UOB Malaysia " Privilege Account Bonus Interest Campaign"

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg. No. 199301017069 (271809-K) ("**UOB Malaysia**") is organizing "Privilege Account Bonus Interest Campaign" ("**Campaign**") from 1 July 2025 to 30 September 2025 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

Eligibility

1. This Campaign is open to selected UOB Malaysia individual customers, who meet **ALL** of the following conditions:
   a) who received an invitation to participate in this Campaign via channels of communication that UOB Malaysia uses to reach out to customers.
   b) who are 18 years of age and above.
   c) who holds a UOB Privilege Account during Campaign Period ("Participating Account").
   d) who is the primary account holder of the Participating Account (in the case of joint account).
   e) whose Participating Account with UOB Malaysia are current and subsisting 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:
   a) permanent and contract employees of UOB Malaysia (including UOB Malaysia's subsidiaries and related companies) ("Employee").
   b) individual customers whose Participating Account is held jointly with an Employee; or
   c) non-individual customers of UOB Malaysia.
   d) persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
   e) whose Participating Account is pledged, charged or assigned under loan/financing facilities.
   f) any account held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

Campaign Mechanics

Monthly Average Balance ("**MAB**") is the summation of each day-end balance recorded in the Account for each calendar month divided by the number of calendar days for that month.

The Deposit AUM ("**Deposit AUM**") refers to total account month-end balances from all current accounts, savings accounts and fixed deposit accounts held by the account holders in UOB Malaysia.

3. Selected customers can earn Promotional Interest Rate as indicated in Table A on the Incremental MAB (defined below) during the Campaign Period when customers fulfill a minimum Incremental MAB of RM 50,000 in the Participating Account during the Campaign Period (hereinafter individually an "Eligible Customer" and collectively "Eligible Customers").

Table A – Promotional Interest Rate

Campaign Period	Promotional Interest Rate
1 July 2025 to 30 September 2025	3.75%p.a.

For avoidance of doubt, Eligible Customer must maintain a positive Deposit AUM growth during the Participating Month to be entitled for Promotional Interest Rate. If the Deposit AUM of any Participating Month decreases below the Deposit AUM baseline (June 2025), UOB Malaysia has the right to cancel the Promotional Interest Payout (defined below) for that particular Participating Month in which case the prevailing rate will be applicable.

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4. The Incremental MAB amount throughout the Campaign Period shall be measured against the Eligible Customer's Participating Account average balance held under the Eligible Customer's name as the primary account holder as at June 2025 ("**Baseline**"). For avoidance of doubt, Incremental Average Balance of the Participating Account will be calculated based on the formula as described in Table B below:

Table B – Incremental MAB Calculation

Calculation	
MAB Baseline	Sum of daily end day balances of Baseline / Number of days in the month
MAB of Participating Month	Sum of daily end day balances for the Participating Month / Number of days in the Participating Month[1]
Incremental MAB ("IMAB")	MAB of Participating Month – MAB of Baseline

[1]Saturdays and Malaysian public holidays are regarded as non-processing days for calculation of MAB. Instead, the balance from the last working day before the said days shall be used as sum of daily end-day balance.

5. The Participating Month and Baseline of the Promotional Interest Rate during the Campaign Period are set out in Table C below:

Table C – Participating Month & Baseline

Participating Month	Baseline
July 2025 (1 – 31 July 2025)	June2025
August2025 (1 –31 August2025)	
September2025 (1 – 30 September 2025)	

6. The Promotional Interest Rate is inclusive of Participating Account's prevailing interest rate and shall be calculated in accordance with Table A and Table B above. The prevailing interest rate for Participating Account is published at www.uob.com.my.

7. The calculation and illustration of Promotional Interest Payout for IAB are defined in Table D and Table E below. The Promotional Interest Rate may vary due to the rounding precision in UOB Malaysia's system.

Table D – Calculation for Promotional Interest Payout

Calculation
IMAB x Promotional Interest Rate x Number of days in the Participating Month / 365 days

Table E – Illustration for Promotional Interest Payout

Participating Account	June-25	July-25	August-25	September-25	Total
[1]Baseline	10,000				
IMAB		50,000	100,000	150,000	
[2]Promotional Interest Rate (p.a.)		3.75%	3.75%	3.75%	
[3]Total Promotional Interest Payout (RM)		**159.25**	**318.49**	**616.44**	**1094.18**

[1] Baseline is zero in the month of June 2025 if customer opens the account in July 2025.
[2] Promotional Interest Rate is subject to customer fulfilling a minimum Incremental MAB of RM 50,000 in the Participating Account during the Campaign Period.

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[3] Total Campaign Payout= [IMAB for the Participating Month x Promotional Interest Rate x Number of days in Participating Month ÷ 365 days].

For example:
July 2025 : RM50,000 x 3.75% x 31 days ÷ 365 days = RM 159.25
August 2025 : RM100,000 x 3.75% x 31 days ÷ 365 days = RM 318.49
September 2025 : RM150,000 x 3.75% x 30 days ÷ 365 days = RM 616.44

Based on the above computation, total campaign payout throughout the 3-months Campaign Period is RM 1094.18.

For avoidance of doubt, the total campaign payout is inclusive of Participating Account's prevailing rate, in accordance to Clause (6).

Example 1: based on Privilege Account:
Assuming rate tabulation in Table E is based on UOB Privilege Account, the prevailing rate for the month of July 2025 is 0.05%p.a. for first RM25,000. Hence the promotional interest payout will be as illustrated below:

Prevailing rate [A]	Promotional Interest Rate [B]	Promotional Interest Payout [C]
0.05%p.a.	3.75%p.a.	**= [B] – [A]** = 3.70%p.a.

8. The Campaign Payout will be credited into the Participating Account of the Eligible Customers within ninety (90) days from the end of each Participating Month.

9. In the event there are changes in the Overnight Policy Rate ("**OPR**") and/or the Kuala Lumpur Interbank Offered Rate ("**KLIBOR**"), the Promotional Interest Rate may be revised according to the same quantum ("**Revision**"). In this respect, the Eligible Customers shall be notified of the Revision through publication/notice posted on UOB Malaysia's website, a notice displaying or notifying the said Revision at any of UOB Malaysia's branches, or any other manner as may be determined by UOB Malaysia from time to time.

10. In the event that the Participating Account is suspended or frozen or closed during Campaign Period for whatsoever reasons before the crediting of the Promotional Interest Rate into the Participating Account, UOB Malaysia reserves the right to forfeit the Promotional Interest Rate or the prevailing rate.

11. For the purpose of 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 Participating Account of the Eligible Customers 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 Participating Account of the Eligible Customers are utilized by the Eligible Customers 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 Participating Account of the Eligible Customers. The term "Business Day" shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.

12. 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.

General Terms and Conditions

13. By participating in this Campaign, the Eligible Customers agree to be bound by this terms and conditions and **ALL** of the following terms and conditions where applicable, including but not limited to:

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a. Terms and Conditions Governing Accounts and Services (Conventional Banking).

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 Customers. 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.

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

15. Unless specifically mentioned in this terms and conditions, this Campaign is not valid with other UOB Malaysia's campaigns, promotions and no other special, additional, preferential rates and/or gift shall be given to the Eligible Customers in addition to this Campaign.

16. 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 Customers. 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.

17. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers 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.

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

19. 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.

20. 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.

21. 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 Customers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customers 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 or vary these terms and conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Customers 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.

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

- End of Terms and Conditions -

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