

UOB MALAYSIA MARCH 2026 FD PLUS/-i PROMOTION

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No.199301017069 (271809-K)) ("UOB Malaysia") is organizing a "**March 2026 FD Plus/-i Promotion**" ("Promotion") from **1 March 2026 to 31 March 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 Conventional or Islamic fixed deposit account ("FD Plus/-i") over-the-counter at any UOB Malaysia branch during Promotion Period:
 - New customer must open FD Plus/-i and a Conventional current or savings account or ProSave Account-i except Flexi Mortgage and FunSavers ("Eligible CASA/-i").
 - Existing UOB customers must hold an Eligible CASA/-i.
 - 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 condition 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) FD Plus/-i which is placed using Personal Internet Banking.
 - d) FD Plus/-i pledged under loan/financing facilities and/or provided as lien to UOB Malaysia.
 - e) FD Plus/-i under Malaysia My Second Home (MM2H) program
- 3) All FD Plus/-i placements must be made using "New Funds".
 - 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 savings / current / fixed deposit / foreign currency account(s); and/or
 - 3.1.2 a third party into the Eligible Customer's UOB 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 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.
- 4) Only Private Banking, Privilege Banking and/or Wealth Banking customers may place their FD Plus/-i by email instructions. Instructions by email is currently available to Private Banking, Privilege Banking and/or Wealth Banking customers who had executed the following:
 - a) Letter of Indemnity for Taking Fax, Oral & Written Instructions; and
 - b) Letter of Indemnity for Taking Email Instructions.

For the avoidance of doubt, Eligible Customers who are not Private Banking, Privilege Banking and/or Wealth Banking customers cannot make placements through email instructions.

Promotion Mechanics

- 5) During the Promotion Period, the Eligible Customers shall be entitled to the following Promotional Interest/Profit Rate (“Promotional Rate”) as set out in the table below for FD Plus/-i placements made using New Funds. For the avoidance of doubt, Eligible CASA/-i shall be subject to its prevailing interest/profit rate.

Product	Tenure (Months)	Promotional Rate (p.a.)	Prevailing Board Rate (p.a.) (as of 10 February 2026)	Minimum Placement Amount (RM)	Maximum Placement Amount (RM)
FD Plus	6	3.45%	2.35%	10,000	5,000,000
	12	3.30%	2.45%		
FD Plus-i	6	3.55%	2.35%		
	12	3.40%	2.45%		

- 6) The minimum FD Plus/-i placement is Ringgit Malaysia Ten Thousand (RM10,000). The maximum FD Plus/-i placement is Ringgit Malaysia Five Million (RM5,000,000) per Eligible Customer throughout the Promotion Period. For the avoidance of doubt, Eligible Customers may have multiple FD Plus/-i placements of up to the total maximum placement of RM5,000,000.
- 7) Upon the FD Plus/-i placement, the Eligible Customers will be given an acknowledgement slip stating the amount of the FD Plus/-i placement, the tenure of the FD Plus/-i 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 FD Plus/-i 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) The interest/profit payment will be credited into the Eligible Customer’s Eligible CASA/-i every month.
- 10) In the event of any partial or premature withdrawal of the FD Plus/-i, Eligible Customers shall not be entitled to the Promotional Rate and no interest/profit will be paid. The Promotional Rate shall only be applicable for the remaining fund of the initial FD Plus/-i placement made during the Promotion Period. In the event of any interest/profit is credited into Eligible Customer’s Eligible CASA/-i prior to the partial or premature withdrawal, such interest/profit shall be deducted from the principal FD Plus/-i amount before the balance is returned to Eligible Customers. Additionally, for Islamic accounts, Eligible Customers agree to waive their right to claim the full selling price by giving rebate to UOB Malaysia.
- 11) The Promotional Rate shall only be applicable for the tenure of the FD Plus/-i placement as stated in the acknowledgement slip. 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 Promotion Period has not ended.

General Terms and Conditions

- 12) 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:
- Terms and Conditions Governing Accounts and Services (Conventional Banking)
 - Terms and Conditions Governing Islamic Accounts and Services

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.

- 13) Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
- 14) 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.
- 15) 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.
- 16) 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.
- 17) 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.
- 18) 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.
- 19) 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.
- 20) 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.
- 21) 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 -