

UOB Malaysia Privilege Banking-Wealth Acquisition Campaign

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is running a **UOB Privilege Banking-Wealth Acquisition Campaign ("Campaign")** from **19 June 2026 to 31 July 2026** (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

Eligibility to participate

1. The Campaign is open to all UOB Malaysia Personal Financial Services individual customer who are not PV clients that meet **ALL** of the following conditions during the Campaign Period: -
 - 1.1. who is aged 18 years old and above.
 - 1.2. who signs up as a new Privilege Banking ("**PV**") client.
 - 1.3. who is the primary account holder of the jointly opened current or savings account ("**CASA**").
 - 1.4. 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 shall **not** be eligible to participate in this Campaign if they fall within **ANY** of the following: -
 - 2.1. existing UOB Malaysia PV individual clients.
 - 2.2. non-individual customers of UOB Malaysia.
 - 2.3. permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies).
 - 2.4. persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Definition

Assets Under Management ("AUM") refers to combined balance held in our Privilege Banking client's primary relationship accounts including deposits, investments and bancassurance / bancatakaful which includes but not limited to conventional and Islamic savings accounts, current accounts, fixed deposit accounts, gold investment accounts (Gold Savings Account and Premier Gold Account), unit trusts, retail bonds / sukuk and other structured investment products.

Annualised Premium Equivalent ("**APE**") / Annualised Contribution Equivalent ("**ACE**") shall refer to premium amount per eligible insurance policy / takaful certificate.

"**Business Day**" shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.

"**Calendar Month**" refers to the period from the 1st day to the last day of a month. For example, January is a calendar month that starts on 1 January and ends on 31 January.

"**CASA/-i**" refers to any UOB Malaysia conventional or Islamic current or savings account.

Eligible Bancassurance / Bancatakaful ("Banca") products shall be each new Regular Premium / Regular Contribution ("**RP**"/"**RC**") insurance policy / takaful certificate underwritten by Prudential Assurance Malaysia Berhad ("**PAMB**") / Prudential BSN Takaful Berhad ("**PBTB**"): -

- **Group A**
 - a) PRUEnrich Gain.
 - b) PRUPrime Gain.
 - c) PRULink Supreme Pro.
 - d) Smart Aspire Takaful.
- **Group B / C**
 - a) PRUEnhanced Cover.
 - b) PRUHeritage Cover.
 - c) PRUMax Cover.

- d) PRUMax Plus.
- e) PRUMillion Cover.
- f) PRUMillion Cover 2.0.
- g) PRULink Cover.
- h) PRUSupreme Legacy.
- i) Smart Legasi Takaful.
- j) Including any new RP/RC insurance / takaful products launch and approved by UOB Malaysia Bancassurance in year 2026.

Eligible Investment products refer to eligible unit trust funds (“**UT**”) including closed-ended UT and eligible retail bond / sukuk (“**RB**”) offered to clients by UOB Malaysia. Please request from respective sales representatives of UOB Malaysia for the list of eligible UT funds and RB.

Existing Funds are funds transferred between the client’s existing UOB Malaysia savings/ current / fixed deposit / foreign currency account(s) or in the form of UOB cheques, cashier’s orders or demand drafts.

“**Promotional Rate**” refers to UOB Malaysia conventional or Islamic Fixed Deposit Plus (“**FD Plus/-i**”) promotional interest / profit rate.

New Funds are funds which are transferred, credited, or paid into the participating account of the client , 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 make placements pursuant to the terms and conditions herein, by: -

- a) the client from his / her account with other banks into his / her UOB Malaysia savings / current / fixed deposit / foreign currency account(s).
- b) a third party into the client’s UOB Malaysia savings / current / fixed deposit / foreign currency account(s).

“**UOB Personal Financial Services**” refers to the suite of personal banking products and services offered by UOB Malaysia to individual customers.

Campaign Mechanics and Rewards

3. Clients shall be entitled to the 6-month FD Plus/-i Promotional Rate if **ALL** the following conditions are met:
 - 3.1. maintain a minimum AUM of Ringgit Malaysia Five Hundred Thousand (RM500,000) in New Funds. This must include at least a minimum of Ringgit Malaysia One Hundred Thousand (RM100,000) in Eligible Investment and / or Eligible Banca with UOB Malaysia to be achieved within two (2) months from PV sign-up month (Month 1).
 - 3.2. satisfy the applicable FD Plus/-i combo category based on the prescribed ratio to enjoy the Promotional Rate to the corresponding category in Table A.

Clients who fulfil the above shall hereinafter be collectively referred to as “Eligible Clients” and individually “Eligible Client”.

Table A

Combo	FD Plus/-i Combo Category	Promotional Rate 6-month FD Plus/-i Tenure	
		Prescribed Ratio	
FD Plus/-i – Investment Combo		1 FD : 1 UT / RB	1 FD : 2 UT / RB
A	Purchase / Subscribe UT / RB	4.60% p.a.	5.70% p.a.
FD Plus/-i – Banca Combo		Prescribed Ratio	
		1 FD : 1 APE / ACE	1 FD : 2 APE / ACE
B	Purchase / Subscribe Banca	6.20% p.a.	8.70% p.a.
C ²	Purchase / Subscribe Group A Banca products & UT / RB ¹	6.60% p.a.	9.50% p.a.
D ²	Purchase / Subscribe Group B Banca products & UT / RB ¹	11.60% p.a.	14.50% p.a.

¹ UT / RB refers to unit trust or retail bond / sukuk purchased / subscribed on 19 June onwards.

² The Eligible Client must **first purchase / subscribe to UT / RB to be eligible to enjoy the higher FD Plus/-i Promotional Rate.**

Eligible Clients will be eligible to the Promotional Rate for a six (6) month tenure with FD Plus/-i placement amount equivalent to the APE / ACE prescribed ratio per eligible insurance policy / takaful certificate.

- The Promotional Rate shall only be applicable to FD Plus/-i combo category placements made during the Campaign Period.
- 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 Client shall be notified of the Revision through notice displaying at any UOB Malaysia’s selected branches or any other manner as may be determined by UOB Malaysia from time to time.
- All FD Plus/-i placements must be made using New Funds in a single FD Plus/-i receipt.
- The Eligible Client must be the primary account holder of the FD Plus/-i to participate in the Campaign.
- The FD Plus/-i placement must be made within one (1) Calendar Month from the Eligible Investment subscription month or the eligible insurance policy / takaful certificate proposal month as stipulated in the below table.

Combo	FD Plus/-i Combo Category	6M FD Plus/-i Placement Timeline	
A	Purchase / Subscribe UT / RB	Latest by the next Calendar Month from the Eligible Investment <u>subscription month</u> .	The FD Plus/-i: - <ul style="list-style-type: none"> placement date must not be before the Eligible Investment subscription month or eligible insurance policy / takaful certificate proposal month. can only be placed based on the prevailing Promotional Rate for that month
B	Purchase / Subscribe Banca	Latest by the next Calendar Month from the eligible insurance policy / takaful certificate <u>proposal month</u> .	
C ²	Purchase / Subscribe Group A Banca products & UT / RB ¹		
D ²	Purchase / Subscribe Group B Banca products & UT / RB ¹		

- For example, if investment subscription or insurance policy / takaful certificate proposal is done on 28 June 2026, FD Plus/-i placement must be done by 31 July 2026.

- 8.2. Clients are required to follow the prevailing Promotional Rate of the FD Plus/-i. For example, Mr. Wong made an investment subscription or insurance policy / takaful certificate proposal on 28 June 2026 and wishes to place FD Plus/-i on 5 July 2026, Mr Wong must follow the FD Plus/-i Promotional Rate in July 2026.
9. Eligible Clients are entitled to any of the FD Plus/-i – Investment and FD Plus/-i – Banca combo subject to the applicable combo and its prescribed ratio requirements. Please refer to the respective sales representatives of UOB Malaysia for the list of eligible UT and RB.
 10. The Promotional Rate shall only be applicable for initial FD Plus/-i placement as stipulated in Table A. 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 Campaign has not ended.
 11. Upon the FD Plus/-i placement, the Eligible Clients will be given an acknowledgement slip stating the amount, tenure and promotion rate. The Eligible Clients agree that it is their obligation to ensure that the interest / profit rate stated in the acknowledgement slip reflects the Promotional Rate that they are entitled to under this Campaign.
 12. The interest / profit payment will be credited into the Eligible Client's CASA/-i on a monthly basis, until maturity.
 13. For any partial or premature withdrawal of the FD Plus/-i, there will be no payment of interest / profit accrued on the FD Plus/-i to the Eligible Client. In the event any interest / profit has been credited in the Eligible Client's CASA/-i prior to the premature withdrawal, such interest / profit shall be deducted from the principal FD Plus/-i amount before the balance is returned to the Eligible Client. As for FD Plus/-i, Eligible Clients shall waive their right to claim the full selling price by giving rebate (Ibra') to UOB Malaysia.
 14. The following FD Plus/-i funds shall not be eligible for the Promotional Rate if they meet **ANY** of the following conditions: -
 - 14.1. FD Plus/-i placements made via UOB Personal Internet Banking.
 - 14.2. FD Plus/-i that is pledged against loan / financing facilities and / or provided as a lien to UOB Malaysia.
 15. FD Plus/-i placements must be made at UOB branches. Please use our UOB branch locator available at UOB Personal Internet Banking at <https://www.uob.com.my>
 16. **FD-Investment Combo.**
 - 16.1. Eligible Investment products are subjected to either one of the following: -
 - a) a minimum sales charge of 3.00% for UT transaction(s) except for closed-ended UT which has a fixed sales charge and also, where the Eligible Client is making the eligible UT investment using maturity proceeds from closed-end UT and the eligible UT investment is made within 30 calendars days of receipt of the maturity proceeds, the minimum sales charge is set at 1.50% ; or
 - b) a minimum spread of 2.00 is applicable to all foreign currency RB and 1.50 to all ringgit RB under this Campaign.

Sales charge or spread shall be included in the computation of the minimum investment amount. For an example, if the client is participating in the Campaign with the prescribed ratio of 1 FD : 1 UT, with the investment value of AUD100,000 in eligible UT fund, the FD Plus/-i value will be RM310,000 (assuming the prevailing applicable UOB Malaysia bank selling rate for the conversion of AUD to MYR at the time of transaction is RM3.10 per AUD1.00).
 - 16.2. Investments in UT funds using funds from EPF withdrawals are excluded from the Campaign.
 - 16.3. The minimum investment amount for the eligible UT funds and eligible RB is RM5,000 and RM100,000 respectively (or equivalent in foreign currency based on the prevailing applicable UOB Malaysia bank selling rate for the conversion of the foreign currency), subject to the minimum investment amount or nominal amount stated in the relevant Product Highlights Sheet or Product Information Sheet, whichever is higher. The minimum FD Plus/-i amount for the Campaign is RM5,000.

The investment amount for the Eligible Investment products and the FD Plus/-i placement amount MUST be as per the prescribed ratios stated in Table A.

- 16.4. Placement of FD Plus-i under this Campaign is only offered where the Eligible Investment product is a Shariah-compliant UT or Sukuk, and conversely, placement of conventional FD Plus under this Campaign is only offered where the Eligible Investment product is a conventional UT or RB.
 - 16.5. In the event that a cooling-off right is exercised on an investment into eligible UT, any placement of FD Plus under this Campaign shall be reverted to the prevailing board rate (as at the date of FD Plus placement). As for placement of FD Plus-i under such a scenario, the client agrees that the differential sum between the Promotional Rate of FD Plus-i and prevailing board rate is treated as rebate by the client.
 - 16.6. UT Cooling Off right: -
 - a) Cooling off right, if available, is stated in the respective UT fund's Information Memorandum / Prospectus or Product Highlights Sheet.
 - b) If available, the cooling off right is only applicable once to any client who is investing for the first time in any UT funds with UOB Malaysia. The cooling off right is not applicable for any subsequent investment by the same client in other UT funds with UOB Malaysia.
 - c) If the Eligible Client elects to not continue with the investment in the UT fund within the cooling off period, he / she will receive the refund of the investment amount in the UT fund and any service charge that was paid.
 - d) The cooling off period is a period of six (6) business days commencing from the date of receipt by UOB Malaysia of the UT fund application.
 - 16.7. In the event the UT / RB is cancelled at any time during the Promotional Rate of FD Plus/i placement tenure, the Promotional Rate will be changed to the prevailing board rate with effect from the date of cancellation of the UT / RB is cancelled. No interest / profit will be paid if the clients terminate / cancel the policy / certificate before FD Plus/-i maturity date.
- 17. FD-Banca Combo.**
- 17.1. Eligible Client must complete the insurance Your Personal Financial Review ("Y^PFR") form and purchase / subscribe any of the Eligible Banca products during the Campaign Period.
 - 17.2. Tactical insurance products are excluded in this Campaign.
 - 17.3. The minimum amount equivalent to the APE / ACE and minimum deposit amount must be at least **RM5,000** per eligible insurance policy / takaful certificate and the premium payment for the Eligible Insurance Policy / Takaful Certificate must be made by way of annual payment mode by any payment method or regular payment mode by auto debit from any bank's credit card ("**Credit Card**") or CASA/-i.
 - 17.4. The aggregation or combination of multiple eligible insurance policies / takaful certificates to meet the minimum APE / ACE requirement is not allowed under this Campaign.
 - 17.5. All requests from the clients to split the APE / ACE amount under one (1) eligible insurance policy / takaful certificate to obtain multiple Promotional Rates will not be entertained.
 - 17.6. This Campaign is not valid with any other UOB Bancassurance customers campaigns (excluding Prudential's campaigns). No other special, additional, or preferential rates and/or rewards shall be granted to customers in addition to this Campaign.
 - 17.7. Replacement of Policy ("**ROP**") / Replacement of Certificate ("**ROC**") cases will be excluded from this Campaign eligibility. Alternately, entitlement shall be fulfilled with the condition of revocation completed within first two (2) months from the date of ROP / ROC letter date.
 - 17.8. The eligible insurance policy / takaful certificate must be or remain contracted / "in-force" during the entire Promotional Rate of the FD Plus/-i tenure of six (6) months.
 - 17.9. In the event the eligible insurance policy / takaful certificate is not in-force, cancelled or surrendered anytime during the entire promotional FD Plus/-i placement tenure, the Promotional Rate will be changed to the prevailing board rate from the date that eligible insurance policy / takaful certificate not in-force, cancelled or surrender. No interest will be paid if the clients terminate/cancel the policy / certificate before FD Plus/-i maturity date.

General Terms and Conditions

18. By participating in this Campaign, the Eligible Clients agree to be bound by this terms and conditions and **ALL** the following terms and conditions where applicable, including but not limited to: -
- a) Privilege Banking Membership Terms and Conditions.
 - b) Terms and Conditions Governing Accounts and Services (Conventional Banking).
 - c) Terms and Conditions Governing Islamic Accounts and Services.
 - d) Terms and Condition Governing Unit Trust Services.
 - e) Terms and Conditions Governing Bond / Sukuk Investment Account.
 - f) Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services.
 - g) UOB VISA/MASTERCARD Cardmember Agreement.
 - h) UOB Debit MasterCard Terms and Conditions.
 - i) Annexure to the Letter of Offer and the Bank's Standard Terms and Conditions Governing Banking Facilities / Standard Terms and Conditions Governing Islamic Banking Facilities.

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 Clients. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

19. Clients shall seek clarification from UOB Malaysia's authorised representative if there are any terms and conditions that the clients do not understand.
20. The Eligible Clients shall refer to the relevant Information Memorandum / Prospectus, Product Highlights Sheet or Product Information Sheet for each specific Eligible Investment product for information on the sales charges / spread mentioned in these Terms and Conditions. The Eligible Clients are advised to read and understand the contents of the relevant Information Memorandum / Prospectus, Product Highlights Sheet or Product Information Sheet, and if necessary, consult their adviser(s), as well as consider the fees and charges involved before investing
21. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and / or reward shall be given to the Eligible Clients in addition to this Campaign.
22. 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 Campaign shall be final, conclusive and binding on the Eligible Clients. UOB Malaysia shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter concerning this Campaign.
23. 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.
24. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of the Campaign offered and published in any media, marketing or advertising materials.
25. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Clients or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.
26. 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 Campaign, these terms and conditions shall prevail.
27. Deposits 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 Clients may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.

28. Eligible Investment products are not protected by PIDM.

Eligible Investment products are not covered by the Capital Market Compensation Fund under Part IV of the Capital Markets and Services Act (CMSA) 2007. The Capital Market Compensation Fund does not extend to investors who have suffered monetary loss as a result of a defalcation, or fraudulent misuse of monies or other property, by a director, officer, employee or representative of UOB Malaysia.

As an investor if you suffer monetary loss as envisaged above that relates to the acts of the UOB Malaysia's employee, you may lodge a complaint with: -

Customer Experience and Advocacy (CEA)
UOB Plaza 1 Kuala Lumpur
7 Jalan Raja Laut,
50350 Kuala Lumpur.
E-mel: ceaccm@uob.com.my

29. PAMB / PBTB is responsible for the products and benefits offered by them, as well as any representation made in any of the marketing materials for the products offered by PAMB.
30. UOB 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 Eligible Clients to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Clients whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
31. UOB Malaysia reserves the right to add, delete, suspend or vary the Campaign terms and conditions, from time to time, wholly or in part by providing prior notice to the Eligible 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.
32. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Clients agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

[END]