

UOB MALAYSIA WEALTH BANKING Q2-2025 WEALTH MULTIPLIER CAMPAIGN TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is running a “Wealth Banking Q2'25 Wealth Multiplier Campaign (“**Campaign**”) from 2 May 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**”).

Eligibility to Participate

1. The Campaign is open to the following clients:
 - 1.1. Existing Wealth Banking client who is the primary account holder (in the case of joint account); or
 - 1.2. New-to-Segment or New-to-Bank customer (both defined below) who is the primary account holder (in the case of joint account) and signs up as Wealth Banking client and opens the applicable account within the Campaign Period.
2. Clients 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

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

“**Eligible Investments**” shall, for the purpose of this Campaign, mean the eligible unit trust funds (“**UT**”) including closed-ended unit trust, retail bond / sukuk (“**RB**”) and structured investments (“**SI**”) products offered to Clients by UOB Malaysia, with the exception of equity-linked investments (“**ELI**”), commodity-linked investment (“**CLI**”), knock-out equity-linked investments (“**KO-ELI**”), foreign equity-linked investment (“**F-ELI**”), dual currency investments (“**DCI**”), commodity linked covered call (“**CLCC**”), equity linked covered call (“**ELCC**”) and knock-out equity linked covered call (“**KO-ELCC**”) under structured investments. Please refer to the respective sales representative of UOB Malaysia for the list of Eligible Investments.

Investments in UT using funds from Employees’ Provident Fund (EPF) withdrawals are excluded from this Campaign.

“**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**.

“**New-to-Segment**” means customer who has held any deposit, investment or bancassurance accounts with UOB Malaysia 12 months prior to the Wealth Banking sign-up month.

“New-to-Bank” means customer who falls under ANY of the following conditions:

- First time UOB Malaysia account holder that signs up as a new Wealth Banking client and maintain a minimum AUM of RM150,000 within two (2) months after opening his/her first UOB Malaysia account.
- Has not held any deposit, investment or bancassurance accounts with UOB Malaysia twelve (12) months prior to the Wealth Banking sign-up month.

“Net Cumulative Investment Amount” refers to the total cumulated amount invested in any of the Eligible Investments.

Campaign Mechanics and Qualifying Criteria

3. **Investment Reward**

3.1. Clients are required to satisfy the following qualifying criteria (**“Qualifying Criteria”**) during the Campaign Period to be eligible to receive one (1) of the rewards to the corresponding tier as illustrated in Table A (**“Investment Reward”**) and shall be referred to as **“Eligible Clients”**:

- a) Investing in any of the Eligible Investments with Fresh Funds and fulfill the minimum Net Cumulative Investment Amount;

All Eligible Investments are subject to a minimum sales charge / upfront of at least 1.50% for UT transactions, minimum spread of at least 1.50 dollar in the respective denominated currency for RB and minimum upfront of at least 1.50% (traded) for respective SI tranche(s). Any Eligible Investments set out above which do not fulfil the applicable sales charges / upfront / spread will not qualify for this Campaign.

Table A

Tier	Unit Trust and / or Retail Bond and / or Structured Investment	Investment Reward (Aeon / Parkson / Sengheng Voucher)
	Minimum Net Cumulative Investment Amount (RM)	
1	3,000,000 and above	RM 8,000
2	2,000,000 – 2,999,999.99	RM 6,000
3	1,500,000 – 1,999,999.99	RM 4,000
4	1,000,000 – 1,499,999.99	RM 3,000
5	750,000 – 999,999.99	RM 1,500
6	500,000 – 749,999.99	RM 800
7	250,000 – 499,999.99	RM 350
8	100,000 – 249,999.99	RM 150

For the avoidance of doubt, the Net Cumulative Investment Amount shall not include amounts invested during the Campaign Period in: -

- i. Eligible Investments which are cancelled, terminated, or withdrawn; and / or
- ii. Eligible UT funds which are cancelled by the Eligible Client exercising “cooling off” right.

UT fund **“Cooling off right”** means: -

- i. Any client 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 Client in UT funds with UOB Malaysia.
- ii. If the Eligible Client elects not to continue with the investment in the eligible UT funds within the “cooling off” period, the Eligible Client will receive the refund of the investment amount in the eligible UT funds and the UT fund service charge that was paid.
- iii. 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.

- 3.2. Eligible 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 1.50% is paid for the new funds to which such fund(s) is / are switched to.
- 3.3. The Ringgit Malaysia equivalent amount of the foreign currency investments into the eligible UT / RB / SI are determined by using UOB Malaysia's selling rate for the conversion of the foreign currency, subject to the minimum investment amount (UT & SI) or principal amount (RB) stated in the relevant Product Highlights Sheet or Product Disclosure Sheet, whichever is higher on the date that the Eligible Investment is booked provided the booking is made on a Business Day before the designated cut-off time.
- 3.4. The Eligible Clients are to refer to the relevant prospectus (for the eligible UT funds) and / or the relevant term sheet (for RB and / or SI) for information on the full sales charge and / or upfront fee amount. The Eligible Clients are advised to read and understand the contents of the prospectus (for investments in the eligible UT funds) and/or term sheet (for investments in RB and/or SI), and if necessary, consult their adviser(s), as well as consider the fees and charges involved before investing.

4. **Product Combo Bonus**

- 4.1. Eligible Clients are eligible to one (1) of the Product Combo Bonus rewards, if they meet **ANY** one of the offer combinations in Table B with eligible other campaigns ("**Other Campaigns**") as determined by UOB Malaysia:

Table B

Investment	InvestPro	Bancassurance	Product Combo Bonus Rewards (Aeon / Parkson / Senheng Voucher)
✓	✓	x	RM200
✓	x	✓	RM200
✓	✓	✓	RM400
x	✓	✓	Not eligible

- 4.2. Eligible Client is required to qualify in any of the Net Cumulative Investment Amount tiering set in Investment Reward (Table A) and its Qualifying Criteria as a pre-requisite and fulfilling the respective requirement / qualifying criteria of the eligible Other Campaigns to be eligible for the Product Combo Bonus reward.
5. This Campaign is valid in conjunction with the Other Campaigns Terms and Conditions. In the event the Eligible Client has received any rewards from other ongoing campaign(s) or promotion(s), Eligible Client will still be eligible to participate in this Campaign and vice versa, subject to the Terms and Conditions governing the Other Campaigns.
6. Eligible Clients must complete and submit the Campaign Participation Form to UOB Malaysia via your Client Advisor within the Campaign Period.

Gift Rewards Fulfilment

7. Each Eligible Client can redeem a maximum of one (1) reward each from Investment Reward and Product Combo Bonus Reward (both rewards shall be collectively referred to as "Gift Reward" hereinafter).
8. For any Fresh Funds placement made by clients who are joint account holders, the Gift Reward shall be given to the primary account holders only.
9. The Gift Reward is not transferable to any other UOB Malaysia customers, and it may not be exchanged with other rewards or any form or kind.

10. 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.
11. Eligible Clients whose accounts are suspended, cancelled, or terminated for any reason during the Campaign Period or prior to receiving the Gift Reward, will not be entitled to any Gift Reward under this Campaign.
12. The Eligible Clients will be notified of their entitlement to the Gift Reward by telephone eight (8) weeks after the end of the Campaign Period where UOB Malaysia decides the Gift 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 reward upon signing the Gift Acknowledgement at the designated UOB Malaysia branch.
13. The Gift Reward is subject to the following conditions:
 - 13.1. Collection of Gift 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 Gift Reward;
 - 13.2. UOB Malaysia shall not be obligated to replace any damaged or stolen reward. The Gift Reward is neither transferable nor exchangeable for cash, credit or other goods, in part or in full;
 - 13.3. UOB Malaysia makes no representation or warranties with respect to the Gift Reward, and in particular, makes no warranties with respect to the quality of the Gift Reward or its suitability for any purpose;
 - 13.4. UOB Malaysia reserves the right to substitute or vary the Gift Reward with an item of similar value if the Gift Reward is unavailable, recalled, discontinued or out of stock by its manufacturer or distributor.
 - 13.5. UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Gift Reward;
 - 13.6. 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 Gift Reward received in this Campaign;
 - 13.7. The Gift Reward is subject to the terms and conditions of the relevant merchant or manufacturer whose products are given out as Gift Reward in this Campaign;
 - 13.8. UOB Malaysia is not affiliated with any of the relevant merchant or manufacturer whose products are given out as Gift Reward in this Campaign; and
 - 13.9. Eligible Clients or their authorised representatives are advised to examine the Gift 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 Gift Reward.
 - 13.10. Any props, accessories or equipment featured together with the Gift Reward in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Gift Reward.

General Terms and Conditions

14. By participating in this Campaign, the Clients agree to be bound by this terms and conditions and **ALL** the following terms and conditions where applicable, including but not limited to:
 - 14.1. Terms and Conditions Governing Accounts and Services (Conventional Banking)
 - 14.2. Terms and Conditions Governing Islamic Accounts and Services
 - 14.3. Wealth Banking Membership Terms and Conditions
 - 14.4. Terms and Conditions Governing Unit Trust Services

- 14.5. Structured Investment Master Agreement
- 14.6. Terms and Conditions Governing Bond / Sukuk Investment Account
- 14.7. Respective terms and conditions for specific unit trust leverage facility
- 14.8. Respective terms and conditions for specific insurance policies / takaful certificates

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 these terms and conditions and the terms and conditions listed above in relation to this Campaign, these terms and conditions will prevail.

- 15. Clients shall seek clarification from UOB Malaysia's authorised representative if there are any terms and conditions that the clients do not understand.
- 16. 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 Clients in addition to this Campaign.
- 17. 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.
- 18. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Clients resulting directly or indirectly from this Campaign and / or the Gift Reward, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to the Campaign and / or the Gift Reward.
- 19. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of the Campaign and / or the Gift Reward published in any mass media, marketing or advertising materials.
- 20. To the fullest extent permitted by law, 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 and the Gift Reward.
- 21. Investments in unit trust, retail bond and other structured investment products are not protected by PIDM.
- 22. 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 or 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.
- 23. 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 seven (7) days prior notice to the Eligible Clients via posting on UOB Malaysia website, displaying a notice at any of UOB Malaysia branches and / or a statement insert in the Statement of Account or any other manner as determined by UOB Malaysia from time to time.
- 24. 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 of Malaysia.

- End of Terms and Conditions -