

UOB MALAYSIA 2026 FOREIGN CURRENCY TIME DEPOSIT PROMOTION

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No.199301017069 (271809-K)) (“UOB Malaysia”) is organizing a “**UOB Malaysia 2026 Foreign Currency Time Deposit Promotion**” (“Promotion”) from **11 May 2026 to 31 July 2026** (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time (“Promotion Period”).

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 Malaysia Foreign Currency Time Deposit (“FCTD”) account over-the-counter at any UOB Malaysia branch during Promotion Period, subject to the following:
 - New customer must open a UOB Malaysia Foreign Currency Account (“FCA”).
 - Existing UOB Malaysia customers must hold a valid FCA.
 - 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) FCTD placed through UOB Personal Internet Banking via online banking services.
 - d) FCTD pledged under loan/financing facilities and/or provided as lien to UOB Malaysia.
 - e) FCTD under Malaysia My Second Home (MM2H) program.

- 3) All FCTD 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 Malaysia savings / current / foreign currency account(s); and/or
 - ii) a third party into the customer’s UOB Malaysia 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 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

- 4) Customers who place a FCTD using New Funds during the Promotion Period with a minimum placement of AUD 5,000 or USD 5,000, as applicable (“Eligible Customers”) shall be entitled to the promotional interest rates (“Promotional Rate”) as set out in the table below. For the avoidance of doubt, FCA shall remain subject to its prevailing interest rate.

FCTD Currency	Promotional Rates			Minimum FCTD Placement Amount	Maximum FCTD Placement Amount
	3 months tenure	6 months tenure	12 months tenure		
AUD	4.45% p.a.	4.50% p.a.	4.70% p.a.	AUD 5,000	AUD 5,000,000
USD	3.85% p.a.	3.80% p.a.	3.50% p.a.	USD 5,000	USD 5,000,000

Table 1: FCTD Promotional Rates

- 5) The minimum FCTD placement amount shall be AUD 5,000 or USD 5,000, as applicable. The maximum FCTD placement amount shall be AUD 5,000,000 or USD 5,000,000, as applicable, as set out in Table 1, throughout the Promotion Period. For the avoidance of doubt, Eligible Customers may have multiple FCTD placements, subject to a total aggregate maximum placement amount of AUD 5,000,000 or USD 5,000,000.
- 6) The Ringgit Malaysia equivalent of the foreign currency transferred into the account shall be determined using UOB Malaysia's selling rate as published at UOB website on the date the funds are transferred, provided the transfer is effected on a Business Day before the applicable cut-off time. UOB Malaysia's determination of the applicable exchange rate shall be final and binding in the absence of manifest error.
- 7) Upon the FCTD placement, the Eligible Customers will be given an acknowledgement slip stating the amount of the FCTD placement, the tenure of the FCTD placement and the Promotional Rate.
- 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 FCTD 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 any UOB Malaysia's branch or any other manner as may be determined by UOB Malaysia from time to time.
- 9) Interest payment will be credited to the Eligible Customer's FCA upon maturity or added to the FCTD principal sum upon maturity, according to the Eligible Customer's request upon placement of FCTD.
- 10) In the event of premature withdrawal of FCTD, Eligible Customers shall not be entitled to the Promotional Rate and no interest will be paid. In the event of any interest is credited into Eligible Customer's FCA or FCTD prior to the premature withdrawal, such interest shall be deducted from the FCTD principal amount before the remaining balance is returned to the Eligible Customer.
- 11) For the avoidance of doubt, partial withdrawal of FCTD placement is not permitted.
- 12) The Promotional Rate shall only be applicable for the tenure of the FCTD placement as stated in the acknowledgement slip. Upon maturity of the FCTD, the FCTD 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.

General Terms and Conditions

- 13) By participating in this Promotion, the Eligible Customers agree to be bound by these terms and conditions and the following terms and conditions where applicable, including but not limited to:
 - a) Terms and Conditions Governing Accounts and Services (Conventional Banking)

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 Customers. If there is any inconsistency between these 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 Conditions, this Promotion is not valid with other UOB Malaysia's campaigns, promotions and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Promotion.
- 16) The record 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 Customers. 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.

- 17) To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or willful 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 in respect of this Promotion.
- 18) 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 Promotion, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Promotion.
- 19) Deposit products 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.
- 20) To the fullest extent permitted by law, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Promotion prior to the expiry of the Promotion Period, wholly or in part, at any time, with prior notice. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by UOB Malaysia of the Promotion 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 cancellation, withdrawal, suspension, extension or termination.
- 21) To the fullest extent permitted by law, UOB Malaysia reserves the right to add, delete, suspend or vary the Promotion 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. If the Eligible Customers 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 Customers will be deemed to have accepted and bound by such variations.
- 22) 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 of Terms and Conditions -