

**UOB Malaysia X AUG Campaign 2025****TERMS AND CONDITIONS**

Effective: 15 June 2025

1. AusEd Consultants Services Sdn Bhd ("AUG Malaysia") is offering exclusive campaign ("Campaign") to United Overseas Bank (Malaysia) Bhd [Company Reg No. 199301017069 (271809-K)] ("UOB Malaysia") to the following clients ("Client" or "Clients") from 15 June 2025 to 31 December 2025 ("Campaign Period") (both date inclusive) or such other date(s) as may be determined by the organizers from time to time;
  - (a) Wealth Banking clients ("Clients") maintaining a minimum asset under management ("AUM") of RM150,000, and
  - (b) Privilege Banking clients ("Clients") maintaining a minimum AUM of RM500,000, and whose respective accounts are valid, existing, in good standing, and conducted in a proper and satisfactory manner as determined by UOB Malaysia. Any participation of the Campaign shall be subject to the terms and conditions herein.

AUM refers to deposits, investments and bancassurance which include conventional and Islamic savings accounts, current accounts, fixed deposit accounts, unit trusts, retail bonds, long term structured investments, short term structured investments and dual currency investments (or such deposits, investments and bancassurance as UOB Malaysia may decide from time to time).

2. Campaign only open to Clients who are Malaysia Citizen and do not hold Singapore Permanent Residency.
3. Campaign is open to Clients and extend to their immediate family.
4. Client and their immediate family are required to present electronic direct mailer ("EDM") for AUG Malaysia to verify the eligibility.

**Campaign Mechanics**

5. By participating in this campaign, the Client agree to be bound by the terms and conditions set out below. Client who meet criteria below will be eligible for a RM1,500 rewards ("Rewards") delivered via Touch 'n Go :
  - (a) Client to apply, submit, accept and enrol through AUG Malaysia office for Kaplan Higher Education Academy ("KHEA")
  - (b) Client to fill up acknowledgment form provided by AUG Malaysia to confirm their participation in the campaign after submitting application form.
  - (c) Client cannot withdraw within 45 days after the course commencement.
6. Clients can approach AUG Malaysia to make an inquiry at +6012 969 9157.
7. The availability of the Rewards is subject to availability of AUG Malaysia on a first come first serve basis.
8. Subject to these terms and conditions, Client who successfully fulfils the criteria under Clause 5 above will be notified of their eligibility by AUG Malaysia to receive the Reward after 60 days of course commencement.
9. To avoid any doubt, the Rewards will fulfil to the Client's phone number stated in the acknowledgment form.
10. The Rewards is not transferable or exchangeable for cash or other items, whether in part or in full.
11. The Campaign may subject to applicable tax, if any.

**General**

12. UOB Malaysia and AUG Malaysia reserves the right to add, delete, suspend or vary this terms and conditions, from time to time, wholly or in part by providing prior notice to the Clients 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. UOB Malaysia and AUG Malaysia shall not be liable to or for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters. In a case of a dispute, the decision of UOB Malaysia and AUG Malaysia on all matters shall be final and no correspondence will be entertained.

13. The Campaign offered herein are not transferable, exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions or vouchers unless otherwise stated.
14. Participation of the Campaign is subject to these terms and conditions together with the terms and conditions of AUG. AUG Malaysia is responsible for the services offered by them, as well as any representation made in any of the marketing materials for the products offered by AUG Malaysia hence in the event of dissatisfaction with the Campaign, the Clients shall directly seek recourse with AUG Malaysia. 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 participation of the Campaign, these terms and conditions shall prevail.
15. Clients shall permit and authorise UOB Malaysia and AUG Malaysia to disclose, reveal and divulge his / her information and particulars to any person (including, without limitation, the parties involved in organising, making the appointment / in-patient reservations, provision of services) as UOB Malaysia and AUG Malaysia deem fit for the purposes of the Campaign offered (including any promotional, marketing, publicity purposes in connection thereto).
16. Upon the Clients' requesting for or participating the Campaign, the Clients agrees to be bound by the privacy notice, rules, regulations, and decisions of UOB Malaysia, by these terms and conditions herein and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in the Clients not being entitled to the 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 and AUG 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 Clients to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Clients whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
19. **DISCLAIMER:** Nothing in these terms and conditions or marketing materials shall be construed as an offer, proposal or a contract from UOB Malaysia. AUG Malaysia is responsible for the products and/or privileges offered by them, as well as any representation made in any of the marketing materials for the products offered by AUG Malaysia. Customers are to read and understand the products, services and campaign offered by AUG Malaysia.

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