

## UOB 2025 FD PLUS/-i PROMOTION FOR SELECTED PRIVILEGE BANKING CLIENTS TERMS AND CONDITIONS

**Update to the Terms and Conditions:** This campaign promotional rate (refer Table 1) will cease with effect from 26 May 2025 and replaced with a revised promotional rate (refer Table 2) from 26 May 2025 until 30 June 2025. The promotion period and promotional rate have been updated and supersede the existing Terms and Condition with effect from 26 May 2025.

United Overseas Bank (Malaysia) Bhd (Company Reg No.199301017069 (271809-K)) ("UOB Malaysia") is organizing a "UOB 2025 FD Plus/-i Promotion for selected Privilege Banking clients ("Promotion") from 15 May 2025 until 30 June 2025 (both dates inclusive) and determined by UOB Malaysia from time to time ("Promotion Period").

### Eligibility

- 1) The Promotion is open to selected UOB Malaysia Privilege Banking ("PV") clients who received a call and / or short message service ("SMS") and / or electronic direct mailer ("EDM") invitation from UOB Malaysia and meet **ALL** of the following conditions:
  - a) Eighteen (18) years of age.
  - b) Primary account holder of Privilege Account.
  - c) Make a placement in UOB Conventional or Islamic fixed deposit account ("FD Plus/-i") over-the-counter at UOB Malaysia branch during Promotion Period.
  - d) Existing PV clients must hold a Conventional current or savings account or ProSave Account-i except Flexi Mortgage and FunSavers ("Eligible CASA/-i").
  - e) Whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.
- 2) Clients who fall under **ANY** of the following conditions **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.
- 3) All FD Plus/-i placements must be made using "New Funds".
  - a) New Funds are fund which are newly transferred and credited to UOB Malaysia account with no more than seven (7) business days:
    - i) Eligible Clients transfer from his/ her account with other banks into his/ her UOB Malaysia savings / current / fixed deposit / foreign currency account(s); and/ or
    - ii) A third party into the Eligible Client'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 Eligible Client'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 be not considered as New Funds.

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- 4) Only PV clients may place their FD Plus/-i by email instructions. Instructions by email is currently available to PV clients 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 Clients who are not PV clients cannot make placements through email instructions.

### Promotion Mechanics

5. During the Promotion Period, the Eligible Clients 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.

Table 1

- Promotion Period 1: 15 May 2025 to 25 May 2025 as below:

Tenure	Promotional Interest/Profit Rate ("Promotional Rate")	Prevailing FD Plus/-i Board Interest/Profit Rate (as at 28 April 2025)	Minimum Placement Amount (RM)	Maximum Placement Amount (RM)
6 months	3.90% p.a.	2.60% p.a.	120,000	5,000,000

Table 2

- Promotion Period 2: 26 May 2025 to 30 June 2025 as below:

Tenure	Promotional Interest/Profit Rate ("Promotional Rate")	Prevailing FD Plus/-i Board Interest/Profit Rate (as at 28 April 2025)	Minimum Placement Amount (RM)	Maximum Placement Amount (RM)
6 months	3.75% p.a.	2.60% p.a.	120,000	5,000,000

6. The minimum FD Plus/-i placement is Ringgit Malaysia One Hundred Twenty Thousand (RM120,000). The maximum FD Plus/-i placement is Ringgit Malaysia Five Million (RM5,000,000) per Eligible Client throughout the Promotion Period. For the avoidance of doubt, Eligible Clients may have multiple FD Plus/-i placements of up to the total maximum placement of RM5,000,000.
7. Additional reward ('Gift Reward') of RM200 value of Touch N' Go card given to the **first three hundred (300) Eligible Clients** who accumulated the FD Plus/-i placement to Ringgit Malaysia Three Hundred Thousand (RM300,000).
8. The gift reward is available on a '**first-come, first-served**' basis subject to availability to the first 300 Eligible Clients during the Campaign Period. Gift reward shall cease with immediate effect in the event it is fully redeemed.

9. 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 Clients 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.
10. Upon the FD Plus/-i placement, the Eligible Clients 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.
11. The interest/profit payment will be credited into the Eligible Client's Eligible CASA/-i every month.
12. In the event of any partial or premature withdrawal of the FD Plus/-i, Eligible Clients 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 Client'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 Clients. Additionally, for Islamic accounts, Eligible Clients agree to waive their right to claim the full selling price by giving rebate to UOB Malaysia.
13. 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.

#### **Gift Reward Fulfillment**

14. Each Eligible Client can entitle a maximum of one (1) gift reward during Campaign Period.
15. For any new funds placement made by clients who are joint account holders, the Gift Reward shall be given to the primary account holders only.
16. Eligible Clients cannot use the same funds placed for the purpose of this Campaign to participate in such other on-going promotions and/ or campaigns, unless otherwise informed by UOB Malaysia. If existing promotion and/ or campaign periods overlap with Campaign Period, the Eligible Client understands that he/ she shall only be entitled to receive the reward or gifts or preferential rates from only one (1) of such other promotions or campaigns.
17. Eligible Clients whose accounts are suspended, cancelled, or terminated for any reason during the Campaign Period or prior to receiving the Gift Reward, will not be entitled to any Gift Reward under this Campaign.
18. The Eligible Clients will be notified of their entitlement to the Gift Reward by telephone eight (8) weeks after the end of the Campaign Period, using the telephone numbers furnished to the UOB Malaysia as shown in UOB Malaysia's records. The Eligible Clients or authorized person of the Eligible Clients are entitled to collect the reward upon signing the Gift Acknowledgement form at the designated UOB Malaysia branch.
19. The Gift Reward is subject to the following conditions:
  - a) Collection of Gift Reward will be at the UOB Malaysia branch where the eligible accounts are maintained by the Eligible Clients, at their own cost and expenses. UOB Malaysia shall not entertain any requests for courier of the Gift Reward;
  - b) UOB Malaysia shall not be obligated to replace any damaged or stolen reward. The Gift Reward is neither transferable nor exchangeable for cash, credit or other goods, in part or in full;

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- c) UOB Malaysia makes no representation or warranties with respect to the Gift Reward, and in particular, makes no warranties with respect to the quality of the Gift Reward or its suitability for any purpose;
- d) UOB Malaysia reserves the right to substitute or vary the Gift Reward with an item of similar value if the Gift Reward is unavailable, recalled, discontinued or out of stock by its manufacturer or distributor;
- e) UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Gift Reward;
- f) UOB Malaysia shall not be held liable for consequential loss or damage, of any nature and however arising, any mishaps, injuries or accidents that may occur in the usage of the Gift Reward received in this Campaign;
- g) The Gift Reward is subject to the terms and conditions of the relevant merchant or manufacturer whose products are given out as Gift Reward in this Campaign;
- h) UOB Malaysia is not affiliated with any of the relevant merchant or manufacturer whose products are given out as Gift Reward in this Campaign;
- i) Eligible Clients or their authorised representatives are advised to examine the Gift Reward upon collection/delivery. If any one of the reward(s) is found to be faulty or damaged at any time, the Eligible Clients should liaise with the relevant merchant or manufacturer directly. UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Gift Reward; and
- j) Any props, accessories or equipment featured together with the Gift Reward in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Gift Reward.

### General Terms and Conditions

20. By participating in this Promotion, 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) Terms and Conditions Governing Accounts and Services (Conventional Banking)
- b) 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 Clients. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

- 21. Clients shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the clients do not understand.
- 22. Unless specifically mentioned in this terms and condition, this Promotion is not valid with other UOB Malaysia's campaign, promotions and no other special, additional, preferential rates and / or reward shall be given to the Eligible Clients in addition to this Promotion.
- 23. 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 Clients. 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.
- 24. 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.
- 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 Promotion, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Promotion.

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26. Deposits products 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.
27. 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 Clients to any claim or compensation against UOB Malaysia for any or 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.
28. 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 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. If the Eligible Clients 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 Clients will be deemed to have accepted and bound by such variations.
29. 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 of Terms and Conditions -