

## UOB Malaysia Wealth Banking Sign Up Jul'24 – Mar'25 Campaign

### TERMS AND CONDITIONS

1. United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K) (“UOB Malaysia”) is running a UOB Malaysia Wealth Banking (“WB”) Sign Up Jul'24 – Mar'25 Campaign (“Campaign”) from 1 July 2024 until 31 March 2025 (both dates inclusive) or such date(s) as may be determined by UOB Malaysia from time to time (“Campaign Period”).

#### Eligibility to participate

2. The Campaign is open to all UOB Malaysia individual client who meet **ALL** of the following conditions during Campaign Period:
  - (a) Who signs up as a new WB client and submits the participation form.
  - (b) Who opens a UOB Wealth Premium Account, UOB Stash Account and/or Lady's Savings Account (“Participating Account”).
  - (c) Who is the primary account holder of the Participating Account (in the case of joint account).
  - (d) Whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.
3. The following persons who falls under **ANY** of the following condition shall not be eligible to participate in the Campaign:
  - (a) Client who is an existing UOB Malaysia Privilege Banking and WB client.
  - (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.

#### Campaign Mechanics and Qualifying Criteria

New-to-bank (“NTB”) means client who falls under **ANY** of the following conditions:

- (a) First time UOB Malaysia accountholder that signs up as a new WB client within 3 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 WB client sign-up month.

“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 WB sign-up month (“Baseline”).

Funds transferred from any existing UOB Malaysia deposit, investment and bancassurance accounts are not considered as Fresh Funds.

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

Table A: 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	
Jul'24	31 Jul'24	RM150,000	30 Apr'24	RM0	RM150,000
Aug'24	31 Aug'24	RM150,000	31 May'24	RM50,000	RM100,000

Baseline shall not be applicable to NTB Eligible Client


Asset Under Management (“AUM”) refers to deposits, investments and bancassurance/ bancatakaful which includes but not limited to conventional and Islamic savings accounts, current accounts, fixed deposit accounts, unit trusts, retail bonds and other structured investment products.

- Client shall be entitled to receive welcome gift (“Welcome Gift”) upon fulfilling **ANY** of the following criteria (“Qualifying Criteria”) as illustrated in Table B or Table C during the Campaign Period and thereafter be referred to as “Eligible Client”.

Table B – WB Sign Up

Tier	Qualifying Criteria		Welcome Gift (Welcome Gift colour subject to change)
	NTB	Existing To Bank (“ETB”)	
1	meet the AUM of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) Fresh Funds with UOB Malaysia	meet the AUM of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) with minimum placement of Ringgit Malaysia Seventy Five Thousand (RM75,000) Fresh Funds	1 unit of PerySmith Electric Kettle Signature Series (Limited to 350 units) 
2	meet the AUM of Ringgit Malaysia Three Hundred Thousand (RM300,000) Fresh Funds with UOB Malaysia.		1 unit of PerySmith Low GI Rice Cooker Easy Cooking Series (Limited to 100 units) 

**Table C – NTB WB Sign Up**

Qualifying Criteria for NTB only	Welcome Gift (Welcome Gift colour subject to change)
<p>meet the minimum AUM of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) fresh funds with UOB Malaysia and the AUM must consist a minimum of Ringgit Malaysia Fifty Thousand (RM50,000) in ANY of the following:</p> <ul style="list-style-type: none"> <li>Invest in any of the Eligible Investments with Investment Fresh Funds; or</li> <li>Purchase/participation of Regular Premium/Regular Contribution or Single Premium amount in Eligible Bancassurance Products.</li> </ul>	<p>1 unit of Bruno Compact Hotplate (including flat plate, takoyaki &amp; Compact Ceramic Coated Pot Attachment)</p> 

5. Each Eligible Client is entitled to redeem one (1) unit of Welcome Gift as illustrated in Table B or Table C 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. 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 UT fund, the Eligible Client shall not be entitled to the Welcome Gift.

UT fund “cooling off right” refers to:-

- (a) Any Client investing for the first time in any UT fund with UOB Malaysia will be entitled to exercise the “cooling off” right only once. The “cooling off” right is not applicable for any subsequent investment by the same client in UT fund with UOB Malaysia.
- (b) If the Eligible Client elect not to continue with the investment in the eligible UT fund within the “cooling off” period, the Eligible Client will receive the refund of the investment amount in the eligible UT fund and the UT fund service charge that was paid.
- (c) The “cooling off” period is a period of six (6) Business Days commencing from the date of receipt of the UT fund application by UOB Malaysia.

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

7. The Eligible Client is only entitled for the Welcome Gift as per Table B or Table C and may not opt for other Welcome Gift.

8. 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

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 WB 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 or their authorized representative shall be 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 Clients' own cost and expenses.
  - (b) In the event where the Eligible Client or their authorized representative is unable or failed to collect the Welcome Gift by 30 June 2025, 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.
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 **ALL** 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. 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.

13. Eligible Client shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Eligible Client do not understand.
14. 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.
15. 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.
16. 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 of the Welcome Gift for a particular purpose.
17. 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.
18. 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 and/or the Welcome Gift, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign and/or the Welcome Gift.
19. 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.
20. Investments in UT Funds, retail bond, long term structured investment, short term structured investment and dual currency investment are not protected by PIDM.
21. 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.
22. 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.

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