UOB MALAYSIA NUSA BESTARI FD PLUS NEW-TO-BANK PROMOTION

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg. No.199301017069 (271809-K) (“**UOB Malaysia**”) is organizing “Nusa Bestari FD Plus New-To-Bank Promotion” (“**Promotion**”) from 1 August 2026 to 31 August 2026 (both dates inclusive) or upon reaching the respective fund size of RM100 million (“Fund Size Limit”), whichever comes first as may be determined by UOB Malaysia from time to time (“**Promotion Period**”).

Eligibility to Participate

1. This Promotion is open to the following participants:
   A) Referrer
   Exiting UOB Malaysia individual Privilege Banking and Wealth Banking clients with an active UOB saings account or current account during Promotion Period (“**CASA**”) who are 18 years of age and above, is the primary account holder of the CASA (in the case of joint account) and whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia. Referrer later would make a successful referral of a friends or family members who meet the Minimum qualifying AUM requirement during the Promotion Period (“Referee”).

   B) Walk-In
   A first-time potential customer that walks into Nusa Bestari Branch and signs up as a new Privilege Banking (“PV”) or Wealth Banking (“WB”) client during the Promotion Period. For clarity, he/she should not have held any deposit, investment, bancassurance, credit card, personal loan or mortgage accounts with UOB Malaysia 12 months prior to the date of onboarding during the Promotion Period.

   For the purpose of this Promotion, the Referrer, the Referee and the Walk-In shall singularly be referred to as the “Participant” or collectively “Participants”.

2. Customers shall **not** be eligible to participate in this Promotion if they fall within <u>**ANY**</u> of the following:
   a) non-individual customers of UOB Malaysia.
   b) persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
   c) whose FD Plus is pledged, charged or assigned under loan/financing facilities.

   All FD Plus placements must be made using “<u>New Funds</u>” which falls in **ANY** of the following:
   a) New Funds are funds which are newly transferred and credited to UOB Malaysia account with no more than 7 business days:
      3.a.1.1 Participant transfers from his/her account with other banks into his/her UOB savings / current / fixed deposit / foreign currency account(s); and/or
      3.a.1.2 a third party into the Participant’s UOB savings / current / fixed deposit / foreign currency account(s).
   b) Funds from the redemption of unit trust funds will be considered as New Funds.
   c) Funds transferred between the Participant’s existing UOB savings / current / fixed deposit / foreign currency account(s) or in the form of UOB cheques, cashier’s orders or demand drafts will not be considered as New Funds.
      Any fresh funds that do not meet the definition of New Funds under this Promotion, including but not limited to funds that are recycled, temporarily placed, or structured to meet the Promotion requirements, shall not be eligible for the Promotion Rate. UOB Malaysia’s determination based on its records shall be final, conclusive and binding on the customer.

Promotion Mechanics

a) **Asset Under Management (“AUM”)** refers to deposits, investments and bancassurance / bancatakaful which includes but not limited to conventional and Islamic savings accounts, current accounts, fixed deposit accounts, unit trusts, retail bonds and other structured investment products.

b) "**Minimum qualifying AUM**" means a minimum Asset Under Management of RM500,000 for Privilege Banking customers and RM150,000 for Wealth Banking customers. This requirement is also subject to the applicable Privilege Banking and Wealth Banking Membership Terms and Conditions, which form part of the General Terms and Conditions.

c) "**FD"** means fixed deposit.

3. Participants shall be entitled to the following Promotion Interest Rate ("**Promotion Rate**") as set out in the table below for FD Plus placements ("**Promotion Placement**") made using New Funds if they respectively maintain a minimum balance of RM10,000 in their UOB Malaysia Privilege Account or Wealth Premium account throughout the Promotion Period and until the maturity of the Promotion Placement and shall thereafter be referred here as "Eligible Customers".

   FD Plus placements must be made at UOB Malaysia Nusa Bestari Branch no later than one week after the Promotion ends, i.e., by 7 September 2026.

Promotion Placement Period	Tenure	Promotion Rate	Minimum Placement Amount (RM)	Maximum Placement Amount (RM)
1 August 2026 to 7 September 2026	6 months	4.30% p.a.	100,000	500,000

4. Each Referrer will be entitled to a single placement limit of RM500,000 for each successful referral.
5. Eligible Customer may make multiple FD Plus placements of up to the total maximum of RM500,000 per placement.
6. Eligible Customer may place their Promotion Placement at any UOB branch located nationwide, excluding self-service branches. Please use our UOB branch locator available at UOB Personal Internet Banking at www.uob.com.my.
7. Notwithstanding the above, the following funds shall not be eligible for Promotion Rate:

   a) FD Plus placements made via UOB Personal Internet Banking.
   b) FD Plus that are pledged against existing loan/financing facilities and/or provided as a lien to UOB Malaysia.
8. Upon the Promotion Placement, the Eligible Customer will be given an acknowledgement slip stating the amount of the Promotion Placement, the tenure of the Promotion Placement and the Promotion Rate.
9. The Promotion Rate is subject to any change in the Overnight Policy Rate ("**OPR**"). In the event there is a change to the OPR, the Promotion Rate will be revised accordingly ("**Revision**"). For the avoidance of doubt, the Revision shall only be applicable to FD Plus placed on or after the effective date of the revision of the OPR. In this respect, the Eligible Customer shall be notified of the Revision through notice displaying at any UOB Malaysia's branch or any other manner as may be determined by UOB Malaysia from time to time.
10. Interest earned from the Promotion Placement shall be credited monthly into the Eligible Customer's CASA. For the avoidance of doubt, interest earned will not be added on to the principal placement amount.
11. In the event of any partial or premature withdrawal of the FD Plus, no interest shall be paid on the amount withdrawn. The remaining balance of the original FD Plus placement, if any, shall continue to earn the Promotion Rate, subject to the terms and conditions of this Promotion.In the event of any interest is credited into Eligible Customer's CASA prior to the partial or premature withdrawal, such interest shall be deducted from the principal FD Plus amount before the balance is returned to Eligible Customer.
12. UOB Malaysia reserves the right to disqualify an Eligible Customer from this Promotion and/or revise the Promotion Rate to the prevailing board rate if the Eligible Customer fails to meet or maintain any of the requirements set out in this Terms and Conditions, including but not limited to the Minimum qualifying AUM and the required CASA balance.
13. The Promotion Rate shall only be applicable for the tenure of the FD Plus placement as stated in the acknowledgement slip. Upon maturity of the FD Plus, the FD Plus will automatically rollover for the same tenure as per the original placement at the prevailing board rate notwithstanding that the Promotion Period has not ended.

14. This Promotion is subject to the Fund Size Limit and is on a first-come, first-served basis. UOB Malaysia reserves the right to cease or decline any Promotion Placement once the Fund Size Limit is reached. Any placement received after the Fund Size Limit has been exhausted shall not be eligible for the Promotion Rate and shall be placed at the prevailing board rate.
15. This Promotion is not valid in conjunction with other offer or promotion. No other special, additional, preferential rates and/or gift shall be given to the Eligible Customer in addition to this Promotion.

General Terms and Conditions

16. By participating in this Promotion, the Eligible Customer 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 & Conditions Governing Accounts & Services (Conventional Banking).
    b) Wealth Banking Membership Terms & Conditions and Privilege Banking Membership Terms & 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 Promotion shall be final, conclusive and binding on the Eligible Customer. If there is any inconsistency between this terms and conditions and the terms and conditions listed above in relation to this Promotion, this terms and conditions will prevail.

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

18. 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 Promotion shall be final, conclusive and binding on the Eligible Customer. 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 Promotion.

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

20. Deposit product is protected by Perbadanan Insurans Deposit Malaysia ("**PIDM**") up to Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) for each depositor. Eligible Customer may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM

21. To the fullest extent permitted by law, 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 in respect of this Promotion.

22. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Promotion published in any media, marketing or advertising materials.

23. To the fullest extent permitted by law, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate this Promotion prior to the expiry of the Promotion Period, wholly or in part, at any time with prior notice. For the avoidance of doubt, any cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of this Promotion shall not entitle the Eligible Customer to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customer whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.

24. To the fullest extent permitted by law, UOB Malaysia reserves the right to add, delete or vary these terms and conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Customer through posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOB Malaysia from time to time. If the Eligible Customer do not agree with the variations, they must

within seven (7) days from the date of UOB Malaysia's notification come to our nearest branches indicating their preference, failing which the Eligible Customer will be deemed to have accepted and bound by such variations.

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

- End of Terms and Conditions -