

## UOB Malaysia Privilege Banking Membership TERMS AND CONDITIONS

*Effective 22 September 2025*

These terms and conditions ("Terms and Conditions") shall apply to the United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K) ("UOB Malaysia") Privilege Banking Membership and by accepting the membership, the clients shall be deemed to have read, understood and agreed to be bound by these terms and conditions.

### Definitions

Unless the context otherwise requires, terms used in these Terms and Conditions shall have the following meaning:

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.

"Enrolment Month" refers to the calendar month in which a client establishes a Privilege Banking membership.

"Privilege Banking Membership" refers to UOB Malaysia Privilege Banking membership.

### Eligibility

1. Privilege Banking Membership is open to all UOB Malaysia's primary individual current account or savings account customers aged 18 years and above for both Malaysian and foreigners residing in Malaysia, fulfilling the following eligibility criteria:
  - a) maintain a minimum of RM500,000 with UOB Malaysia in AUM as primary account holder; and
  - b) open or holds an existing current account or saving account.

*Examples of Enrolment / Sign-up Month in which a customer establishes a Privilege Banking membership and the required timeline to fulfil and maintain the required minimum AUM:*

Enrolment / Sign-up Month	Membership Type	Requirement to Fulfil and Maintain Minimum AUM Amount by End of Month	
		End of Month	End of month AUM balance
3 January 2025	Privilege Banking	28 February 2025	RM 500,000
27 January 2025	Privilege Banking	28 February 2025	RM 500,000

2. If clients do not maintain the minimum AUM requirement criteria after two (2) months from the successful Privilege Banking membership Enrolment /Sign-up Month, UOB Malaysia reserves the right to convert client's Privilege Banking membership to Wealth Banking or Personal Banking.

Clients will be notified by SMS and/or Electronic Direct Mailer (EDM) from UOB Malaysia of any adjustment to their respective membership status.

3. Privilege Banking membership recognition is only applicable to primary account holder. UOB Malaysia reserves the right to communicate with the primary account holder only.
4. UOB Malaysia reserves the right to approve any application for Privilege Banking and/or UOB Malaysia account opening by clients.

#### Privilege Banking Membership Benefits

5. The Privilege Banking membership benefits are updated from time to time and accessible by;
  - a) contacting their respective Client Advisors; or
  - b) visiting UOB branches; or
  - c) visiting UOB PV website at [UOB.my/pv](http://UOB.my/pv)
6. UOB Malaysia may introduce you to certain services and benefits provided by third parties ("Third Party Services"). All Third-Party Services are subject to the terms and conditions imposed by the respective third parties. Clients may be required to enter into a separate agreement with the relevant third parties should you choose to engage or participate in any of the Third-Party Services. To the fullest extent permitted by law, UOB Malaysia shall not be responsible or liable for any loss or damage that client may incur in connection with your use of, or reliance on, any Third-Party Services.

#### Membership Termination

7. UOB Malaysia will review the membership periodically based on the minimum AUM requirement criteria and reserves the right to realign or downgrade the Privilege Banking membership upon giving prior notice to the client.
8. Privilege Banking clients may terminate their Privilege Banking membership by giving UOB Malaysia a written notice or filing up the Opt Out form which is available in the UOB Malaysia branches.
9. Upon the termination of the Privilege Banking membership, UOB Malaysia shall be entitled to close the client's account(s), terminate the services and cease the campaigns and/or rewards offered to Privilege Banking clients in accordance with the existing terms and conditions and rules and regulations governing the respective account(s) and the services.
10. Should the client wish to continue the membership upon termination, the client shall be required to submit a new Privilege Banking application form.

#### General Terms and Conditions

11. By participating in the membership, the client agrees to be bound by this terms and conditions and ANY 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.
  - (d) Terms and Conditions Governing Unit Trust Services.
  - (e) Structured Investment Master Agreement.
  - (f) Terms and Conditions Governing Bond / Sukuk Investment Account.
  - (g) Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services.
  - (h) UOB Visa/Mastercard Cardmember Agreement.
  - (i) UOB Debit Card Terms and Conditions.

- (j) Annexure to the Letter of Offer and the Bank's Standard Terms and Conditions Governing Banking Facilities.
- (k) respective terms and conditions for specific unit trust leverage facility
- (l) respective terms and conditions for specific insurance policies/ takaful certificates

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 membership shall be final, conclusive and binding on the clients. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

12. Clients shall seek clarification from UOB Malaysia's authorised representative if there are any terms and conditions that the clients do not understand.
13. 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 terms and condition shall be final, conclusive and binding on the Client. 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 membership.
14. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or default, 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.
15. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of the membership offered and published in any media, marketing or advertising materials.
16. 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 the clients or any third parties resulting directly or indirectly from this membership, unless due to UOB Malaysia's gross negligence or default specifically related to this membership.
17. 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. Participants may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
18. Investments in UT funds, retail bond, long term structured investment, short term structured investment and dual currency investment are not protected by PIDM.
19. To the fullest extent permitted by law, UOB Malaysia reserves the right to add, delete, suspend or vary the 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.
20. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the client agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

- End of Terms and Conditions -