

UOBM MARCH 2019 FD PLUS PROMOTION TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company No. 271809-K) ("UOBM") is organising a UOBM March 2019 FD Plus Promotion ("Promotion") from 1 March 2019 until 31 March 2019 (both dates inclusive) or such other dates as may be determined by UOBM from time to time ("Promotion Period").

Promotion Eligibility

1. The Promotion is open to all new and existing UOBM individual customers ("Eligible Customers"):
 - (a) 18 years of age and above;
 - (b) holding a UOBM fixed deposit ("FD") account and a UOBM current or savings account except Flexi Mortgage ("CASA");
 - (c) whose account(s) with UOBM are current, subsisting and not in default in any manner as may be determined by UOBM at its sole and absolute discretion; and
 - (d) not in breach of the Terms and Conditions Governing Fixed Deposit Account and Terms and Conditions Governing CASA (collectively referred as "T&Cs Governing Accounts").
2. The following individual shall not be eligible to participate in the Promotion:
 - (a) Private Banking customers of UOBM; and
 - (b) Non-individual customers of UOBM.
3. All FD placements must be made using "new funds".
 - 3.1 "New funds" are funds which are newly transferred and credited to UOBM account with no more than 7 business days:
 - 3.1.1 Eligible Customer transfer from his/her account with other banks into his/her UOBM savings / current / fixed deposit / foreign currency account(s); and/or
 - 3.1.2 a third party into the Eligible Customer's UOBM savings / current / fixed deposit / foreign currency account(s).
 - 3.2 Funds from the redemption of unit trust funds will be considered as new funds.
 - 3.3 Funds transferred between the Eligible Customer's existing UOBM savings / current / fixed deposit / foreign currency account(s) or in the form of UOBM cheques, cashier's orders or demand drafts will not be considered as new funds.
4. In order to participate in the Promotion, the FD is to be placed over-the-counter at any of UOBM's branches during the Promotion Period. FD which is placed using Personal Internet Banking will not be eligible to participate in the Promotion.
5. FD that is pledged under loan facilities and/or provided as a lien to UOBM shall not eligible to participate in the Promotion.

Promotion Mechanics

6. During the Promotion Period, the Eligible Customers shall be entitled to the following Promotional Interest Rate (“Promotional Rate”) as set out in the table below for FD placements made using new funds:

| Tenure | Promotional Interest Rate (“Promotional Rate”) | Prevailing FD Board Rates (as at 1 March 2019) |
|-----------|--|--|
| 4 months | 4.00%p.a. | 3.15%p.a |
| 7 months | 4.15%p.a. | 3.25%p.a. |
| 12 months | 4.25% p.a. | 3.25% p.a. |

7. The Promotional Rate is subject to any change in the Overnight Policy Rate (“OPR”). In the event there is a change to the OPR, the Promotional Rate will be revised accordingly. For the avoidance of doubt, the revised Promotional Rate shall only be applicable to FD placed on or after the effective date of the revision of the OPR.
8. The minimum FD placement for this Promotion is Ringgit Malaysia Ten Thousand (RM10,000) and the maximum FD placement is Ringgit Malaysia Five Millions (RM5,000,000) per Eligible Customer throughout the Promotion Period.
9. The FD placement must be placed in a single receipt per day. Upon the FD placement, the Eligible Customers will be given an acknowledgement slip stating the amount of the FD placement, the tenure of the FD placement and the Promotional Rate. The Eligible Customers agree that it is their obligation to ensure that the FD interest rate stated in the acknowledgment slip reflects the Promotional Rate that they are entitled to under this Promotion.
10. The interest payment will be credited into the Eligible Customer’s CASA monthly.
11. For any premature withdrawal of the Fixed Deposit, there will be no payment of interest accrued on the Fixed Deposit to you. In the event any interest has been credited in your Nominated Account or your Fixed Deposit Account prior to the Premature Withdrawal, such interest shall be deducted from the principal Fixed Deposit amount before the balance is returned to you.
12. In the event of premature withdrawal of any Fixed Deposit in the FD Plus Account:-
- any accrued interest in the FD Plus Account shall be forfeited; and
 - any interest credited in your Nominated Account prior to the Premature Withdrawal shall be deducted from the principal Fixed Deposit amount before the balance is returned to you.
13. The Promotional Rate shall only be applicable for the tenure of the FD placement as stated in the acknowledgement slip. Upon maturity of the FD, the FD will automatically rollover for the same tenure as per the original placement at the prevailing board rate notwithstanding that the Promotion has not ended. You may view the Terms and Conditions Governing Fixed Deposit at <https://www1.uob.com.my/web-resources/personal/pdf/personal/save/fixed-deposit/fixed-deposit-tnc.pdf>
14. The Promotion is not valid with any other promotions of UOBM and no other special, additional or preferential rates shall be given together with this Promotion.

General Terms and Conditions

15. By participating in this Promotion, the Eligible Customers agree to be bound by these Terms and Conditions and the T&Cs Governing Accounts including any amendments or variations to it. If there is any inconsistency between these terms and conditions and the T&Cs Governing Accounts in relation to this Promotion, these Terms and Conditions shall prevail.
16. Any decision of UOBM in connection with any matter relating to the Promotion shall be final, conclusive and binding on the Eligible Customers.

17. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by Eligible Customers resulting directly or indirectly from this Promotion unless it was caused by UOBM's gross negligence or willful misconduct.
18. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.
19. UOBM reserves the right at its absolute discretion to withdraw, suspend, extend or terminate the Promotion prior to the expiry of the Promotion Period, wholly or in part, at any time, with prior notice.
20. UOBM reserves the right to add, delete, suspend or vary these Terms and Conditions, from time to time, wholly or in part, at its absolute discretion, by providing prior notice to the Eligible Customers through posting on UOBM's website, displaying a notice at any of UOBM's branches and/or a statement insert in the Statement of Account.
21. All FD placements by the Eligible Customers under this Promotion shall be eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM"), subject to PIDM's terms and conditions. Eligible Customers may obtain a copy of the PIDM brochure from any of UOBM's branches. UOBM is a member of PIDM.
22. 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.