UOB MALAYSIA NUSA BESTARI BRANCH OPENING EVENT TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a "UOB Malaysia Nusa Bestari Branch Opening Event" ("**Event**") from 29 June until 31 August 2026 (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time ("**Event Period**").

Eligibility to participate

"Eligible Participants" refers to individuals who visit the UOB Malaysia Nusa Bestari branch during the designated Event Period.

This Event is exclusively available at the UOB Malaysia Nusa Bestari branch ("**Event Branch**"). Eligible Participants must fulfill the criteria set out in the respective attached terms and conditions. These terms shall apply in conjunction with the specific campaign, promotion, or offer mechanics and qualification requirements.

General Terms and Conditions

1. By participating in this Event, the Eligible Participants agree to be bound by this terms and conditions and **ALL** of the following terms and conditions where applicable, including but not limited to:

    i. Terms and Conditions Governing Accounts and Services (Conventional Banking)

    ii. Terms and Conditions Governing Islamic Accounts and Services

    iii. Terms and Conditions Governing Unit Trust Services

    iv. Terms and Conditions Governing Bond/Sukuk Investment Account

    v. Wealth Banking Membership Terms & Conditions and Privilege Banking Membership Terms & Conditions

    vi. Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services.

    vii. UOB Debit MasterCard Terms and Conditions

viii. Annexure to the letter of offer and UOB Malaysia's Standard Terms and Conditions Governing Banking Facilities/ Standard Terms and Conditions Governing Islamic Banking Facilities

ix. UOB Business Internet Banking Service Agreement

x. UOB VISA/MASTERCARD Cardmember Agreement

xi. Structured Investment Master Agreement

xii. The relevant Eligible Card(s) agreement

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 Event shall be final, conclusive and binding on the Eligible Participants. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

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

3. 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 Event shall be final, conclusive and binding on the Eligible Participants. 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 Event.

4. To the fullest extent legally permissible, UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Event offered and published in any media, marketing or advertising materials.

5. To the fullest extent legally permissible, UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Participants or any third parties resulting directly or indirectly from this Event, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Event.

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

7. 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.

8. Investments in Unit Trust Funds are not protected by Perbadanan Insurans Deposit Malaysia ("PIDM").

9. To the fullest extent legally permissible, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Event prior to the expiry of the Event 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 Event shall not entitle the Eligible Participants to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Participants whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.

10. UOB Malaysia reserves the right to add, delete, suspend or vary the Event terms and conditions, from time to time, wholly or in part by providing prior notice to the Eligible Participants 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.

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

Section 1: Individual Product Campaigns and Promotions

Appendix 1

UOB Nusa Bestari Branch FD Plus Promotion

Eligibility

1. The Promotion is open to all individual customers who are either new or existing UOB Malaysia customer and meet **ALL** of the following conditions:

    a) 18 years of age and above.

    b) Make a placement in UOB Conventional fixed deposit account ("FD Plus") at UOB Malaysia Nusa Bestari branch during Event Period, subject to the following:

    - New customer must open a UOB Conventional current or savings account except Flexi Mortgage and FunSavers ("Eligible CASA").
    - Existing UOB Malaysia customers must hold a valid Eligible CASA.

    c) 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 who fall under **ANY** of the following conditions shall **not** be eligible to participate in this Promotion:

    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) Permanent and contract employees of UOB Malaysia.

    d) FD Plus placed through UOB Personal Internet Banking via online banking services, pledged under loan/financing facilities and/or provided as lien to UOB Malaysia or pledged under Malaysia My Second Home (MM2H) program.

3. All FD Plus placements must be made using "New Funds".

    a) New Funds are funds which are newly transferred and credited to UOB Malaysia account with no more than 7 business days:

        i) Customer transfers from his/her account with other banks into his/her UOB savings / current / foreign currency account(s); and/or

        ii) a third party into the customer's UOB savings / current / foreign currency account(s).

    b) Funds from the redemption of unit trust funds will be considered as New Funds.

    c) Funds transferred between the customer'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.

Promotion Mechanics

4. Customers who make a minimum FD Plus placement of Ten Thousand (RM10,000) during the Event Period using New Funds ("Eligible Customers") shall be entitled to the following Promotional Interest Rate ("Promotional Rate") as set out in the table below. For the avoidance of doubt, Eligible CASA shall remain subject to its prevailing interest rate.

Tenure	Promotional Rate (p.a.)	Prevailing Board Rate (as at 25 June 2026)	Minimum Placement Amount (RM)	Maximum Placement Amount (RM)
12 months	3.80% p.a.	2.20% p.a.	10,000	1,000,000

5. The minimum FD Plus placement is Ringgit Malaysia Ten Thousand (RM10,000). The maximum FD Plus placement is Ringgit Malaysia One Million (RM1,000,000) per Eligible Customer throughout the Event Period. For the avoidance of doubt, Eligible Customers may have multiple FD Plus placements of up to the total maximum placement of RM1,000,000.
6. Upon the FD Plus placement, the Eligible Customers will be given an acknowledgement slip stating the amount of the FD Plus placement, the tenure of the FD Plus placement and the Promotional Rate.
7. Unless specifically mentioned, this Promotion is not valid with other UOB Malaysia's Deposit promotion and no other special, additional, preferential rates and/or reward shall be given to the Eligible Customers in addition to this Promotion.
8. The Promotional Rate is subject to any change in the Overnight Policy Rate ("OPR"). In the event there is a change to the OPR, the Promotional 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 Customers shall be notified of the Revision through notice displaying at UOB Malaysia's Nusa Bestari branch or any other manner as may be determined by UOB Malaysia from time to time.
9. The interest payment will be credited monthly into the Eligible Customer's Eligible CASA.
10. In the event of any partial or premature withdrawal of the FD Plus, Eligible Customers shall not be entitled to the Promotional Rate and no interest will be paid. The Promotional Rate shall only be applicable for the remaining fund of the initial FD Plus placement made during the Event Period. In the event of any interest is credited into Eligible Customer's Eligible 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 Customers.
11. The Promotional 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 Event Period has not ended.

Appendix 2

Credit Card RM88 Cashback Campaign

Eligibility

1. Subject to these terms and conditions, the Campaign is open to all UOB Malaysia New-to-Bank (NTB) or New-to-Card (NTC) individual customers (hereby known as "Eligible Persons") who meet **ALL** of the following conditions:

   a) 21 years of age and above.

   b) Who **DO NOT** have any new or existing credit cards issued by UOB Malaysia or cancelled any existing UOB credit card(s) in the past twelve **(12)** months prior to the date of credit card application under this Campaign.

   c) Who applies for at least one **(1)** new principal UOB Credit Card from the types of credit cards listed below ("Eligible Cards") and submit the credit card application(s) during the Event Period:

      i) UOB Infinite Card which consists of:
         - *UOB Privilege Banking Visa Infinite Card*
         - *UOB Visa Infinite Card*

      ii) UOB PRVI Miles Elite Card

      iii) UOB World Card

      iv) UOB Lady's Card which consists of:
         - *UOB Lady's Platinum Card*
         - *UOB Lady's Solitaire Card*

      v) UOB ONE Platinum Card

      vi) UOB Preferred Card

      vii) UOB EVOL Card

      viii) UOB Simple Card

      ix) Lazada UOB Card

   Each of the UOB Credit Cards above shall be referred to as "Card" or "UOB Credit Card" and collectively as "Cards" or "UOB Credit Cards", depending on context.

   d) Whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.

   e) UOB Malaysia Credit Card applications originated from non-UOB Malaysia websites for example application via Compare Hero and Ringgit Plus are not eligible for this Campaign.

   For clarity: "New-to-Bank" or "NTB" refers to any person(s) who is not an existing UOB Credit Cards cardmember and is subject to Clause 2 of this Appendix 2.

   "New-to-Card" or "NTC" refers to any person(s) who is an existing UOB product holder but do not own an existing UOB Credit Card and is subject to Clause 2 of this Appendix 2.

2. The following categories of person(s) are NOT eligible to participate in the Campaign: -

   a) Permanent and contract employees of UOB Malaysia and their respective immediate family members.

b) Any person who is an existing holder of UOB Credit Card(s);

c) Any applicant who had cancelled any of his/her UOB Credit Card within twelve (12) months before the date of new card application and is re-applying for any of the UOB Credit Card.

d) Any person whose account(s) held with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

e) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

f) Existing customers and/or any person who have/has committed or suspected of any fraudulent acts and misconducts in relation to their account(s), services and facilities with UOB Malaysia.

Campaign Mechanics

3. Eligible Persons must fulfil the following criteria ("Qualifying Criteria") to be entitled to receive the RM88 Cashback ("Reward") set out below:

   i) Eligible Person must apply for at least one (1) UOB Credit Card as principal cardmember via in person/ *Face-to-Face channel.

   *Note: "Face-to-Face" (FTF) means non-digital channels where Eligible Person apply for UOB Credit Card with interaction directly with a Bank's personnel

   ii) Eligible Card application is submitted during the Event Period and approved by UOB Malaysia on or before **30 September 2026**.

   iii) Activate the approved Eligible Card and perform **Retail Spend** transactions of no less than **RM200** on the **Principal Card** within the Qualifying Period (as defined below).

Eligible Person who fulfils the Qualifying Criteria are hereinafter to be referred to as ("Eligible Cardmembers").

Eligible Card(s) Type	Fulfilment Criteria	Reward
a) UOB Infinite Card which consists of: • *UOB Privilege Banking Visa Infinite* • *UOB Visa Infinite Card* b) UOB PRVI Miles Elite Card c) UOB World Card d) UOB Lady's Card which consists of: • *UOB Lady's Solitaire Card* • *UOB Lady's Platinum Card* e) UOB ONE Platinum Card f) UOB Preferred Card g) UOB EVOL Card h) UOB Simple Card i) Lazada UOB Card	• Activate the approved Eligible Card • Use Eligible Card on **Retail Spend** for a minimum of **RM200** • The **Retail Spend** transaction must be made on the **Principal Card** within the "***Qualifying Period***"	**Reward of RM88 Cashback**

Note:

*"**Qualifying Period**" is defined as first **sixty (60) days** from the date of the Card has been successfully approved.*

4. For the avoidance of doubt:

a) If your application or supporting documents are dispatched by courier, UOB Malaysia will not be responsible for any mishandling or misdirection of any courier; and/or

b) All relevant conditions under these Terms and Conditions must be fulfilled, including the Card account of the successful applicant in good standing, in order to be eligible for any of the Reward or other privileges, waivers and benefits under this Campaign.

5. **Retail Spend** refers to the purchase of any goods or services (local or international) with the use of the Eligible Card and may include retail or online transaction, e-wallet top-up and any Eligible Card transaction as may be determined by UOB Malaysia, except for the following transactions:

   a) Cash Advance.

   b) Balance Transfers and/or Balance Conversion.

   c) Flexi Credit Plans.

   d) Easi-Payment Plan (“EPP”) instalments and/or purchases.

   e) Instalment Payment Plan (“IPP”) instalments and/or purchases.

   f) Auto Balance Conversion.

   g) Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.).

   h) Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions.

   i) Any taxes or levies.

6. Each Eligible Cardmembers is only entitled to receive a maximum of one (1) unit of the Reward throughout the Event Period, regardless of the number of Eligible Cards applied. For the avoidance of doubt, supplementary cardmembers are not entitled to any Reward.

7. The Bank has the right to forfeit or claw back any Reward (or its value) whether prior to or after the fulfilment of the Reward should the Eligible Cardmember:-

   a) Cancel their new UOB Credit Card;

   b) Is not eligible to participate in the Campaign and/or receive the Reward; and/or,

   c) Has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to his/her use of the Bank’s services or facilities.

8. Eligible Cardmembers may be participating in more than one UOB credit cards promotions organized for or in conjunction with the acquisition of new credit card customers where the Eligible Cardmembers may also be entitled to rewards. In the event that the campaign periods for such other campaigns overlap with the Event Period of this Campaign, the Eligible Cardmembers understand that he/she shall only be entitled to receive the rewards from the first UOB credit card approved by UOB Malaysia via the channel that the Eligible Cardmembers had applied from, regardless of the number of successfully approved applications in such other campaigns and/or this Campaign.

9. Eligible Cardmembers will receive an SMS notification from UOB Malaysia to confirm their entitlement to receive the Reward the following month after the Qualifying Criteria is fulfilled. This SMS notification will be sent to Eligible Cardmembers’ mobile number maintained in UOB Malaysia’s record.

10. The following terms and conditions shall apply to the Reward:

    a) The Reward will be credited to applicant’s credit card within **ten (10) weeks** after the fulfilment of criteria in Clause 3 in this Appendix 2;

    b) If there is any non-receipt of the reward, the Eligible Cardmember is required to contact UOB

Malaysia's Contact Centre by **10 March 2027** at the latest, to request for an inquiry. No request for any inquiry will be entertained after **10 March 2027**;

c) The Reward is provided on an "As-Is Basis";

d) The Reward is not transferable.

11. The Reward does not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustration purposes only.

12. The Reward is non-transferable to any other party or parties and not exchangeable for other goods, cash or credit, whether in part or in full.

13. In addition, Eligible Cardmembers whose application is submitted during the Event Period and successfully approved by UOB Malaysia on or before **30 September 2026** will be entitled to enjoy a 1-year annual fee waiver as per the table below:

Eligible Card(s)	Annual Fee Waiver
UOB Privilege Banking Visa Infinite	**1-year annual fee waiver,** except for the UOB Privilege Banking Visa Infinite Card, which comes with a complimentary annual fee waiver.
UOB Infinite Card	
UOB Lady's Solitaire Card	
UOB Lady's Platinum Card	
UOB PRVI Miles Elite Card	
UOB World Card	
UOB Preferred Card	
UOB ONE Platinum Card	
UOB EVOL Card	
Lazada UOB Card	
UOB Simple Card	Annual Fee Waiver Not Applicable

Appendix 3

Regular Investment Scheme (RIS) Sign Up Gift via Branch/SSUT Campaign

Eligibility

1. The Campaign is open to all UOB Malaysia individual customers who meet ALL of the following conditions:

    i) Who open and/or holds a UOB Malaysia Unit Trust Investment Account and is the primary account holder (in the case of joint account).

    ii) Who open and /or holds a UOB conventional current and/or savings account except for FlexMortgage Account, Pro-save-i, Basic Saving-i and Basic Current-i Account (“CASA”).

    iii) Whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.

    iv) Who are not U.S. Persons under Foreign Account Tax Compliance Act of the United-States (“FATCA”).

    v) Who are not residents of the United Kingdom (“UK”) or European Economic Area (“EEA”).

2. Customers shall not be eligible to participate in this Campaign if they fall within ANY of the following:

    i) Sole-proprietorship, partnership, charitable / non-profit organisation / societies, corporate and commercial customers.

    ii) Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies).

    iii) 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 Scheme (“RIS”) offered to customer deemed eligible by UOB Malaysia after fulfilling the requirements below. 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.

“**Reward**” refers to one (1) Premium Welcome Gift which is a 20” inch luggage bag.

“**Regular Investment Scheme**” shall mean an investment arrangement where the customer authorises UOB Malaysia to invest a fixed amount at regular intervals (e.g., monthly) into one or more selected Eligible UT Funds offered by UOB Malaysia through the mode of Regular Investment Schemes (“RIS”). RISs are executed automatically on the agreed schedule until the customer requests to amend or terminate the arrangement in accordance with UOB Malaysia’s procedures.

Campaign Mechanics

Customers who enroll an RIS by subscribing to the Eligible UT Funds may receive a Premium Welcome Gift upon meeting all the following conditions (hereinafter "Eligible Customer") during the Event Period:

i) Minimum RIS Amount of RM1,000 per month, which can be aggregated across multiple RIS in a single UT account within the calendar month

ii) Minimum RIS sales charge 2%

iii) Minimum RIS tenor of 12 months

iv) Gift Reward Details:

Table 1: RIS Minimum Investment Amount for Premium Welcome Gift

Rewards	Minimum Monthly RIS	Quota Limit	Fulfilment Method
Premium Welcome Gift (e.g. 20" inch luggage bag)	**RM1,000/month**; can be aggregated across multiple RIS in a single UT account within the calendar month	**70 units**, first come first served	Collection at branch after 3 successful monthly deductions

3. For the avoidance of doubt, the investment amount shall not include amounts invested during the Event Period in Eligible UT Funds which are cancelled:-

   i) within the same day of transaction and / or

   ii) 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.

4. 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 2.00% is paid for the new funds to which is switched to.

5. 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.

6. 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.

7. 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.

8. Each Eligible Customer shall be entitled to receive only one Premium Welcome Gift ("the Reward") throughout the Event Period based on the RIS minimum subscription amount outlined in Table 1 on this Appendix 3, regardless of the number of RIS plans incepted under this Campaign.

9. In the event of joint accounts, the Reward shall be given to the primary accountholder only.

10. The Reward is subject to the following conditions:

    a) Collection of the Reward will be initiated after three (3) successful monthly RIS deductions at the UOB Malaysia branch where the Eligible Customer transacted the first RIS investment ("Transaction Branch") i.e.: Nusa Bestari branch;

11. UOB Malaysia shall not entertain any requests for courier of the Reward.UOB Malaysia shall not be obligated to replace any damaged or stolen Reward. The Reward is neither transferable nor exchangeable for cash, credit or other goods, in part or in full;

12. UOB Malaysia makes no representation or warranties with respect to the Reward, and in particular, makes no warranties with respect to the quality of the Reward or its suitability for any purpose;

13. UOB Malaysia reserves the right to substitute or vary the Reward with prior notice, for another gift of equivalent value;

14. To the fullest extent legally permissible, 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 Reward received in this Campaign;

15. The Reward is subject to the terms and conditions of the relevant merchant or manufacturer whose products are given out as Reward in this Campaign; and

16. UOB Malaysia is not affiliated with any of the relevant merchant or manufacturer whose products are given out as Reward in this Campaign.

17. Any props, accessories or equipment featured together with the Reward in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Gifts.

Appendix 4

Unit Trust Investment via UOB TMRW Campaign

Eligibility

1. The Campaign is open to all customers who visit UOB Nusa Bestari branch and meet **ALL** the following conditions:

   a) Who are 18 years of age and above.

   b) Who are not U.S. Persons under Foreign Account Tax Compliance Act of the United States ("FATCA");

   c) Who are not residents of the United Kingdom ("UK") or European Economic Area ("EEA"),

Campaign Mechanics

2. Customers who fulfil the Qualifying Criteria as specified in Table 1 of this Appendix 4 ("**Eligible Customers**") and present valid proof of transaction completion at the Nusa Bestari Branch within the same day shall be eligible to receive one (1) unit of RM60 Parkson Gift Voucher only, subject to verification on a first-come, first-served basis and while stocks last.

   Table 1: Qualifying Criteria

Eligible Platform	**UOB TMRW app**		
Eligible Investment	**Required Investment Amount**	**Campaign Prize**	**Capping**
Subscribe to any unit trust funds ("**UT Funds**") with sales charge in the UOB TMRW app successfully.	RM500 and above	RM60 Parkson Gift Voucher ("**Voucher**") issued by Parkson	Limited to the first 100 Eligible Customers who visit the Nusa Bestari Branch and provide valid proof of a completed transaction made on the same day.

3. For the avoidance of doubt, the investment amount shall not include amounts invested during the Event Period in UT Funds which are cancelled:-

   i) within the same day of transaction and / or

   ii) 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 same Net Asset Value ("**NAV**") per unit when the units were purchased or prevailing NAV per unit at the point of cooling-off whichever is lower, and sales charge (if any) imposed on the day the units were purchased.

   - The "cooling off" period is a period of six (6) Business Days (shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia) commencing from the date of receipt of the UT fund application by UOB Malaysia.

4. UT Funds invested through fund switching within the same fund house shall not qualify for any Campaign Prize under this Campaign. Redemption from one UT fund and subsequent reinvestment into another UT fund, whether managed by the same or a different fund manager, shall also not qualify for any Campaign Prize hereunder.

5. The Ringgit Malaysia equivalent amount of the foreign currency investments into the UT Funds are determined by using UOB Malaysia's selling rate published at UOB Malaysia branches and website on the date that the UT Fund is booked provided the booking is made on a Business Day before the designated cut-off time.

6. Eligible Customers are to refer to the relevant prospectus / Information Memorandum or Product Highlight Sheets **("PHS")** for the UT Funds for information on the full sales charge. The Eligible Customers are advised to read and understand the contents of the prospectus / Information Memorandum or PHS of the UT Funds, and if necessary, consult the advisor(s), as well as consider the fees and charges involved before investing.

7. UOB Malaysia reserves the right to substitute or vary the Campaign Prize with alternative voucher of similar value at any time with prior notice.

8. In the event the Eligible Customer has received any Campaign Prize 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.

9. The utilisation and/or redemption of a Campaign Prize may be subject to terms and conditions and expiration dates, which shall be the Eligible Customer's sole responsibility to comply with. All Campaign Prizes which are not claimed by the prescribed deadline (if any) will be forfeited without compensation.

10. The Voucher(s) is subject to the terms and conditions of respective product's merchant. The Voucher(s) must be utilized within its validity period (as set out by respective partner's terms and conditions), failing which the unutilized voucher or part thereof remaining unutilized shall expire and automatically forfeited by the vendors of the respective vouchers.

11. UOB Malaysia does not in any way endorsing, sanctioning, approving or supporting the use of the Voucher's brand or the type of product.

12. UOB Malaysia reserves the right to forfeit and/or claw back the Campaign Prize (or its value) in the event the Eligible Customer exercises any cooling-off rights, cancels the transaction, terminates the Regular Investment Scheme ("**RIS**") prematurely or non-compliance or breach of these terms and conditions with prior notice. For such purposes, the Bank shall be entitled to debit an amount equivalent to the value of the Campaign Prize from the Eligible Customer's Current or Savings Account ("**CASA**") maintained with the Bank, with prior notice.

13. Any props, accessories or equipment featured together with the prize in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the prize.

Appendix 5

Investment-FD PLUS/FD PLUS-*i* Promotion

Eligibility

1. This Promotion is open to all new and existing UOB Malaysia individual customers who are either Existing-to-Product ("ETP") or New-to-Product ("NTP") Customers.
2. ETP customer refers to customer who have already subscribed to any Unit Trust ("UT") Funds, Retail Bond / Sukuk ("RB") and Structured Investment Product ("SI") in Malaysian ringgit (MYR) or in foreign currencies with UOB Malaysia.
3. NTP customer is defined as person who meets **ANY** of the following criteria:
    a) Have not invested in any UT, RB or SI with UOB Malaysia.
    b) Dormant to Product – previously invested, but no subscription transactions in UT, RB or SI during the preceding 12 months.
4. Customer's NTP status is considered only on the basis of the Primary Account Holder. E.g., single account A had invested in UT, RB or SI during the past 12 months but joint account A+B had never invested in UT, RB or SI before; joint account A+B is not considered an NTP as the Primary Account Holder is A who had already invested.
5. UT, RB and SI are counted as three separate "products" for the purpose of determining NTP status. For example, if a customer is an NTP in UT but not for RB, and invests in RB who are eligible for promotional rates ("Eligible RB") at the minimum spread required, that customer is not entitled to the promotional rates for NTP on the RB investment(s) and is only eligible to the promotional rates for ETP.
6. Customer's NTP status is refreshed on a monthly basis. For example, an NTP customer who invests in multiple UT, RB or SI within the same calendar month shall be treated as an NTP for all of the respective customer's investments in eligible investment products for that month. The customer will cease to be an NTP from the subsequent month onwards.
7. The following persons shall not be eligible to participate in the Promotion if they fall within **ANY** of the following:
    a) Sole-Proprietorship, Partnership, Charitable/Non-Profit Organization/Societies, Corporate and Commercial Customers.
    b) Permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries
    c) and related companies and accounts where the employee is a joint account holder).
    d) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
    e) Persons whose account held with UOB Malaysia are terminated or closed within the Promotion Period.
    f) Persons whose account held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
8. The following funds shall not be eligible Fixed Deposit Plus ("FD Plus") / Fixed Deposit Plus-i ('FD Plus-i") funds if they meet ANY of the following conditions:
    a) FD Plus / FD Plus-i placements made under Internet Banking.
    b) FD Plus / FD Plus-i that are pledged under loan/financing facilities and/or provided as a lien to UOB Malaysia.

Promotion Mechanics

9. Customers shall enjoy one of the following promotional FD Plus interest rate / FD Plus-i profit rates ("Promotional Rate") provided they invest in any of the products listed as eligible UT Funds ("Eligible UT Funds"), Eligible RB and eligible SI ("Eligible SI") (collectively referred as "Eligible Investment Products"). Please refer to the respective sales representatives of UOB Malaysia for the list of Eligible UT Funds, Eligible RB and Eligible SI. Customers who fulfil these aforementioned requirements shall hereinafter be referred to as "Eligible Customers".

Table 1: Promotional Rate and Minimum Prescribed Ratio for Placement of Eligible UT Funds and Retail Bonds to FD Plus/ FD Plus-*i*

Investment : FD Plus / FD Plus-*i* Ratio	**1 Eligible UT/RB Investment : 1 FD Plus / FD Plus-*i***	
FD Plus / FD Plus-*i* Tenure	**FD Plus / FD Plus-*i* Promotional Rates**	
	NTP	**ETP**
6 months	4.60% p.a.	4.20% p.a.
12 months	4.05% p.a.	3.85% p.a.

Investment : FD Plus / FD Plus-*i* Ratio	**1 Eligible UT/RB Investment : 2 FD Plus / FD Plus-*i***	
FD Plus / FD Plus-*i* Tenure	**FD Plus / FD Plus-*i* Promotional Rates**	
	NTP	**ETP**
6 months	4.05% p.a.	3.85% p.a.
12 months	3.77% p.a.	3.67% p.a.

Investment : FD Plus / FD Plus-*i* Ratio	**2 Eligible UT/RB Investment : 1 FD Plus / FD Plus-*i***	
FD Plus / FD Plus-*i* Tenure	**FD Plus / FD Plus-*i* Promotional Rates**	
	NTP	**ETP**
6 months	5.70% p.a.	4.90% p.a.
12 months	4.60% p.a.	4.20% p.a.

Table 2: Promotional Rate and Minimum Prescribed Ratio for Placement of Eligible SI to FD Plus

Eligible SI : FD Plus Promotional Rates			
FD Plus Tenure	**1 Eligible SI : 1 FD Ratio**	**1 Eligible SI : 2 FD Ratio**	**2 Eligible SI : 1 FD Ratio**
6 months	4.20% p.a.	3.85% p.a.	4.90% p.a.
12 months	3.85% p.a.	3.67% p.a.	4.20% p.a.

FD Plus / FD Plus-i placements must be made in a single FD receipt per day and the applicable tenure shall be required as stated in the tables above.

10. All FD Plus / FD Plus-i placements must be made using Fresh Funds or Existing Funds.

    a) Fresh Funds are funds which are transferred, credited, or paid into the Participating Account of the Eligible Customer, through whatever means including but not limited to cash, Inter Bank Giro transfers, instant fund transfers between banks and collection and payment of cheques drawn on such other bank(s) within seven (7) business days prior to deposits/ UT placements made pursuant to the terms and conditions herein, by:

i) the Eligible Customer from his/her account with other banks into his/her UOB Malaysia savings / current / fixed deposit / foreign currency account(s).

ii) a third party into the Eligible Customer's UOB Malaysia savings / current / fixed deposit/ foreign currency account(s).

b) Funds transferred between the Eligible Customer's existing UOB Malaysia savings / current / fixed deposit / foreign currency account(s) or in the form of UOB Malaysia cheques, cashier's orders or demand drafts are considered as Existing Funds.

c) Funds from the redemption of UT Funds and RB will be considered as Fresh Funds.

d) The moneys or funds paid or credited into the account(s) of the Eligible Customers are utilized by the Eligible Customers to make placements pursuant to the terms and conditions herein within seven (7) business days after such moneys or funds have been paid or credited into the account(s) of the Eligible Customers. The term "Business Day" shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.

11. Investments in UT Funds using funds from EPF withdrawals are excluded from the Promotion.

12. The investment into Eligible Investment Products and the placement of the FD Plus / FD Plus-i must be made within one calendar month from the date of the investment. For example, if investment subscription is done on 28th May 2026, FD Plus / FD Plus-i placement must be done between 28th May 2026 to 28th June 2026.

13. Customers are required to follow the prevailing FD Plus / FD Plus-i promotion rates. For example, Customer made an investment subscription on 25th April 2026 and wishes to place FD Plus / FD Plus-i on 5th May 2026 customer must follow the FD Plus / FD Plus-i promotion rates in May 2026.

14. Placement of FD Plus-i under this Promotion is only offered where the Eligible Investment Product is a Shariah-compliant UT or Sukuk, and conversely, placement of conventional FD Plus under this Promotion is only offered where the Eligible Investment Product is a conventional UT, RB or SI.

15. In the event that a cooling-off right is exercised on an investment into Eligible UT, any placement of FD Plus under this Promotion shall be reverted to the prevailing board rate (as at the date of FD Plus placement). As for placement of FD Plus-I under such a scenario, the customer agrees that the differential sum between the Promotional Rate of FD Plus-i and prevailing board rate is treated as rebate by the customer.

    UT Cooling Off right:

    - Cooling off right, if available, is stated in the respective UT Fund's prospectus.
    - If available, the cooling off right is only applicable once to any customer who is investing for the first time in any UT Fund with UOB Malaysia. The cooling off right is not applicable for any subsequent investment by the same customer in other UT Funds with UOB Malaysia.
    - If the Eligible Customers elect to not continue with the investment in the UT Fund within the cooling off period, the Eligible Customers will receive the refund of the investment amount in the UT Fund and any service charge that was paid.
    - The cooling off period is a period of six (6) business days commencing from the date of receipt by UOB Malaysia of the UT Fund application.

16. The minimum investment amount for the Eligible UT Funds and Eligible RB/SI is RM5,000 and RM100,000 respectively (or equivalent in foreign currency based on the prevailing applicable UOB Malaysia bank selling rate for the conversion of the foreign currency), subject to the minimum investment amount or nominal amount stated in the relevant Product Highlights Sheet or Product Information Sheet, whichever is higher. The minimum FD Plus / FD Plus-i amount for the Promotion is RM5,000. The investment amount for the Eligible Investment Products and the FD Plus / FD Plus-i placement amount MUST be as per the ratios stated in Clause 9 of this Appendix 5. A minimum

sales charge or minimum spread is applicable to the Eligible Investment Products except for closed-ended UT which has a fixed sales charge under the Promotion. The Eligible Customers shall refer to the relevant prospectus for each specific Eligible Investment Product for information on the sales charges mentioned in this Terms and Conditions. The Eligible Customers are advised to read and understand the contents of the prospectus, and if necessary, consult their adviser(s), as well as consider the fees and charges involved before investing. Sales charge or spread shall be included in the computation of the minimum investment amount. For an example, if the customer is participating in the Promotion with the Prescribed Ratio of 1 Investment: 1 FD Plus / FD Plus-i, with the investment value of AUD 100,000 in Eligible UT Fund, the FD Plus / FD Plus-i value will be RM 310,000 (assuming the prevailing applicable UOB Malaysia bank selling rate for the conversion of AUD to MYR at the time of transaction is RM 3.10 per AUD 1.00).

17. Upon the FD Plus / FD Plus-i placement, the Eligible Customers will be given an acknowledgement slip stating the above Promotional Rate. The Eligible Customers agree that it is their obligation to ensure that the interest rate / profit rate stated in the acknowledgement slip reflects the Promotional Rate that they are entitled to under this Promotion.

18. The interest/profit payment will be credited into the Eligible Customer's current / savings account ("CASA") monthly, upon maturity or added on to the FD Plus / FD Plus-i principal sum upon maturity, as the case may be.

19. For any partial or premature withdrawal of the FD Plus / FD Plus-i, there will be no payment of interest/profit accrued on the FD Plus / FD Plus-i to the Eligible Customer. In the event any interest/profit has been credited in the Eligible Customer's CASA prior to the premature withdrawal, such interest/profit shall be deducted from the principal FD Plus/ FD Plus-i amount before the balance is returned to the Eligible Customer. As for FD Plus-i, Eligible Customers shall waive their right to claim the full selling price by giving rebate (Ibra') to UOB Malaysia.

20. The Promotional Rate shall only be applicable for initial FD Plus / FD Plus-i placement as stipulated in Clause 9 of this Appendix 5. Upon maturity of the FD Plus / FD Plus-i, the FD Plus / FD Plus-i will automatically rollover for the same tenure as per the original placement at the prevailing board rate notwithstanding that the Promotion has not ended.

21. The Promotional Rate shall only be applicable to FD Plus / FD Plus-i placements made during the Event Period.

22. Eligible Investment 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:

    Customer Experience and Advocacy (CEA)

    UOB Plaza 1 Kuala Lumpur

    7 Jalan Raja Laut,

    50350 Kuala Lumpur.

    E-mail: ceaccm@uob.com.my

Appendix 6

UOB Malaysia Banca RP-FD Plus Campaign

Eligibility

1. The Campaign is open to 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 Event 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 Event Period, each new Regular Premium ("RP") Insurance policy underwritten by Prudential Assurance Malaysia Berhad ("PAMB") ("Eligible Insurance Policy") for the following insurance products shall be eligible products:-

   a) PRUPrime Gain;

   b) PRUEnrich Gain;

   c) PRULink Supreme Pro;

   d) PRUSupreme Legacy;

   e) PRUEnhanced Cover;

   f) PRUMax Cover;

   g) PRUMax Plus;

   h) PRUMillion Cover 2.0;

   i) PRULink Cover;

Campaign Mechanics

5. Customers who purchase to any of the Eligible Insurance Policy during the Event Period shall qualify for the corresponding promotional rate in the table below ("Promotional Rate") and shall hereinafter be referred as "Eligible Customers:

Tenure	Fresh fund rate	Existing fund rate
6 months	5.95%p.a.	5.75%p.a.

   5.1 Customers who purchase any of the Eligible Insurance Policy will be eligible to the following promotional Fixed Deposit Plus ("FD Plus") rate for 6 months with a maximum deposit amount of either two (2) times of the Annualised Premium Equivalent ("APE") amount issued or **RM100,000** per Eligible Insurance Policy, whichever is lower:

      a. **5.95% 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. **5.75% p.a.** for FD Plus placements made using existing funds.

6. Unless specifically mentioned, this Campaign is not valid with other UOB Malaysia's Bancassurance campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Customers in addition to this Campaign.
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 Event 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 Rate shall only be six (6) months.
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 six (6) months.
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 FD Plus, there will be no payment of interest accrued on the Fixed Deposit to the customer. In the event any interest has been credited in the customer's CASA prior to the Premature Withdrawal, such interest shall be deducted from the principal Fixed Deposit amount before the balance is returned to the customer.
25. UOB Malaysia will determine the customers based on data captured and reflected in its system and records.

Appendix 7

Mortgage Cashback Campaign

Eligibility

1. This Campaign is open to UOB Malaysia individual customers who meet **ALL** the following criteria (hereinafter referred to as the “**Eligible Customers**”):

   a) Malaysian citizen aged 18 years and above.

   b) whose any of the credit facilities secured against residential and/or non-residential property with minimum loan/financing amount of RM500,000 approved by UOB Malaysia during the Event Period

   c) whose account(s) with UOB Malaysia are current, subsiding and not in default in any manner as may be determined by UOB Malaysia.

2. Customer shall not be eligible to participate in this Campaign if they fall within **ANY** 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.

Campaign Mechanics

3. Eligible Customers shall be entitled to the reward of **Ringgit Malaysia Two Hundred (RM200)** (“**Cash Back**”) which will be credited into the Eligible Customer’s CASA (Current Account/Savings Account)/CASA-i account maintained with UOB Malaysia upon the disbursement of the loan/financing facilities (“Loan/Financing Disbursement”) provided the acceptance of the letter of offer or supplemental letter of offer pertaining to the above Credit Facilities shall be not later than 31 December 2026 and the receiving account is current, subsisting and not in default in any manner as may be determined by UOB Malaysia at the time of the crediting of Cash Back. Notwithstanding the above, the disbursement of MRTA (Mortgage Reducing Term Assurance)/ MRTT (Mortgage Reducing Term Takaful) premium/ contribution (where applicable) may occur prior to or post Loan/ Financing Disbursement.

4. Each Eligible Customer is only entitled to receive up to one (1) time Cash Back throughout the Event Period, regardless of the number of loan/financing facilities accepted.

5. The Campaign is not valid with any other ongoing Mortgage Cash Back campaign(s) with UOB Malaysia.

6. The Cash Back is non-transferable to any other party or parties and not exchangeable for other goods, cash or credit, whether in part or in full.

Section 2: Exclusive Privilege Banking and Wealth Banking New Sign Up Bundle Campaign

Eligibility

1. The Campaign is open to UOB Malaysia individual customers who meet **ALL** of the following conditions:

    a) who must be a new sign up UOB Privilege Banking membership or UOB Wealth Banking membership

    Privilege Banking Membership is open to all UOB Malaysia's primary individual current account or savings account customers aged 18 years and above for both Malaysian and foreigners residing in Malaysia, fulfilling the following eligibility criteria:

    - maintain a minimum of **RM500,000** with UOB Malaysia in AUM as primary account holder; and
    - open or holds an existing current account or saving account with UOB Malaysia

    Wealth Banking membership is open to all UOB Malaysia's primary individual current account or savings account customers aged 18 years and above for both Malaysian and foreigners residing in Malaysia, fulfilling the following eligibility criteria:

    - maintain a minimum of **RM150,000** with UOB Malaysia in AUM as primary account holder; and
    - open or holds an existing current account or saving account with UOB Malaysia

    b) who must fulfil the campaign mechanics as per listed in the appendices and individual product T&Cs.

Appendix 8

Credit Card New Sign Up Gift Campaign

Eligibility

1. Subject to these terms and conditions, the Campaign is open to all UOB Malaysia New-to-Bank (NTB) or New-to-Card (NTC) individual customers (hereby known as "Eligible Persons") who meet **ALL** of the following conditions:

   a) 21 years of age and above.

   b) Who **DO NOT** have any new or existing credit cards issued by UOB Malaysia or cancelled any existing UOB credit card(s) in the past twelve **(12)** months prior to the date of credit card application under this Campaign.

   c) Who sign up UOB Wealth Banking membership or UOB Privilege Banking membership

   d) Who applies for at least one **(1)** new principal UOB Credit Card from the types of credit cards listed below ("Eligible Cards") and submit the credit card application(s) during the Event Period:

      i) UOB Infinite Card which consists of:
         - *UOB Privilege Banking Visa Infinite Card*
         - *UOB Visa Infinite Card*

      ii) UOB PRVI Miles Elite Card

      iii) UOB World Card

      iv) UOB Lady's Card which consists of:
         - *UOB Lady's Platinum Card*
         - *UOB Lady's Solitaire Card*

      v) UOB ONE Platinum Card

      vi) UOB Preferred Card

      vii) UOB EVOL Card

      viii) UOB Simple Card

      ix) Lazada UOB Card

   Each of the UOB Credit Cards above shall be referred to as "Card" or "UOB Credit Card" and collectively as "Cards" or "UOB Credit Cards", depending on context.

   e) Whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.

   f) UOB Malaysia Credit Card applications originated from non-UOB Malaysia websites for example application via Compare Hero and Ringgit Plus are not eligible for this Campaign.

   For clarity: "New-to-Bank" or "NTB" refers to any person(s) who is not an existing UOB Credit Cards cardmember and is subject to Clause 2 of this Appendix 8.

   "New-to-Card" or "NTC" refers to any person(s) who is an existing UOB product holder but do not own an existing UOB Credit Card and is subject to Clause 2 of this Appendix 8.

2. The following categories of person(s) are NOT eligible to participate in the Campaign: -

a) Permanent and contract employees of UOB Malaysia and their respective immediate family members.

b) Any person who is an existing holder of UOB Credit Card(s);

c) Any applicant who had cancelled any of his/her UOB Credit Card within twelve (12) months before the date of new card application and is re-applying for any of the UOB Credit Card.

d) Any person whose account(s) held with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

e) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

f) Existing customers and/or any person who have/has committed or suspected of any fraudulent acts and misconducts in relation to their account(s), services and facilities with UOB Malaysia.

Campaign Mechanics

3. Eligible Persons must fulfil the following criteria ("Qualifying Criteria") to be entitled to receive the luggage bag ("Gift") set out below:

   i) Eligible Person must apply for at least one (1) UOB Credit Card as principal cardmember via in person/ *Face-to-Face channel.

   *Note: "Face-to-Face" (FTF) means non-digital channels where Eligible Person apply for UOB Credit Card with interaction directly with a Bank's personnel

   ii) Eligible Card application is submitted during the Event Period and approved by UOB Malaysia on or before **30 September 2026**.

   iii) Activate the approved Eligible Card and perform **Retail Spend** transactions of no less than **RM500** on the **Principal Card** within the Qualifying Period (as defined below).

Eligible Person who fulfils the Qualifying Criteria are hereinafter to be referred to as ("Eligible Cardmembers").

Eligible Card(s) Type	**Fulfilment Criteria**	**Gift**
a) UOB Infinite Card which consists of: • *UOB Privilege Banking Visa Infinite* • *UOB Visa Infinite Card* b) UOB PRVI Miles Elite Card c) UOB World Card d) UOB Lady's Card which consists of: • *UOB Lady's Solitaire Card* • *UOB Lady's Platinum Card* e) UOB ONE Platinum Card f) UOB Preferred Card g) UOB EVOL Card h) Lazada UOB Card i) UOB Simple Card	• Activate the approved Eligible Card • Use Eligible Card on **Retail Spend** for a minimum of **RM500** • The **Retail Spend** transaction must be made on the **Principal Card** within the "***Qualifying Period***" • Sign up as a Wealth Banking customer or Privilege Banking customer	Wealth Banking segment • **Barry Smith 20" Luggage Bag** Privilege Banking segment • **Barry Smith 14''+20" Luggage Bag**

Note:

*"**Qualifying Period**" is defined as first **sixty (60) days** from the date of the Card has been successfully approved.*

4. For the avoidance of doubt:

   a) If your application or supporting documents are dispatched by courier, UOB Malaysia will not be responsible for any mishandling or misdirection of any courier; and/or

   b) All relevant conditions under these Terms and Conditions must be fulfilled, including the Card account of the successful applicant in good standing, in order to be eligible for any of the Gift or other privileges, waivers and benefits under this Campaign.

5. **Retail Spend** refers to the purchase of any goods or services (local or international) with the use of the Eligible Card and may include retail or online transaction, e-wallet top-up and any Eligible Card transaction as may be determined by UOB Malaysia, except for the following transactions:

   a) Cash Advance.

   b) Balance Transfers and/or Balance Conversion.

   c) Flexi Credit Plans.

   d) Easi-Payment Plan ("EPP") instalments and/or purchases.

   e) Instalment Payment Plan ("IPP") instalments and/or purchases.

   f) Auto Balance Conversion.

   g) Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.).

   h) Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions.

   i) Any taxes or levies.

6. Each Eligible Cardmembers is only entitled to receive a maximum of one (1) unit of the Gift throughout the Event Period, regardless of the number of Eligible Cards applied. For the avoidance of doubt, supplementary cardmembers are not entitled to any Gift.

7. The Bank has the right to forfeit any Gift prior to fulfilment of the Gift should the Eligible Cardmember:-

   a) Cancel their new UOB Credit Card;

   b) Is not eligible to participate in the Campaign and/or receive the Gift; and/or,

   c) Has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to his/her use of the Bank's services or facilities.

8. Eligible Cardmembers may be participating in more than one UOB credit cards promotions organized for or in conjunction with the acquisition of new credit card customers where the Eligible Cardmembers may also be entitled to gifts or rewards. In the event that the campaign periods for such other campaigns overlap with the Event Period of this Campaign, the Eligible Cardmembers understand that he/she shall only be entitled to receive the gifts/rewards from the first UOB credit card approved by UOB Malaysia via the channel that the Eligible Cardmembers had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.

9. Eligible Cardmembers will receive an SMS notification from UOB Malaysia to confirm their entitlement to receive the Gift or Reward the following month after the Qualifying Criteria is fulfilled. This SMS notification will be sent to Eligible Cardmembers' mobile number maintained in UOB Malaysia's record.

10. The fulfilment and delivery of Gift are provided and supported by our appointed agent, **JCMS ProRewards Sdn Bhd ("Appointed Agent")**. Eligible Cardmembers will receive an SMS notification from the Appointed

Agent once the Gift is out for delivery.

11. Eligible Cardmembers consent to and authorize UOB Malaysia to disclose their particulars to the Appointed Agent engaged by UOB Malaysia for purposes of the Campaign. UOB Malaysia warrants that the disclosure of such particulars to the Appointed Agent shall be limited to the Eligible Cardmembers names, addresses and telephone numbers and shall be used only in relation to and for purposes of the Campaign.

12. The Appointed Agent shall arrange for delivery of Gift to Eligible Cardmembers' billing address maintained in UOB Malaysia's record within **ten (10)** weeks after the Eligible Cardmember's fulfilment of Qualifying Criteria. For avoidance of doubt, the Gift will not be sent to an address outside of Malaysia or P.O Box, nor can the Gift be collected from any UOB Malaysia branches.

13. In the event that the Gift is not fulfilled, the Eligible Cardmembers shall be fully responsible to promptly notify UOB Malaysia's Contact Centre by phone or in writing and in any event, no later than **10 March 2027**, failing which thereafter UOB Malaysia shall, to the fullest extent legally permissible and within reasonable control of UOB Malaysia, not be liable for non-receipt of the Gift by the Eligible Cardmembers.

14. The Gift is subject to availability from the Appointed Agent. In the event that the Appointed Agent is unable to supply the same model of the Gift, UOB Malaysia reserves the right, as it deems fit, to substitute the Gift with another product of similar retail value.

15. The Gift does not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustration purposes only.

16. The Gift is non-transferable to any other party or parties and not exchangeable for other goods, cash or credit, whether in part or in full.

17. For **Gift warranty** details, Eligible Cardmembers are required to deal directly with the Gift Partner, **Flonix Enterprise Sdn Bhd** (website: www.cuirgroup.com or email to sales@cuirgroup.com).

18. The title in the Gift and any risk of loss and damage to the Gift will be passed to the Eligible Cardmembers upon delivery of the Gift to the Eligible Cardmembers. To the fullest extent legally permissible, UOB Malaysia shall not be liable for or obliged to recognize or replace any defective, lost, damage or stolen Gift where such defect, loss or damage in respect to the Gift is not due to the default and/or gross negligence of UOB Malaysia.

19. In addition, Eligible Cardmembers whose application is submitted during the Event Period and successfully approved by UOB Malaysia on or before **30 September 2026** will be entitled to enjoy a 1-year annual fee waiver as per the table below:

Eligible Card(s)	Annual Fee Waiver
UOB Privilege Banking Visa Infinite	**1-year annual fee waiver**
UOB Infinite Card	
UOB Lady's Solitaire Card	
UOB Lady's Platinum Card	
UOB PRVI Miles Elite Card	
UOB World Card	
UOB Preferred Card	
UOB ONE Platinum Card	
UOB EVOL Card	
Lazada UOB Card	
UOB Simple Card	Annual Fee Waiver Not Applicable