# UOB Malaysia Privilege Banking Welcome Gift

# TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd [Company Reg No. 199301017069 (271809-K)] ("**UOB Malaysia**") is running a Privilege Banking ("**PV**") Welcome Gift campaign ("**Campaign**") from 1 April until 30 April 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 new and existing UOB Malaysia individual clients who meet **ALL** of the following conditions:
   (a) Who signs up as a new PV client and submits the participation form.
   (b) Who is the primary account holder of any UOB Malaysia current account or saving account (in the case of joint account).
   (c) 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 shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
   (a) Existing UOB Malaysia PV individual clients.
   (b) Sole-proprietorship, partnership, charitable / non-profit organisation / societies, corporate and commercial clients.
   (c) Permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies).
   (d) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

## Definition

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.

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

"**New-to-Bank**" ("**NTB**") means client who falls under **ANY** of the following conditions: -
(a) First-time UOB Malaysia accountholder who signs up as a new PV client within 2 months after opening their first UOB Malaysia account.
(b) Has not held any deposit, investment or bancassurance accounts with UOB Malaysia 12 months prior to the PV client sign-up month.

"**New-to-Segment**" ("**NTS**") means client who has held any deposits, investments or bancassurance accounts with UOB Malaysia 12 months prior to the PV sign-up month.

For the purpose of participating in this Campaign, all deposits must be made using Fresh Funds. The term '**Fresh Funds**' means monies or funds in Ringgit Malaysia howsoever transferred, credited, or paid into the account(s) of the Eligible Client from other bank(s) and/or financial institution(s) 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) and where such monies or funds paid or credited into the account(s) of the Eligible Client is utilised by the Eligible Client to make placements pursuant to the terms and conditions herein within seven (7) Business Days after such monies or funds have been paid or credited into the relevant account(s) of the Eligible Client.

Funds transferred from any existing UOB Malaysia's savings / current / fixed deposit / foreign currency account(s) or in the form of UOB Malaysia's cheques, cashier's orders or demand drafts shall not be considered as Fresh Funds.

## Mechanics and Qualifying Criteria

4. Client shall be entitled to receive one (1) Montigo Luxe Hydration set ("**Welcome Gift**") upon meeting **ANY** of the following conditions ("**Qualifying Criteria**"): -
   (a) For NTB, client must meet minimum AUM of Ringgit Malaysia Five Hundred Thousand (RM500,000) with UOB Malaysia 1 month within PV sign-up month ("**Qualifying Criteria**").

   (b) For NTS, client must top-up a minimum of Ringgit Malaysia Five Hundred Thousand (RM500,000) Fresh Funds with UOB Malaysia ("**Qualifying Criteria**").

5. Clients who fulfil the Qualifying Criteria hereinafter shall be collectively referred to as "Eligible Clients" and individually "Eligible Client". In the event of joint account, only the primary accountholder will be entitled to redeem the Welcome Gift.

6. Each Eligible Client is entitled to a maximum of one (1) unit of Welcome Gift throughout the Campaign Period. Total Welcome Gift allocated for this Campaign is 1,000 sets which will be awarded on a first-come, first-served basis, subject to availability.

7. In the event that the investments in any one of the Unit Trust ("**UT**") are cancelled by the Eligible Client during the respective "cooling off" right provided by the UT fund, the Eligible Client shall not be entitled to the Welcome Gift.

   UT fund "cooling off right": -
   (a) Cooling off right, if available, is stated in the respective UT Fund's prospectus / information memorandum.

   (b) If available, the cooling off right is only applicable once to any client who is investing for the first time in any UT Fund with UOB Malaysia. The cooling off right is not applicable for any subsequent investment by the same customer 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, the Eligible Client 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.

8. UOB Malaysia reserves the right to approve or reject any application for PV and / or UOB Malaysia account opening by the Eligible Client.

## Welcome Gift Fulfilment

9. Upon meeting the Qualifying Criteria, the Eligible Client will be notified of their entitlement to the Welcome Gift by phone call within twelve (12) weeks from the Eligible Client's PV sign-up month, via the contact numbers as per UOB Malaysia's records.

10. The Welcome Gift is subject to **ALL** of the following conditions:
    (a) Eligible Client shall be required to
        (i) submit the participation form within four (4) weeks upon receiving the notification on their entitlement to the Welcome Gift from the via their Client Acquisition Manager or Client Advisor.
        (ii) collect the Welcome Gift at a UOB Malaysia branch and confirm receipt by sending an SMS message under the guidance of their Client Advisor. All costs and expenses related to the collection of the Welcome Gift shall be borne by the Eligible Client.

| | |
|---|---|
| **Type**: | Welcome<space>4-digits Client Advisor's Sales Code provided by your Client Advisor.<br>*For example: Welcome 1234* |
| **Send SMS to** | 68365 |

    (b) In the event where the Eligible Client or their authorised representative shall be, is unable or failed to collect the Welcome Gift by 31 July 2026, UOB Malaysia shall not be liable for non-receipt of Welcome Gift and the Eligible Client shall have no right of recourse against UOB Malaysia. UOB Malaysia shall not entertain any requests for courier of the Welcome Gift.

    (c) UOB Malaysia shall not be obligated to replace any damaged or stolen Welcome Gift. The Welcome Gift is neither transferable nor exchangeable in part or in full for cash, credit or other goods.

    (d) UOB Malaysia reserves the right to substitute or vary the Welcome Gift with alternative gift/ voucher of similar value at any time with prior notice.

    (e) The Welcome Gift is subject to the terms and conditions of the respective vendors (where applicable) of the Welcome Gift.

    (f) Eligible Client is advised to examine the Welcome Gift upon receipt. The Welcome Gift have not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Welcome Gift in this Campaign be construed as an endorsement or recommendation of such Welcome Gift by UOB Malaysia. If the Eligible Client is dissatisfied with the Welcome Gift or its quality, the Eligible Client shall directly seek recourse with the respective vendor(s) of the Welcome Gift.

    (g) UOB Malaysia is not affiliated with any of the organisations whose products are given out as Welcome Gift in this Campaign.

    (h) UOB Malaysia makes no representation or warranties with respect to the Welcome Gift, and in particular, makes no warranties with the respect to the quality of the Welcome Gift or its suitability for any purpose.

    (i) UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Welcome Gift.

    (j) 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 Welcome Gift received in this Campaign.

11. Any props, accessories or equipment featured together with the Welcome Gift in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Welcome Gift.

## General Terms and Conditions

12. By participating in this Campaign, the Eligible Client agree 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) Privilege Banking Membership Terms and Conditions.
    (d) Terms and Conditions Governing Gold Investment Account.
    (e) Terms and Conditions Governing Unit Trust Services.
    (f) Structured Investment Master Agreement.
    (g) Terms and Conditions Governing Bond / Sukuk Investment Account.
    (h) Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services.
    (i) UOB Visa / Mastercard Cardmember Agreement.
    (j) UOB Debit Card Terms and Conditions.
    (k) Annexure to the letter of offer and UOB Malaysia's Standard Terms and Conditions Governing Banking Facilities.
    (l) respective terms and conditions for specific unit trust leverage facility.
    (m) 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 Campaign shall be final, conclusive and binding on the Eligible Client. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

13. Client shall seek clarification from UOB Malaysia's authorised representative if there are any terms and conditions that the client do not understand.

14. 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 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 Campaign.

15. 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.

16. 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.

17. 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 Eligible Client 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.

18. 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 Client may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.

19. Investments in UT funds, retail bond, long term structured investment, short term structured investment and dual currency investment are not protected by PIDM.

20. PAMB 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.

21. To the fullest extent permitted by law, 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 Client to any claim or compensation against UOB Malaysia for any / all losses or damages suffered or incurred by the Eligible Client whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.

22. To the fullest extent permitted by law, 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 Client 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.

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

- End of Terms and Conditions -