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 shall be limited to the name, address, telephone number and shall be used only in relation to and for purposes of the Campaign including fulfilment.
19. The Retail Bond Bonus Reward is subject to the following conditions:
 - 19.1. Collection of Retail Bond Bonus Reward will be at the UOB Malaysia branch where the eligible accounts are maintained by the Eligible Clients, at their own cost and expenses. UOB Malaysia shall not entertain any requests for courier of the Retail Bond Bonus Reward;
 - 19.2. UOB Malaysia shall not be obligated to replace any damaged or stolen reward. The Retail Bond Bonus Reward is neither transferable nor exchangeable for cash, credit or other goods, in part or in full;
 - 19.3. UOB Malaysia makes no representation or warranties with respect to the Retail Bond Bonus Reward, and in particular, makes no warranties with respect to the quality of the Retail Bond Bonus Reward or its suitability for any purpose;
 - 19.4. UOB Malaysia reserves the right to substitute or vary the Retail Bond Bonus Reward with an item of similar value if the Retail Bond Bonus Reward is unavailable, recalled, discontinued or out of stock by its manufacturer or distributor.
 - 19.5. UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Retail Bond Bonus Reward;
 - 19.6. UOB Malaysia shall not be 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 Retail Bond Bonus Reward received in this Campaign;
 - 19.7. The Retail Bond Bonus Reward is subject to the terms and conditions of the relevant merchant or manufacturer whose products are given out as Retail Bond Bonus Reward in this Campaign;
 - 19.8. UOB Malaysia is not affiliated with any of the relevant merchant or manufacturer whose products are given out as Retail Bond Bonus Reward in this Campaign; and
 - 19.9. Eligible Clients or their authorised representatives are advised to examine the Retail Bond Bonus Reward upon collection/delivery. If any one of the reward(s) is found to be faulty or damaged at any time, the Eligible Clients should liaise with the relevant merchant or manufacturer directly. UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Retail Bond Bonus Reward.
 - 19.10. Any props, accessories or equipment featured together with the Retail Bond Bonus Reward in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Retail Bond Bonus Reward.

General Terms and Conditions

20. By participating in this Campaign, the Eligible Clients agree to be bound by these 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 Bond / Sukuk Investment Account.

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

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

22. Unless specifically mentioned in this Terms and Condition, this Campaign is not valid with other UOB Malaysia's campaigns and no other special, additional, preferential rates and/or gift shall be given to the Eligible Clients in addition to this Campaign.

23. 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 Clients. 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.

24. To the fullest extent permitted by law, and unless due to UOB Malaysia's gross negligence or willful misconduct, UOB Malaysia expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign.

25. 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.

26. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by Eligible Clients resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.

27. RB products are not protected by PIDM.

28. To the fullest extent permitted by law, 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 Clients to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Clients whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.

29. 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 Clients 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.

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