

**UOB Malaysia Wealth Banking Sign Up Apr'23 – Sep'23 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 Apr'23 – Sep'23 Campaign (“Campaign”) from 1 April 2023 until 30 September 2023 (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 new and existing UOB Malaysia individual customers who meet **ALL** of the following conditions during Campaign Period:
- a) Who signs up as a new WB customer 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) Customer who is an existing UOB Malaysia WB customers, Citibank Berhad Citigold or Citi Priority customers.
  - (b) Sole-proprietorship, partnership, charitable/non-profit organisation/societies, corporate and commercial customers.
  - (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**

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

**Table A**

Tier	Qualifying Criteria		Welcome Gift
	New To Bank (“NTB”)	Existing To Bank (“ETB”)	
1	i. meet the Asset Under Management (“AUM”) of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) Fresh Funds with UOB Malaysia	i. place a minimum of Ringgit Malaysia Seventy Five Thousand (RM75,000) Fresh Funds with UOB Malaysia; and ii. meet the AUM of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000)	1 set of Umbrella (2 units per set) (Limited to 1,000 sets)
			

Tier	Qualifying Criteria		Welcome Gift
	New To Bank ('NTB')	Existing To Bank ('ETB')	
2	i. meet the AUM of Ringgit Malaysia Three Hundred Thousand (RM300,000) Fresh Funds with UOB Malaysia.		RM200 shopping voucher 

5. Each Eligible Customer 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. "Fresh Funds" means moneys or funds in Ringgit Malaysia howsoever transferred, credited or paid into the accounts 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, 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 Customers are utilized by the Eligible Customers 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 Customers. "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 considered as Fresh Funds.

7. 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).

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

UT Fund "cooling off right" means **ANY** of the following:-

- (a) Any customer 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 customer in UT Fund with UOB Malaysia.
- (b) If the Eligible Customers elect not to continue with the investment in the eligible UT Fund within the "cooling off" period, the Eligible Customers 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.

### Welcome Gift Fulfilment

9. Upon meeting the Qualifying Criteria, the Eligible Customers will be notified of their entitlement to the Welcome Gift by phone call within twelve (12) weeks from the Eligible Customer'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 Customer 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 Customers' own cost and expenses.
  - (b) In the event where the Eligible Customer is unable or failed to collect the Welcome Gift, UOB Malaysia shall not be liable for non-receipt of Welcome Gift and the Eligible Customer 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 Customers 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 Customers are dissatisfied with the Welcome Gift or its quality, the Eligible Customers 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 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:
- (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 Customers. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

13. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers 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 Customers 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 Customers.
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 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 Customers 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.
19. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and the other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
20. 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 Customers may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
21. Investments in UT Funds, retail bond, long term structured investment, short term structured investment and dual currency investment are not protected by PIDM.
22. 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.

23. 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 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.
24. 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 Customers 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.
25. 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]**