

UOB MALAYSIA GOLD INVESTMENT ACCOUNT - FD PLUS/-i PROMOTION

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a **Gold Investment Account - Fixed Deposit Plus/-i 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 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 or Islamic fixed deposit account ("FD Plus/-i") over-the-counter at any UOB Malaysia branch during the Promotion Period:
 - New-to-Bank 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) Make a placement in Gold Investment Account over-the-counter at any UOB Malaysia branch or via Personal Internet Banking ("PIB") during the Promotion Period.
2. The following persons 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") / Fixed Deposit Plus-i ("FD Plus-i") for this Promotion if they meet **ANY** of the following conditions:
 - 3.1. FD Plus / FD Plus-i placements made under Internet Banking.
 - 3.2. FD Plus / FD Plus-i that are pledged under loan/financing facilities and/or provided as a lien to UOB Malaysia.

Promotion Mechanics and Conditions

4. Customers shall enjoy the following promotional FD Plus interest rate / FD Plus-i profit rates (“Promotional Rate”) provided they purchase Gold during the Promotion Period via the Gold Investment Account, i.e either via Gold Savings Account (“GSA”) or Premier Gold Account (“PGA”). Customers who fulfil these aforementioned requirements shall hereinafter be referred to as “Eligible Customers”.

5. Table 1: Promotional Rate and Placement Ratio for Purchase of Gold to FD Plus/ FD Plus-i

| Product | Gold Investment Account | FD Plus/ FD Plus-i |
|-----------------------------|---|--------------------|
| FD Plus / FD Plus-i Tenure | - | 6 months |
| Interest/ Profit Rate | - | 3.88% p.a. |
| Minimum Purchase/ Placement | RM 10,000 | RM 30,000 |
| Placement Ratio | 1:3 (FD plus/ FD Plus-i placement amount shall be up to maximum 3 times of the Gold purchase amount) | |
| Funds Type | Fresh Funds or Existing Funds | Fresh Funds |

- 5.1. FD Plus / FD Plus-i placements must be made in a single FD receipt per day and the applicable tenure shall be required as stated in the tables above.
- 5.2. Gold purchase must be made in a single transaction to be eligible under this promotion. Accumulated gold purchases across multiple transactions are not allowed.
6. All FD Plus / FD Plus-i placements must be made using Fresh Funds.
- 6.1. Fresh Funds are funds which are transferred, credited, or paid into the FD Plus/-i 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/ purchase of Gold made pursuant to the terms and conditions herein, by:
- 6.1.1.the Eligible Customer from his account with other banks into his/her UOB Malaysia savings / current / fixed deposit / foreign currency account(s).
- 6.1.2.a third party into the Eligible Customer’s UOB Malaysia savings / current / fixed deposit / foreign currency account(s).
- 6.2. 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.
- 6.3. Funds from the redemption of Unit Trust Funds and Retail Bond will be considered as Fresh Funds.
- 6.4. 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.

7. The purchase of Gold via GSA or PGA and FD Plus / FD Plus-i placement must be placed within the same month, in which the date of purchase of Gold via GSA or PGA must be equal or before the FD Plus / FD Plus-i placement date. For example, if the purchase of Gold via GSA or PGA is done on 10th March 2026, the FD Plus / FD Plus-i placement must be done on or before 31st March 2026.
8. This Promotion is eligible for Gold purchased via GSA or PGA through UOB Malaysia's branches and Personal Internet Banking (PIB).
9. The minimum purchase amount of Gold via GSA or PGA for the Promotion is RM10,000 equivalent in Gold, based on the prevailing purchase price. The purchase price of the Gold shall be UOB Malaysia' selling price, as determined and quoted by UOB Malaysia. The minimum FD Plus / FD Plus-i amount for the Promotion is RM30,000.
10. Upon the FD Plus / FD Plus-i 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 / profit rate stated in the acknowledgement slip reflects the Promotional Rate that they are entitled to under this Promotion.
11. 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.
12. The interest/profit payment will be credited into the Eligible CASA/-i monthly.
13. For any partial or premature withdrawal of the FD Plus / FD Plus-i, there will be no payment of interest/profit accrued on the FD Plus / FD Plus-i to the Eligible Customer. In the event any interest/profit has been credited in the Eligible Customer's CASA prior to the premature withdrawal, such interest/profit shall be deducted from the principal FD Plus/ 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.
14. Upon maturity of the FD Plus / FD Plus-i, the FD Plus / FD Plus-i will automatically rollover for the same tenure as per the original placement at the prevailing board rate notwithstanding that the Promotion has not ended.

15. The Promotional Rate shall only be applicable to FD Plus / FD Plus-i placements made during the Promotion Period.

General Terms and Conditions

16. 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).
 - b. Terms and Conditions Governing Islamic Accounts and Services.
 - c. Terms and Conditions Governing Gold Investment Account

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.

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. 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.
19. 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.
20. 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.
21. 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.
22. 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.

23. 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.
24. Gold Investment Account is not protected by PIDM.
25. 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.
26. 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.
27. 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.

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