

UOB MALAYSIA FD PLUS NEW-TO-BANK PROMOTION**TERMS AND CONDITIONS**

United Overseas Bank (Malaysia) Bhd (Company Reg. No.199301017069 (271809-K) (“**UOB Malaysia**”) is organizing “UOB Malaysia FD Plus New-To-Bank Promotion” (“**Promotion**”) from 1 April 2026 to 30 June 2026 (both dates inclusive) or upon reaching the respective fund size of RM300mil (“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 all UOB Malaysia individual Privilege Banking and Wealth Banking clients with an active UOB savings account or current account during Promotion Period (“**CASA**”), who meet **ALL** of the following conditions:
 - a) who are 18 years of age and above.
 - b) who is the primary account holder of the CASA (in the case of joint account).
 - 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 shall **not** be eligible to participate in this Promotion 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.
 - c) whose FD Plus is pledged, charged or assigned under loan/financing facilities.
3. All FD Plus placements must be made using “New Funds” which falls in **ANY** of the following:
 - 3.1 New Funds are funds which are newly transferred and credited to UOB Malaysia account with no more than 7 business days:
 - 3.1.1 Eligible Customers transfers from his/her account with other banks into his/her UOB Malaysia savings / current / fixed deposit / foreign currency account(s); and/or
 - 3.1.2 a third party into the Eligible Customer’s UOB Malaysia savings / current / fixed deposit / foreign currency account(s).
 - 3.2 Funds from the redemption of unit trust funds will be considered as New Funds.
 - 3.3 Funds transferred between the Eligible Customer’s existing UOB Malaysia 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

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.

FD means fixed deposit.

“New-to-bank” refers to the following:

- a) First time UOB Malaysia accountholder that signs up as a new Privilege Banking (“**PV**”) or Wealth Banking (“**WB**”) client during the Promotion Period.

- b) UOB Customer who has not held any deposit, investment, bancassurance, credit card, personal loan or mortgage accounts with UOB Malaysia 12 months prior to the Promotion Period.

“**Referrer**” refers to a UOB Malaysia individual customer who successfully refers New-to-bank friends or family members.

“**Referee**” mean Referrer’s referred friends or family members who meets the minimum qualifying AUM requirement during the Promotion Period.

“**Eligible Customer**” shall refer to:

- a) Referrer who successfully refers a new-to-bank customer during the Promotion Period;
- b) Referee (new-to-bank customer) who meets the minimum qualifying AUM requirement during the Promotion Period; or
- c) New-to-bank customer who meets the minimum qualifying AUM requirement during the Promotion Period, regardless of whether he or she was referred.

4. Eligible Customer 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. FD Plus placements must be made no later than one week after the Promotion ends, i.e., by 7 July 2026.

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

- 5. Each Referrer will be entitled to a single placement limit of RM500,000 for each successful referral.
- 6. Eligible Customer may make multiple FD Plus placements of up to the total maximum of RM500,000 per placement.
- 7. 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 <https://www.uob.com.my>.
- 8. 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.
- 9. 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.
- 10. 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.
- 11. Interest is 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.

12. In the event of any partial or premature withdrawal of the FD Plus, Eligible Customer shall not be entitled to the Promotion Rate and no interest will be paid. The Promotion Rate shall only be applicable for the remaining fund of the initial FD Plus placement made during the Promotion Period.
13. 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.
14. 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.
15. This Promotion is not valid in conjunction with other offers and 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 -