UOB MALAYSIA FD PLUS NEW-TO-BANK CAMPAIGN

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg. No.199301017069 (271809-K) ("**UOB Malaysia**") is organizing "FD Plus New-To-Bank Campaign" ("**Campaign**") from 1 August 2026 to 30 September 2026 (both dates inclusive) or upon reaching the respective fund size of RM300 million ("Fund Size Limit"), whichever comes first as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

Eligibility to Participate

1. This Campaign is open to individual customers, who meet **ALL** of the following conditions:
   a) are 18 years of age and above;
   b) have not held any deposit, investment, bancassurance, credit card, personal loan or mortgage accounts with UOB Malaysia in the past twelve (12) months before the onboarding date; and
   c) proceeds to open with UOB Malaysia a new savings account or current account (excluding Flexi Mortgage Account and Fun Savers Account) ("**CASA**")together with fixed deposit account during the Campaign Period .

2. Customers shall **not** be eligible to participate in this Campaign if they fall within **ANY** of the following:
   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) whose FD Plus is pledged, charged or assigned under loan/financing facilities.
   d) whose account(s) previously held with UOB Malaysia found to be delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

3. All FD Plus placements must be made using "New Funds" which falls in **ANY** of the following:
   a) New Funds are funds which are newly transferred and credited to UOB Malaysia account with no more than 7 business days:
      3.a.1.1 Customers transfer from his/her account with other banks into his/her UOB savings / current / fixed deposit / foreign currency account(s); and/or
      3.a.1.2 a third party into the customer's UOB savings / current / fixed deposit / 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 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.
   d) Any fresh funds that do not meet the definition of New Funds under this Campaign, including but not limited to funds that are recycled, temporarily placed, or structured to meet the Campaign requirements, shall not be eligible for the Campaign Rate. UOB Malaysia's determination based on its records shall be final, conclusive and binding on the customer.

Definitions

4. For the purpose of this Campaign:
   a) **Asset Under Management ("AUM")** refers to deposits, investments and bancassurance / bancatakaful which includes but not limited to conventional and Islamic savings accounts, current accounts, fixed deposit accounts, unit trusts, retail bonds and other structured investment products.

   b) "**Minimum Qualifying AUM**" means a minimum Asset Under Management of:
      i. RM500,000 for Privilege Banking customers; and
      ii. RM150,000 for Wealth Banking customers.

      This requirement is also subject to the applicable Privilege Banking and Wealth Banking Membership Terms and Conditions, which form part of the General Terms and Conditions. For the avoidance of doubt, there is no Minimum Qualifying AUM requirement for Personal Banking customers.

c) "**FD**" means fixed deposit.

Campaign Mechanics

5. Customers who meet and maintain the Minimum Qualifying AUM requirement for their respective banking segment throughout the Campaign Period and make FD Plus placements using New Funds ("**Campaign Placement**") shall be entitled to the Campaign Interest Rate ("**Campaign Rate**") set out in the table below and shall hereinafter be referred to as "**Eligible Customers**".

   For the purpose of enjoying the Campaign Rate, Eligible Customers must maintain a minimum balance of RM10,000 in their UOB Malaysia savings account and/or current account (excluding Flexi Mortgage Account and Fun Savers Account) throughout the Campaign Period and until the maturity of the Campaign Placement.

   FD Plus placements must be made no later than one (1) week after the Campaign ends, i.e. by 7 October 2026.

Segment	Tenure	Campaign Rate	Campaign Placement Amount (RM)	
			Minimum	Maximum
Privilege Banking	6 months	4.10% p.a.	10,000	350,000
Wealth Banking	6 months	4.00% p.a.	10,000	100,000
Personal Banking	6 months	4.00% p.a.	10,000	100,000

6. Eligible Customer may make multiple FD Plus placements during the Campaign Period, subject to the minimum and maximum Campaign Placement amounts applicable to their respective customer segment as set out in Clause 5 above.
7. Eligible Customer may place their Campaign Placement at any UOB branch located nationwide, excluding self-service branches. Please use our UOB branch locator available at UOB Personal Internet Banking at www.uob.com.my.
8. Notwithstanding the above, the following funds shall not be eligible for Campaign Rate:
   a) FD Plus placements made via UOB Personal Internet Banking.
   b) FD Plus that are pledged against existing loan/financing facilities and/or provided as a lien to UOB Malaysia.
9. Upon the Campaign Placement, the Eligible Customer will be given an acknowledgement slip stating the amount of the Campaign Placement, the tenure of the Campaign Placement and the Campaign Rate.
10. The Campaign Rate is subject to any change in the Overnight Policy Rate ("**OPR**"). In the event there is a change to the OPR, the Campaign 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 Customer 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.
11. Interest earned from the Campaign Placement at the applicable Campaign Rate shall be credited monthly into the Eligible Customer's CASA. For the avoidance of doubt, interest earned will not be added on to the principal placement amount.In the event of any partial or premature withdrawal of the FD Plus, no interest shall be paid on the amount withdrawn. The remaining balance of the original FD Plus placement, if any, shall continue to earn the Campaign Rate, subject to the terms and conditions of this Campaign.In the event of any interest has been credited into the Eligible Customer's CASA prior to the partial or premature withdrawal, such interest shall be deducted from the principal FD Plus amount before the balance is returned to Eligible Customer.
12. UOB Malaysia reserves the right to disqualify an Eligible Customer from this Campaign and/or revise the Campaign Rate to the prevailing board rate if the Eligible Customer fails to meet or maintain any of the requirements set out in this Terms and Conditions, including but not limited to the Minimum qualifying AUM and the required CASA balance.
13. The Campaign Rate shall only be applicable for the tenure of the FD Plus placement as stated in the acknowledgement slip. 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 Campaign Period has not ended.
14. As this Campaign is subject to the Fund Size Limit and is on a first-come, first-served basis, UOB Malaysia shall reserve the right to cease or decline any Campaign Placement once the Fund Size Limit

has been reached. Any placement received after the Fund Size Limit has been exhausted shall not be eligible for the Campaign Rate and shall be placed at the prevailing board rate.

15. This Campaign is not valid in conjunction with other offer and campaign. No other special, additional, preferential rates and/or gift shall be given to the Eligible Customer in addition to this Campaign.

General Terms and Conditions

16. By participating in this Campaign, the Eligible Customer 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 & Conditions Governing Accounts & Services (Conventional Banking).
    b) Wealth Banking Membership Terms & Conditions and Privilege Banking Membership Terms & Conditions.

    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 Campaign shall be final, conclusive and binding on the Eligible Customer. If there is any inconsistency between this terms and conditions and the terms and conditions listed above in relation to this Campaign, this terms and conditions will prevail.

17. Eligible Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.

18. The records 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 Campaign shall be final, conclusive and binding on the Eligible Customer. 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 Campaign.

19. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customer or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.

20. Deposit product is protected by Perbadanan Insurans Deposit Malaysia ("**PIDM**") up to Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) for each depositor. Eligible Customer may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM

21. To the fullest extent permitted by law, 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 Campaign.

22. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign published in any media, marketing or advertising materials.

23. To the fullest extent permitted by law, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time with prior notice. For the avoidance of doubt, any cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of this Campaign shall not entitle the Eligible Customer to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customer 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 or vary these terms and conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Customer through posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOB Malaysia from time to time. If the Eligible Customer 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 Customer will be deemed to have accepted and bound by such variations.

25. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customer agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

- End of Terms and Conditions -