

UOB Malaysia JB-CC Wealth Access Campaign**TERMS AND CONDITIONS**

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a **UOB JB City Centre (JB-CC) Wealth Access Campaign ("Campaign")** from **1 September 2026 to 30 September 2026** (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

This Campaign shall be available to the following UOB Malaysia branches in Johor Bahru:

- UOB City Square
- UOB Kulai
- UOB Nusa Bestari
- UOB Taman Ponderosa
- UOB Southkey Mozek

Eligibility to participate

The Campaign is open to all UOB Malaysia individual customers of UOB Johor Bahru branches at City Square, Kulai, Nusa Bestari, Taman Ponderosa and Southkey Mozek, who meet **ALL** of the following conditions during the Campaign Period:

- 1.1. who is aged 18 years old and above.
 - 1.2. who is the primary account holder of the jointly opened current and savings account ("**CASA**") (in the case of joint account).
 - 1.3. 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 Campaign if they fall within **ANY** of the following:
- 2.1. non-individual customers of UOB Malaysia.
 - 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

Assets Under Management ("AUM") refers to combined balance held in our Privilege Banking client's primary relationship accounts including deposits, investments and bancassurance / bancatakaful which includes but not limited to conventional and Islamic savings accounts, current accounts, fixed deposit accounts, gold investment accounts (Gold Savings Account and Premier Gold Account), unit trusts, retail bonds / sukuk and other structured investment products.

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

"CASA/-i" refer to UOB Malaysia conventional or Islamic current account or savings account.

Eligible Investment Products shall be eligible unit trust funds ("UT") including closed-ended UT and eligible retail bond / sukuk ("RB") offered to clients by UOB Malaysia. Please refer to the respective sales representatives of UOB Malaysia for the list of eligible UT funds and RB.

Existing Funds are funds which are 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.

Existing-to-Product ("ETP") customer refers to customer who have already subscribed to any Unit Trust funds ("**UT**") and Retail Bond / Sukuk ("**RB**") in Malaysian ringgit (MYR) or in foreign currencies with UOB Malaysia.

“New-to-Banca Product customers” refers to UOB Malaysia individual customers who, at the commencement of this Campaign, do not hold any existing or in-force Regular / Single Premium bancassurance policies distributed by UOB Malaysia and underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U) (**“PAMB”**), other than policies sold under Business Banking and Commercial Banking segments, MRTT (Mortgage Reducing Term Takaful) / MRTA (Mortgage Reducing Term Assurance), policies sold via telemarketing channels, employee benefits underwritten by PAMB, digital policies purchased online and BancaTakaful certificates underwritten by Prudential BSN Takaful Berhad.

New Funds are funds which are newly transferred and credited to UOB Malaysia account with no more than seven (7) Business Days:

- a) Customers transfer from his/her account with other banks into his / her UOB Malaysia savings / current / fixed deposit / foreign currency account(s); and / or
- b) a third party into the customer’s UOB Malaysia savings / current / fixed deposit / foreign currency account(s).

New-to-Product (“NTP”) customer is defined as person who meets **ANY** of the following criteria:

- a) Have not invested in any UT or RB with UOB Malaysia.
- b) Dormant to Product – previously invested, but no subscription transactions in UT or RB during the preceding twelve (12) months.

New-to-Segment (“NTS”) means existing UOB Malaysia Personal Financial Services credit cardholder and / or secured loan / mortgage customers and / or customers with deposit and / or investment and / or bancassurance prior to Privilege Banking sign-up month.

“Rewards” means collectively the Promotional Rate, Cash Back and / or Welcome Gift.

Campaign Mechanics and Rewards

3. Customers must meet the applicable offer or sign-up criteria listed below to receive the corresponding Reward under the following eligible products offer: -
 - Fixed Deposit Plus
 - UT / RB-FD Plus/-i
 - Banca RP-FD Plus/-i
 - Mortgage Cash Back
 - Privilege Banking Sign-up
4. Fixed Deposit (“FD”) Plus Offer
 - 4.1. Customers shall be entitled to the promotional interest rate (**“Promotion Rate”**) as set out in the Table 1 for FD Plus placements (**“Promotion Placement”**) made using New Funds. FD Plus placements must be made no later than 1 week after the Promotion ends, i.e., by 9 October 2026 (hereinafter **“Eligible Customers”** for this offer).

Table 1: FD Plus Promotion Rate.

Promotion Placement Period	Tenure	Promotion Rate	Minimum New Funds Placement Amount (RM)	Maximum New Funds Placement Amount (RM)
1 September 2026 to 30 September 2026	6 months	3.68% p.a.	RM10,000	RM1,000,000

- 4.2. Eligible Customer may make multiple FD Plus placements of up to the total maximum of RM1,000,000 per placement.
- 4.3. Interest payment is credited monthly into the Eligible Customer’s CASA. For the avoidance of doubt, interest earned will not be added to the principal placement amount.

5. UT / RB-FD Plus/-i ("Investment Bundles") Offer

5.1. This offer is open to customers who are either ETP or NTP customers.

5.2. Customer's NTP status is

a) considered only based on the Primary Account Holder. E.g., single account A had invested in UT or RB during the past 12 months, but joint account A+B had never invested in UT or RB before; joint account A+B is not considered an NTP as the Primary Account Holder is A who has already invested.

b) refreshed on a monthly basis. For example, an NTP customer who invests in multiple UT or RB within the same calendar month shall be treated as an NTP for all 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.

5.3. UT and RB are counted as two (2) 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 which is eligible for the Investment Bundles at the minimum spread required, that customer is not entitled to Investment Bundles for NTP on the RB investment(s) and is only eligible to the Investment Bundles for ETP.

5.4. Customers shall enjoy one of the following Investment Bundles with FD Plus/-i promotional interest / profit rates ("**Promotion Bundle Rate**") as set out in the Table 2, provided they invest in any of the products listed as eligible UT funds and RB (collectively referred as "**Eligible Investment Products**"). Please refer to the respective sales representatives of UOB Malaysia for the list of Eligible Investment Products.

Customers who fulfil the above condition is hereinafter in this offer referred to as "**Eligible Customers**".

5.5. The Promotion Bundle Rate shall only be applicable: -

a) for initial FD Plus/-i placement as stipulated in Table 2. Upon maturity of the FD Plus/-i, the FD Plus/-i will automatically rollover for the same tenure as per the original placement at the prevailing board rate notwithstanding that the Campaign has not ended.

b) to FD Plus/-i placements made during the Campaign Period.

Table 2: Promotion Bundle Rates and Minimum Prescribed Ratio for Placement of Eligible UT funds and RB to FD Plus/-i.

Prescribed Ratio 1 UT / RB : 1 FD Plus/-i		
FD Plus/-i Tenure	Promotion Bundle Rate	
	NTP	ETP
6 months	4.60% p.a.	4.20% p.a.
12 months	4.05% p.a.	3.85% p.a.
Prescribed Ratio 1 UT / RB : 2 FD Plus/-i		
FD Plus/-i Tenure	Promotion Bundle Rate	
	NTP	ETP
6 months	4.05% p.a.	3.85% p.a.
12 months	3.77% p.a.	3.67% p.a.
Prescribed Ratio 2 UT / RB : 1 FD Plus/-i		
FD Plus /-i Tenure	Promotion Bundle Rate	
	NTP	ETP
6 months	5.70% p.a.	4.90% p.a.
12 months	4.60% p.a.	4.20% p.a.

5.6. The FD Plus/-i placements: -

a) must be made in a single FD receipt per day, and the applicable tenure shall be required as stated in the tables above.

- b) can be made using New Funds or Existing Funds. Funds from the redemption of UT funds and RB will be considered as New Funds.
 - c) must be made within one calendar month from the date of the investment subscription. For example, if investment subscription is done on 28 September 2026, FD Plus/-i placement must be done between 28 September 2026 to 28 October 2026.
- 5.7. Customers are required to follow the prevailing Promotion Bundle Rate. For example, customer made an investment subscription on 28 September 2026 and wishes to place FD Plus/-i on 5 October 2026 customer must follow the FD Plus/-i Promotion Bundle Rate in October 2026.
- 5.8. The interest / profit payment will be credited into the Eligible Customer's CASA/i monthly, upon maturity or added on to the FD Plus /-i principal sum upon maturity, as the case may be.
- 5.9. For any partial or premature withdrawal of the FD Plus/-i, there will be no payment of interest/profit accrued on the FD Plus/-i to the Eligible Customer. In the event any interest / profit has been credited in the Eligible Customer's CASA/i prior to the premature withdrawal, such interest / profit shall be deducted from the principal 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.
- 5.10. Investments in UT funds using funds from EPF withdrawals are excluded from the Campaign.
- 5.11. Eligible Investment Products are subject to a minimum sales charge of 3.00% for UT transaction(s) and a minimum spread of 2.00 is applicable to all foreign currency retail bonds/sukuk and 1.50 to all ringgit retail bonds / sukuk under this Campaign. The Eligible Customers shall refer to the relevant Information Memorandum / Prospectus, Product Highlights Sheet or Product Information Sheet for each specific Eligible Investment product for information on the sales charges / spread mentioned in these Terms and Conditions.
- 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 Investment Bundle with the prescribed ratio of 1 Investment : 1 FD Plus/-i, with the investment value of AUD100,000 in UT fund, the FD Plus/-i value will be RM310,000 (assuming the prevailing applicable UOB Malaysia bank selling rate for the conversion of AUD to MYR at the time of transaction is RM3.10 per AUD1.00).
- 5.12. Placement of FD Plus/-i under this Campaign is only offered where the Eligible Investment Product is a Shariah-compliant UT or Sukuk, and conversely, placement of conventional FD Plus under this Campaign is only offered where the Eligible Investment Product is a conventional UT or RB.
- 5.13. In the event that a cooling-off right is exercised on an investment into eligible UT, any placement of FD Plus under this Campaign 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 Promotion Bundle Rate of FD Plus-i and prevailing board rate is treated as rebate by the customer.
- 5.14. UT Cooling Off right:
- a) Cooling off right, if available, is stated in the respective UT fund's Information Memorandum / Prospectus or Product Highlights Sheet.
 - b) 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.
 - c) If the Eligible Customer elects to not continue with the investment in the UT fund within the cooling off period, the Eligible Customer will receive the refund of the investment amount in the UT fund and any service charge that was paid.
 - d) 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.

- 5.15. The minimum investment amount for the Eligible Investment Products, such as UT funds and RB 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/-i amount for the Campaign is RM5,000. The investment amount for the Eligible Investment Products and the FD Plus/-i placement amount MUST be as per the ratios stated in Table 2 above. 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 Campaign. The Eligible Customers shall refer to the relevant prospectus for each specific Eligible Investment Product for information on the sales charges mentioned in these Terms and Conditions.

6. Banca RP-FD Plus/-i Offer

- 6.1. Customers must complete the insurance Your Personal Financial Review (“**YPFR**”) form and purchase any of the eligible insurance products (hereinafter “**Eligible Customers**” for this offer) listed in Table 3 below, during the Campaign Period.
- 6.2. Each new Regular Premium / Regular Contribution (“**RP**” / “**RC**”) Insurance policy / Takaful certificate underwritten by Prudential Assurance Malaysia Berhad (“**PAMB**”) / Prudential BSN Takaful Berhad (“**PBTB**”) (“**Eligible Insurance Policy / Takaful Certificate**”) for the following insurance / takaful products shall be eligible products.

Table 3: Eligible Insurance Policy / Takaful Certificate.

(a) PRUPrime Gain	(h) PRUMillion Cover 2.0
(b) PRUEnrich Gain	(i) PRULink Cover
(c) PRULink Supreme Pro	(j) Smart Aspire Takaful
(d) PRUSupreme Legacy	(k) Smart Legasi Takaful
(e) PRUEnhanced Cover	(l) PRUGlobal Series
(f) PRUMax Cover	(m) Group Essential Life Single Premium
(g) PRUMax Plus	

- 6.3. Tactical insurance products are not included in this Campaign.
- 6.4. Eligible Customers must comply with EITHER one (1) of the two (2) customers categories during the Campaign Period to qualify for the following promotional FD Plus/-i interest / profit rates (“**Promotional Rate**”) as stated in Table 4 and Table 5.

Table 4: Existing UOB Malaysia Bancassurance individual customers category.

Prescribed Ratio: 1 APE / ACE : 1 FD Plus/-i		
Maximum FD Plus/-i amount equivalent to the Annualised Premium Equivalent (“ APE ”) / Annualised Contribution Equivalent (“ ACE ”) amount issued per Eligible Insurance Policy / Takaful Certificate.		
FD Plus/-i Tenure	Promotional Rate	
	New Funds	Existing Funds
3 months	9.15% p.a.	8.95% p.a.
12 months	4.65% p.a.	4.45% p.a.
Prescribed Ratio: 1 APE / ACE : 2 FD Plus/-i		
Maximum FD Plus/-i amount of either two (2) times of the APE / ACE amount issued or RM100,000 per Eligible Insurance Policy/Takaful Certificate, whichever is lower.		
FD Plus/-i Tenure	Promotional Rate	
	New Funds	Existing Funds
6 months	5.85% p.a.	5.65% p.a.

Table 5: New-to-Banca Product customers category.

Prescribed Ratio: 1 APE / ACE : 1FD Plus/-i		
Maximum FD Plus/-i amount equivalent to the Annualised Premium Equivalent ("APE") / Annualised Contribution Equivalent ("ACE") amount issued per Eligible Insurance Policy / Takaful Certificate.		
FD Plus/-i Tenure	Promotional Rate	
	New Funds	Existing Funds
3 months	9.25% p.a.	9.05% p.a.
12 months	4.70% p.a.	4.50% p.a.
Prescribed Ratio: 1 APE / ACE : 2 FD Plus/-i		
Maximum FD Plus/-i amount of either two (2) times of the APE / ACE amount issued or RM100,000 per Eligible Insurance Policy/Takaful Certificate, whichever is lower.		
FD Plus/-i Tenure	Promotional Rate	
	New Funds	Existing Funds
6 months	5.95% p.a.	5.75% p.a.

- 6.5. In the event where the customers is not a New-to-Banca Product customer, the Promotional Rates will change to Existing UOB Malaysia Bancassurance customers category's Promotional Rates.
- 6.6. The minimum APE / ACE and minimum deposit amount must be at least RM5,000 per Eligible Insurance Policy/ Takaful Certificate and the premium / contribution payment for the Eligible Insurance Policy / Takaful Certificate 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/-i.
- 6.7. Combining multiple Eligible Insurance Policies / Takaful Certificates to meet the minimum APE / ACE requirement is not allowed under this Campaign.
- 6.8. All requests from the customers to split the APE / ACE amount under one (1) Eligible Insurance Policy / Takaful Certificate to obtain multiple Promotional Rates will not be entertained.
- 6.9. The application for the Eligible Insurance Policy / Takaful Certificate must be submitted during the Campaign Period and approved and contracted within thirty (30) calendar days from the submission date.
- 6.10. The customers must be the account holder or one of the joint account holders of the FD Plus/-i in order to participate in the Campaign.
- 6.11. The FD Plus/-i placement must be: -
 - a) made within one (1) month after the Eligible Insurance Policy / Takaful Certificate has been issued and such placement must be made at any UOB Malaysia's branches.
 - b) in one (1) FD Plus receipt per Eligible Insurance Policy / Takaful Certificate and the tenure of the Promotional Rates shall only be three (3) months or six (6) months or twelve (12) months, whichever is applicable.
- 6.12. The interest / profit payable on fixed deposits placed in the FD Plus/-i account shall accrue to the FD Plus/-i account and shall be credited into the customer's nominated CASA/-i on a monthly basis.
- 6.13. For any Premature Withdrawal of the Fixed Deposit, there will be no payment of interest / profit accrued on the Fixed Deposit to the customer. In the event any interest has been credited in the customer's CASA/-i prior to the Premature Withdrawal, such interest shall be deducted from the principal Fixed Deposit amount before the balance is returned to the customer.

- 6.14. The Promotional Rates is only applicable for the initial: -
 - a) insurance policy / takaful certificate purchases and for one (1) time placement only.
 - b) placement only. Upon maturity of the FD Plus/-i, 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.
- 6.15. Eligible Customers are entitled to only one (1) FD Plus/-i tenure promotion as illustrated above in relation to this Campaign subject to the customers having fulfilled the terms of the Campaign.
- 6.16. For avoidance of doubt, customers who participate in this campaign will not be eligible for any other existing Banca campaigns, and vice versa.
- 6.17. Replacement of Policy ("**ROP**") / Replacement of Certificate ("**ROC**") 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 / ROC letter date.
- 6.18. The Eligible Insurance Policy / Takaful Certificate must be or remain contracted / "in-force" during the entire Promotional FD Plus/-i tenure of three (3) months or six (6) months or twelve (12) months, whichever is applicable.
- 6.19. In the event the Eligible Insurance Policy / Takaful Certificate is not in-force, cancelled or surrendered anytime during the entire promotional FD Plus/-i placement tenure, the Promotional Rates will be changed to the prevailing board rate from the date that Eligible Insurance Policy / Takaful Certificate not in-force, cancelled or surrender. No interest will be paid if the customers terminate/cancel the policy / certificate before FD Plus/-i maturity date.
- 6.20. UOB Malaysia will determine the customers and New-to-Banca Product customers based on data captured and reflected in its system and records.
7. FD Plus/-i placements Offer: -
 - 7.1. must be made at the selected UOB branches located in Johor Bahru (UOB City Square, UOB Kulai, UOB Nusa Bestari, UOB Taman Ponderosa and UOB Southkey Mozek). Please use our UOB branch locator available at UOB Personal Internet Banking at <https://www.uob.com.my>
 - 7.2. made via UOB Personal Internet Banking shall not be eligible for the promotional interest / profit rates.
8. FD Plus/-i that is pledged against loan / financing facilities and / or provided as a lien to UOB Malaysia shall not be eligible for the promotional interest / profit rates.
9. Upon the FD Plus/-i placement, the Eligible Customer will be given an acknowledgement slip stating the amount, tenure and promotion rate of the promotion placement.
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 selected branches or any other manner as may be determined by UOB Malaysia from time to time.
11. Mortgage Cash Back Offer
 - 11.1. Customers who have the loan / financing facilities secured against residential and / or non-residential property with minimum loan / financing amount of RM500,000 approved by UOB Malaysia during the Campaign Period (referred to as "**Eligible Customers**" specifically for this offer).

- 11.2. Eligible Customers shall be entitled for the RM200 Cash Back reward which will be credited into the Eligible Customer's CASA/i 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 28 February 2027 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.
- 11.3. Each Eligible Customer is only entitled to receive up to 1 time Cash Back throughout the Campaign Period, regardless of the number of loan / financing facilities accepted.
- 11.4. The Campaign is not valid with any other ongoing Mortgage Cash Back campaign(s) with UOB Malaysia.
- 11.5. 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.
12. Privilege Banking Sign-up Offer
 - 12.1. Customer shall be entitled to receive a Touch n Go ("**TnG**") NFC card with pre-loaded credit of RM150 Reward upon meeting **ALL** of the following conditions during the Campaign Period:
 - a) signs up as a new Privilege Banking ("**PV**") client and submits the Campaign participation form to UOB Malaysia via the branch staff.
 - b) meets minimum AUM of RM500,000 in New Funds within the sign-up month (Month 1) and next month (Month 2).Customers who fulfil the above conditions are hereinafter referred to in this offer as "**Eligible Customers**".
 - 12.2. Each Eligible Customer is entitled to a maximum of one (1) unit of TnG NFC card throughout the Campaign Period. Total reward allocated for this Campaign is one hundred (100) TnG cards which will be awarded on a first-come, first-served basis, subject to availability.
 - 12.3. The Reward shall be fulfilled within ninety (90) days after the end of Campaign Period.
 - 12.4. The Reward is subject to **ALL** the following conditions: -
 - a) Eligible Customer or their authorised representative shall be required to collect the Reward Gift at the selected UOB Malaysia branches, where the Eligible Customer submitted their participation form, within eight (8) weeks upon receiving the notification on their entitlement to the Reward. The collection of the Reward is at Eligible Customer's own cost and expenses.
 - b) In the event where the Eligible Customer or their authorised representative shall be is unable or failed to collect the Reward by 28 February 2027, UOB Malaysia shall not be liable for non-receipt of Reward, and the Eligible Customer shall have no right of recourse against UOB Malaysia. UOB Malaysia shall not entertain any requests for courier of the Reward.
 - c) UOB Malaysia shall not be obligated to replace any damaged or stolen reward. The Reward is neither transferable nor exchangeable in part or in full for cash, credit or other goods.
 - d) UOB Malaysia reserves the right to substitute or vary the Reward with alternative gift / voucher of similar value at any time with prior notice.
 - e) The Reward is subject to the terms and conditions of the respective vendors (where applicable) of the Reward.

- f) Eligible Customers are advised to examine the Reward upon receipt. The Reward have not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Reward in this Campaign be construed as an endorsement or recommendation of such Reward by UOB Malaysia. If the Eligible Customers are dissatisfied with the Reward or its quality, the Eligible Customers shall directly seek recourse with the respective vendor(s) of the Reward.
- g) UOB Malaysia is not affiliated with any of the organisations whose products are given out as Reward in this Campaign.
- h) UOB Malaysia makes no representation or warranties with respect to the Reward, and in particular, makes no warranties with the respect to the quality of the Reward or its suitability for any purpose.
- i) UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Reward.
- j) 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 Reward received in this Campaign.

General Terms and Conditions

13. By participating in this Campaign, the Eligible Customers agree to be bound by this terms and conditions and **ALL** the following terms and conditions where applicable, including but not limited to: -
- a) Terms and Conditions Governing Accounts and Services (Conventional Banking).
 - b) Terms and Conditions Governing Islamic Accounts and Services.
 - c) Terms and Condition Governing Unit Trust Services.
 - d) Terms and Conditions Governing Bond / Sukuk Investment Account.
 - e) Privilege Banking Membership Terms and Conditions.
 - f) Wealth Banking Membership Terms and Conditions.
 - g) Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services.
 - h) Annexure to the Letter of Offer and the Bank's Standard Terms and Conditions Governing Banking Facilities / Standard Terms and Conditions Governing Islamic Banking Facilities.

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

- 14. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
- 15. 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 Eligible Customers in addition to this Campaign.
- 16. 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 Customers. UOB Malaysia shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter concerning this Campaign.
- 17. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or wilful misconduct, 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.
- 18. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of the Campaign offered and published in any media, marketing or advertising materials.

19. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.
20. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and the other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
21. Deposits placed with UOB Malaysia are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) for each depositor. Eligible Customers may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.

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-mel: ceaccm@uob.com.my

22. Eligible Investment Products are not protected by PIDM.
23. PAMB / PBTB 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.
24. 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 Customers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
25. UOB Malaysia reserves the right to add, delete, suspend or vary the Campaign terms and conditions, from time to time, wholly or in part by providing prior notice to the Eligible Customers 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.
26. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

[END]