

**UOB Malaysia NTB Wealth Banking Sign Up Oct23 – Mar24 Campaign**  
**TERMS AND CONDITIONS**

- United Overseas Bank (Malaysia) Bhd [Company Reg No. 199301017069 (271809-K)] (“UOB Malaysia”) is running a UOB Malaysia New To Bank (“NTB”) Wealth Banking (“WB”) Sign Up Oct23 – Mar24 Campaign (“Campaign”) from 1 October 2023 until 31 March 2024 (both dates inclusive) or such date(s) as may be determined by UOB Malaysia from time to time (“Campaign Period”).

**Eligibility to participate**

- The Campaign is open to all NTB UOB Malaysia individual clients who meet **ALL** of the following conditions :
  - Who is not an existing individual client with UOB Malaysia
  - Does not hold any deposit, investment or bancassurance accounts with UOB Malaysia for the past 12 months prior to the WB sign up month
  - Who signs up as a new WB client and submits the participation form.
  - Who opens a UOB Wealth Premium Account, UOB Stash Account and/or Lady’s Savings Account current account or savings account during the Campaign Period:
  - Who is the primary account holder of the Participating Account (in the case of joint account).
  - Whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.
- The following persons who falls under **ANY** of the following condition shall not be eligible to participate in the Campaign:
  - Existing UOB Malaysia individual client.
  - Sole-proprietorship, partnership, charitable/non-profit organisation/societies, Corporate and Commercial clients.
  - Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies and accounts where the employee is a joint account holder).
  - Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

**Campaign Mechanics and Qualifying Criteria**

- Client shall be entitled to receive welcome gift (“Welcome Gift”) upon fulfilling the following criteria (“Qualifying Criteria”) as illustrated in Table A during the Campaign Period. Client who fulfil the Qualifying Criteria are hereinafter shall be referred to as “Eligible Client”.

**Table A – WB Qualifying Criteria**

Qualifying Criteria <sup>1</sup>		Welcome Gift
Minimum placement	Asset Under Management (“AUM”)	
Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) Fresh Funds with UOB Malaysia	AUM of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) and the AUM must consist a minimum of Ringgit Malaysia Fifty Thousand (RM50,000) in <b>ANY</b> of the following: <ul style="list-style-type: none"> <li>Invest in any of the Eligible Investments with Investment Fresh Funds; <b>or</b></li> <li>Purchase/participation of Regular Premium/Regular Contribution or Single Premium amount in Eligible Bancassurance Products.</li> </ul>	1 unit of Bruno Compact Hotplate (including flat plate, takoyaki & Compact Ceramic Coated Pot Attachment) (worth RM798) 

**Note:**

<sup>1</sup>For avoidance of doubt, Eligible Client are required to meet the Qualifying Criteria which consist of the respective minimum placement amount and maintenance of the minimum AUM stated above.

5. Each Eligible Client is entitled to redeem one (1) unit of Welcome Gift as illustrated in Table A throughout the Campaign Period, on a first-come-first-served basis, subject to availability. In the event of joint account, only the primary accountholder will be entitled to redeem the Welcome Gift.
6. AUM refers to deposits, investments and bancassurance which include conventional and Islamic savings accounts, current accounts, fixed deposit accounts, unit trusts, retail bonds, long term structured investments, short term structured investments and dual currency investments (or such deposits, investments and bancassurance as UOB Malaysia may decide from time to time).
7. Fresh Funds means moneys or funds in Ringgit Malaysia howsoever transferred, credited or paid into any Deposit, Investment and Bancassurance accounts 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, Interbank Instant Transfer, collection and payment of cheques drawn on such other bank(s) and where such moneys or funds paid or credited into the account(s) of the Eligible Client are utilized by the Eligible Client to make placements pursuant to the terms and conditions herein prior to 3 months of the PV sign up month (“Baseline”).

Funds transferred from any existing UOB Malaysia Deposit, Investment and Bancassurance accounts are not Fresh Funds and would not be eligible for this Campaign.

For avoidance of doubt, the Fresh Fund will be calculated based on the formula as described in Table B below:

Table B: Fresh Fund calculation

WB Sign Up Month	WB sign up month		Baseline		Fresh Fund
	Date	AUM balance of End of month	Date	AUM balance of End of month	
Oct'23	31 Oct'23	RM150,000	31 Jul'23	RM0	RM150,000

8. “Deposit Fresh Funds” are moneys or funds in Ringgit Malaysia howsoever transferred, credited or paid into the participating accounts 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, Interbank Instant Transfer, collection and payment of cheques drawn on such other bank(s) and where such moneys or funds paid or credited into the account(s) of the Eligible Client are utilized by the Eligible Client to make placements pursuant to the terms and conditions herein within seven (7) business days after such moneys or funds have been paid or credited into the account(s) of the Eligible Client. “Business Day” shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.

Funds transferred from any existing UOB Malaysia savings/current/fixed deposit/Foreign Currency account(s) or in the form of UOB Malaysia cheques, cashier’s orders or demand drafts are not Fresh Funds and would not be eligible for this Campaign.

9. “Investment Fresh Funds” shall refer to funds which are not transferred from any existing UOB Malaysia investment account(s), in the form of UOB Malaysia cheques, cashier’s orders or demand drafts or other funds that are withdrawn from any existing UOB Malaysia investment account(s) and re-deposited (whether part of or all of the amounts withdrawn) into the Eligible Investments with UOB Malaysia

10. “Eligible Investments” shall refer to the Eligible Unit Trusts (“UT”), Eligible Unit Trust Leverage Facility funds, Eligible Retail Bond/Sukuk and Structured Investment products offered by UOB Malaysia, with the exception of Equity-linked investment (ELI), Knock-Out Equity-linked investment (KOELI), Dual Currency Investment (DCI), and Equity Linked Covered Call (ELCC) under Structured Investments.
11. Please refer to UOB Malaysia’s authorized sales representatives for the list of Eligible Investment.
12. For avoidance of doubt, Investments in Eligible Unit Trusts using funds from EPF withdrawals are excluded from the Campaign.
13. In the event that the investments in any one of the UTs are cancelled by the Eligible Client during the respective cooling off right provided by the UTs, the Eligible Client shall not be entitled to the Welcome Gift.
14. UT Cooling Off Right refers to:-
  - (a) Cooling off right, if available, is stated in the respective UT Fund’s prospectus.
  - (b) If available, the cooling off right is only applicable once to any eligible client who is investing for the first time in any UT with UOB Malaysia. The cooling off right is not applicable for any subsequent investment by the same client in other UT with UOB Malaysia.
  - (c) If the Eligible Client elect to not continue with the investment in the UT within the cooling off period, the Eligible Client will receive the refund of the investment amount in the UT and any UT 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 cooling off application.
15. The Ringgit Malaysia equivalent amount of the foreign currency investments into the Eligible Investments are determined by using UOB Malaysia’s selling rate published at UOB Malaysia branches and on UOB Malaysia’s website on the date that the investment transaction is booked.
16. The Eligible Client shall refer to the relevant prospectus and/or the relevant termsheet for the respective Eligible Investments for information on the full sales charge and/or upfront fee amount. The Eligible Client are advised to read and understand the contents of the prospectus, and if necessary, consult their adviser(s), as well as consider the fees and charges involved before investing.
17. “Eligible Bancassurance/Bancatakaful Products” shall, for the purpose of this Campaign, mean Regular Premium / Single Premium (“RP / SP”) Bancassurance policy distributed by UOB Malaysia and underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U) (“PAMB”) (“Eligible Insurance Policy”) and Regular Contribution (“RC”) certificate underwritten by Prudential BSN Takaful Berhad 198301012262 (740651-H) (“PBTB”) (“Eligible Takaful Certificate”) for the following eligible products:-

**Table B – Eligible Bancassurance/Bancatakaful Products**

Regular Premium (“RP”)	Single Premium (“SP”)
<ul style="list-style-type: none"> <li>• PRUMax Plus</li> <li>• PRUMy Gift</li> <li>• PRUMillion Cover</li> <li>• PRUMillion Cover 2.0</li> <li>• PRUEnhanced Cover</li> <li>• PRUGain Plus</li> <li>• PRULink Supreme</li> <li>• PRUEnrich Gain</li> </ul>	<ul style="list-style-type: none"> <li>• PRUGlobal Series</li> <li>• PRUMy Treasure</li> <li>• Group Essential Life Single Premium</li> <li>• Including any new SP insurance products launch and approved by UOB Malaysia Bancassurance</li> </ul>

<ul style="list-style-type: none"> <li>• PRULink Cover</li> <li>• PRUMax Cover</li> <li>• Including any new RP insurance products launch and approved by UOB Malaysia Bancassurance</li> </ul>	
<b>Regular Contribution (“RC”)</b>	
<ul style="list-style-type: none"> <li>• Smart Aspire Takaful</li> <li>• Including any new RC insurance/ Takaful products launch and approved by UOB Malaysia Bancassurance</li> </ul>	

**Note:** Tactical insurance products are not eligible for this Campaign.

18. The application for the Eligible Insurance Policy/Takaful Certificate must be submitted during the Campaign Period, and be approved and contracted within 30 calendar days from the submission date for RP/RC/SP.
19. Combining multiple Eligible Insurance Policies/Takaful Certificates to meet the minimum Annualised Premium Equivalent/ Annualized Contribution Equivalent (“APE/ACE”) requirement will not qualify for the Campaign. Further, all requests from the Eligible Client to split the APE/ACE amount under one (1) Eligible Insurance Policies/Takaful Certificates to obtain multiple Welcome Gifts will also not be entertained.
20. The Eligible Insurance Policy/Takaful Certificate must be successfully contracted and remains “in-force” at the time of Welcome Gift fulfilment failing which the Welcome Gift will be forfeited and the Eligible Client will be disqualified from this Campaign.
21. The Eligible Client is only entitled for the Welcome Gift as per Table A and may not opt for other Welcome Gift.
22. UOB Malaysia reserves the right to approve or reject any application for WB and/or UOB Malaysia account opening by the Eligible Client.

### Welcome Gift Fulfilment

23. 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 WB sign up month, via the contact numbers as per UOB Malaysia’s records.
24. The Welcome Gift is subject to **ALL** of the following conditions:-
  - (a) Eligible Client are required to collect the Welcome Gift at the UOB Malaysia branch where they submit their participation form within twelve (12) weeks upon receiving the notification on their entitlement to the Welcome Gift. The collection of the Welcome Gift is at Eligible Client’s own cost and expenses.
  - (b) In the event where the Eligible Client is unable or failed to collect the Welcome Gift, 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 (if applicable) of the Welcome Gift.

- (f) Eligible Client are 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 are 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.
25. 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

26. 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) Wealth Banking Membership Terms and Conditions and Privilege Banking Membership Terms and Conditions.
  - (d) Terms and Conditions Governing Unit Trust Services
  - (e) Structured Investment Master Agreement
  - (f) Terms and Conditions Governing Bond / Sukuk Investment Account
  - (g) respective terms and conditions for specific unit trust leverage facility
  - (h) 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.

27. Client shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the client do not understand.
28. 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 Client in addition to this Campaign.
29. 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.
30. 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.

31. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Campaign offered and published in any media, marketing or advertising materials.
32. 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.
33. 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.
34. Investments in UT Funds, retail bond, long term structured investment, short term structured investment and dual currency investment are not protected by PIDM.
35. 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.
36. 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 and 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.
37. 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.
38. 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]**