

UOB MALAYSIA CASA – FD PLUS BUNDLE PROMOTION

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) is running a **CASA – FD Plus Bundle Promotion** (“Promotion”) from **1 March 2026 to 31 March 2026** (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time (“Promotion Period”).

Promotion Eligibility

1. This Promotion is open to all new and existing UOB Malaysia individual customers who 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”) over-the-counter at any UOB Malaysia branch during the Promotion Period:
 - New customer must open FD Plus and a UOB One Account/ Stash Account/ Privilege Account (“Eligible CASA”).
 - Existing UOB customers must hold an Eligible CASA.
2. The following individual shall not be eligible to participate in the Promotion if they fall within **ANY** of the following:
 - 2.1. Sole-Proprietorship, Partnership, Charitable/Non-Profit Organization/Societies, Corporate and Commercial Customers.
 - 2.2. Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies and accounts where the employee is a joint account holder).
 - 2.3. Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - 2.4. Persons whose account held with UOB Malaysia are terminated or closed within the Promotion Period.
 - 2.5. Persons whose account held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
3. The following funds shall not be eligible Fixed Deposit Plus (“FD Plus”) for this Promotion if they meet **ANY** of the following conditions:
 - 3.1. FD Plus placements made under Internet Banking.
 - 3.2. FD Plus that are pledged under loan/financing facilities and/or provided as a lien to UOB Malaysia.

Promotion Mechanics and Conditions

Earmark fund (“**Earmark**”) refers to a portion of fund in Eligible CASA that has been reserved to meet the Promotion qualifying criteria, and reserved amount will not be available for withdrawal or use until the Promotion ended. The remaining balance in Eligible CASA without Earmark remains accessible for regular transactions.

4. Customers who fulfil the aforementioned requirements shall enjoy the following promotional FD Plus interest rate (“Promotional Rate”) of 4.10%p.a. as indicated in table below and shall hereinafter be referred to as “Eligible Customers”. For avoidance of double, Eligible CASA placement will be subject to its prevailing interest.

Table A: Promotional Rate and Placement Ratio for Eligible CASA Placement to FD Plus

| Tenure | Promotional Rate | FD:Eligible CASA Placement Ratio | Total Minimum Placement Amount (RM) | FD Plus Minimum Placement (RM) | Eligible CASA Minimum Placement |
|----------|------------------|----------------------------------|-------------------------------------|--------------------------------|---------------------------------|
| 6 months | 4.10%p.a. | 80%:20% | RM12,500 | RM10,000 | RM2,500 (Earmark for 6 months) |

5. All FD Plus placements must be made using Fresh Funds.
- 5.1. Fresh Funds are funds which are transferred, credited, or paid into the FD Plus 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 made pursuant to the terms and conditions herein, by:
- 5.1.1.the Eligible Customer from his account with other banks into Eligible Customer’s Eligible CASA.
- 5.1.2.a third party into the Eligible Customer’s Eligible CASA.
- 5.2. 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.
- 5.3. Funds from the redemption of Unit Trust Funds and Retail Bond will be considered as Fresh Funds.
- 5.4. 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.
6. The minimum FD Plus placement is Ringgit Malaysia Ten Thousand (RM10,000) and the minimum amount of Eligible CASA placement is 20% of the total minimum placement amount. No maximum deposit amount of FD Plus placement and Eligible CASA placement is capped for this Promotion. For deposit made via cheque, FD Plus placement will be valid and Eligible Customers will enjoy the FD Plus Promotional Rate subject to cheque clearance for the funds to be earmarked within two (2) business days.
7. The Fresh Fund deposited in the Eligible CASA to participate in this Promotion will be Earmarked for six (6) months. The FD Plus placement and earmarking shall be made concurrently with the FD

Plus placement during the Promotion Period unless deposit was made via cheque where Fresh Fund will be Earmarked after cheque clearance. In the event the Eligible CASA placement is cancelled, removed (in part or in full) or released within the Earmark period for whatever reasons, the prevailing FD Plus board rate shall apply, or in the event the FD Plus placement is cancelled, removed (in part or in full), one (1) business day advance notice shall be given to the UOB Malaysia of the intention to cancel, remove or release the earmark amount from the Eligible CASA.

8. Upon the FD Plus 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 stated in the acknowledgement slip reflects the Promotional Rate that they are entitled to under this Promotion.
9. 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 any UOB Malaysia's branch or any other manner as may be determined by UOB Malaysia from time to time.
10. The interest payment of FD Plus will be credited into the Eligible CASA every month.
11. For any partial or premature withdrawal of the FD Plus, there will be no payment of interest accrued on the FD Plus to the Eligible Customer. In the event any interest has been credited in the Eligible Customer's CASA prior to the premature withdrawal, such interest shall be deducted from the principal FD Plus amount before the balance is returned to the Eligible Customer.
12. 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 has not ended.
13. The Promotional Rate shall only be applicable to FD Plus placements made during the Promotion Period.
14. Eligible Customers shall ensure that sufficient funds are maintained in Eligible CASA. If any deductions from the Eligible CASA (e.g. deductions made via cheque, GIRO or any other payment instructions) are returned/rejected due to insufficient funds in the Eligible CASA (whether caused by the earmarking or otherwise), the relevant bank and associated charges will apply and Eligible Customers will continue to be liable for any charges due pursuant to such returns/rejections.

General Terms and Conditions

15. By participating in this Promotion, the Eligible Customers 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 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 this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.
16. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
17. Unless specifically mentioned in this Terms and Conditions, this Promotion is not valid with other UOB Malaysia's campaigns and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Promotion.
18. 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 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.
19. 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, express 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.
20. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Promotion offered and published in any media, marketing or advertising materials.
21. To the fullest extent permitted by law, UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by Eligible Customers resulting directly or indirectly from this Promotion, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Promotion.
22. Deposit products 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.

23. 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, cancelation, 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 cancelation, withdrawal, suspension, extension or termination.
24. 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.
25. 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 in Malaysia.

[END]