

## UOB Malaysia Golden Rewards Investment 2.0 Campaign

### TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) is running a Golden Rewards Investment 2.0 Campaign (“**Campaign**”) from **21 August 2023** until **31 December 2023** (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

#### Eligibility to participate

1. The Campaign is open to new or existing individual customers solely holding an UOB Malaysia investment account in his/her sole name as a primary accountholder.
2. Customers shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
  - (a) Sole-proprietorship, partnership, charitable/non-profit organisation/societies, corporate and commercial customers.
  - (b) Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies).
  - (c) 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

3. Customers are required to satisfy the following qualifying criteria (“**Qualifying Criteria**”) during the Campaign Period in order to participate in the Campaign as “Eligible Customers” by:
  - (a) Investing in any of the Eligible Investments with Fresh Funds; and
  - (b) Complete and submit the Campaign Participation Form to UOB Malaysia.

“**Eligible Investments**” shall, for the purpose of this Campaign, mean the eligible unit trust funds and eligible retail bond/sukuk and structured investment products offered to Eligible Customers 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. Please refer to the respective sales representatives of UOB Malaysia for the list of “Eligible Investments”.

“**Fresh Funds**” shall refer to funds which are not transferred from any existing UOB Malaysia investment account(s) or in the form of UOB Malaysia cheques, cashier’s orders or demand drafts or other funds that are withdrawn from any existing UOB Malaysia investment account(s) and re-deposited (whether part of or all of the amounts withdrawn) into the Eligible Investments with UOB Malaysia. For the avoidance of any doubt, Investments in unit trust funds using funds from Employee Provident Fund’s withdrawals are excluded from the Campaign.

4. Eligible Customers who invest the following cumulative investment amount (“**Cumulative Investment Amount**”) in any of the Eligible Investments shall be eligible to receive the stated gift in correspondence to the Eligible Investments and the Minimum Net Cumulative Investment Amount as set out in Table 1 below (“**Gift**”) during the Campaign Period.

**Table 1**

Tier	Smart Gadget	OR	AEON / Parkson Shopping Voucher	Min Net Cumulative Investment Amount (RM)	Total Units
				Unit Trust / Retail Bond / Structured Investment	
1	Devialet Phantom II 98DB Opera De Paris (RRP: RM8,990)		RM8,500	4,000,000	5
2	Galaxy S23 Ultra 12+512GB (RRP: RM6,199)		RM5,900	3,000,000	15
3	Sharp 60" 4K HDR Android TV (RRP: RM4,099)		RM3,300	1,750,000	20
4	iPad Air 10.9 Inch Wi-Fi 64GB (RRP: RM2,899)		RM2,700	1,500,000	30
5	Airpods Max (RRP: RM2,499)		RM2,200	1,250,000	40
6	RM1,700 AEON / Parkson Voucher			1,000,000	70
7	RM1,200 AEON / Parkson Voucher			750,000	20
8	RM800 AEON / Parkson Voucher			500,000	20
9	RM300 AEON / Parkson Voucher			250,000	20
10	RM100 AEON / Parkson Voucher			100,000	50

Note: RRP refers to Recommended Retail Price

5. Net Cumulative Investment Amount refers to the total cumulated amount invested in any of the Eligible Investments during the Campaign Period.
6. For the avoidance of doubt, the Investment Amount shall not include:-
  - (a) Amounts invested in Eligible Investments which are cancelled, terminated or withdrawn during the Campaign Period; and
  - (b) Amounts invested in eligible unit trust funds which are cancelled by the Eligible Customer exercising "cooling off" right during the Campaign Period.

**"Cooling off" right means:-**

  - i. Any customer who is investing for the first time in any unit trust funds 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 unit trust funds with UOB Malaysia.
  - ii. If the Eligible Customers elect not to continue with the investment in the eligible unit trust funds within the "cooling off" period, the Eligible Customers will receive the refund of the investment amount in the eligible unit trust funds and the unit trust fund service charge that was paid.
  - iii. The "cooling off" period is a period of six (6) Business Days commencing from the date of receipt of the unit trust fund application by UOB Malaysia. "Business Day" refers to a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.
7. All Eligible Investments are subject to a minimum sales charge/ upfront of at least 1.50% for unit trust transactions and minimum spread of at least 1.50 dollar (of the respective denominated currency, for example USD1.50 or SGD1.50) for retail bonds/sukuk. For the avoidance of any doubt, any Eligible Investments set out above which do not fulfil the applicable sales charge/ upfront / spread will not qualify for this Campaign.
8. Eligible unit trust funds made via switching of funds within the same fund house or cross fund house will not qualify for purposes of this Campaign unless a sales charge of at least 1.50% is paid for the new funds to which is switched to.
9. The Ringgit Malaysia equivalent amount of the foreign currency investments into the eligible unit trust funds or eligible retail bond/sukuk are determined by using UOB Malaysia's selling rate published at UOB Malaysia branches and website on the date that the Eligible Investment is booked provided the booking is made on a Business Day before the designated cut-off time.

10. The Eligible Customers are to refer to the relevant prospectus (for the eligible unit trust funds) and/or the relevant term sheet (for retail bonds and/or structured investments) for information on the full sales charge and/or upfront fee amount. The Eligible Customers are advised to read and understand the contents of the prospectus (for investments in the eligible unit trust funds) and/or term sheet (for investments in retail bond and/or structured investments), and if necessary, consult their adviser(s), as well as consider the fees and charges involved before investing.

#### Gift

11. If Eligible Customers are also New-To-Product (“**NTP**”), they will be eligible to redeem a PerySmith PS 1521 Air Fryer (“**NTP Gift**”). NTP customer is defined as person who meets ANY of the following criteria:
  - (a) Have not invested in any unit trust (“**UT**”) or retail bond /sukuk (“**RB**”) or structured investment (“**SI**”).
  - (b) Dormant to Product – previously invested, but no subscription transactions in UT/RB/SI during the preceding 12 months.
12. Eligible Customer’s NTP status is considered only on the basis of the Primary Account Holder. E.g., single account A had invested in UT/RB/SI during the past 12 months but joint account A+B had never invested in UT or RB before; joint account A+B is not considered an NTP as the Primary Account Holder is A who had already invested.
13. UT and RB and SI are counted as three separate “products” for the purposes of determining NTP status. Meaning, an Eligible Customer can be an NTP in UT only, or RB only, or both products. For example, if an Eligible Customer is an NTP in UT but not for RB, and invests in eligible RBs at the minimum spread required, that Eligible Customer is not entitled to the NTP Gift.
14. Eligible Customer’s NTP status is refreshed on a monthly basis. For example, an NTP Eligible Customer who invests in multiple UT/RB/SI within the same calendar month shall be treated as an NTP for all of his or her Eligible Investments for that month. The Eligible Customer will cease to be an NTP from the subsequent month onwards.
15. Each Eligible Customer is entitled to redeem one (1) unit of NTP Gift throughout the Campaign Period. In the event of joint account, only the primary accountholder will be entitled to redeem the NTP Gift.
16. The Campaign is not valid with any other UOB Malaysia promotions and no other special, additional or preferential rates shall be given under this Campaign.
17. Each Eligible Customer can receive a maximum of four (4) units of Gift in total (not inclusive of NTP Gift), throughout the Campaign Period on a first-come, first-served basis, subject to availability.
18. Subject to clause 17 below, there will be only one (1) redemption point made available throughout the Campaign Period where Eligible Customers can either:
  - (a) Fully redeem up to four (4) units of the Gift and redemption process to be completed after the Campaign Period; or
  - (b) Accumulate until the end of Campaign Period on 31<sup>st</sup> December 2023 and redeem the Gift after the Campaign Period.

19. The Eligible Customers will be notified of their entitlement to the Gift and/or NTP Gift by telephone eight (8) weeks after the end of Campaign Period where UOB Malaysia decides that the Qualifying Criteria has been met in accordance with this terms and conditions, using the latest telephone numbers furnished to UOB Malaysia as shown in UOB Malaysia's records. The Eligible Customers/authorised person of the Eligible Customers are entitled to collect the Gift and/or NTP Gift upon signing the Gift Acknowledgement Form at the designated UOB Malaysia branch.
20. The Gift and/or NTP Gift is subject to the following condition:
- (a) Collection of the Gift and/or NTP Gift will be at the UOB Malaysia branch where the Eligible Accounts are maintained by the Eligible Customers, at their own cost and expenses. UOB Malaysia shall not entertain any requests for courier of the Gift and/or NTP Gift;
  - (b) UOB Malaysia shall not be obligated to replace any damaged or stolen Gift and/or NTP Gift. The Gift is neither transferable nor exchangeable for cash, credit or other goods, in part or in full;
  - (c) UOB Malaysia makes no representation or warranties with respect to the Gift and/or NTP Gift, and in particular, makes no warranties with respect to the quality of the Gift and/or NTP Gift or its suitability for any purpose;
  - (d) UOB Malaysia reserves the right to substitute or vary the Gift and/or NTP Gift at any time with prior notice, for another gift of equivalent value;
  - (e) UOB Malaysia shall not be held liable for any mishaps, injuries or accidents (including bodily injury or death) that may occur in the usage of the Gifts received in this Campaign;
  - (f) The Gift and/or NTP Gift is subject to the terms and conditions of the relevant merchant or manufacturer whose products are given out as Gift in this Campaign;
  - (g) UOB Malaysia is not affiliated with any of the relevant merchant or manufacturer whose products are given out as Gifts in this Campaign; and
  - (h) Eligible Customers or their authorised representative are advised to examine the Gift and/or NTP Gift upon collection. If any one or more of the Gift(s) are found to be faulty or damaged at any time, the Eligible Customers should liaise with the relevant merchant or manufacturer directly. UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Gift and/or NTP Gift.
21. For investments made by Eligible Customers who are joint accountholders, the Gift and/or NTP Gift shall be given to the primary accountholder only.
22. Any props, accessories or equipment featured together with the Gift and/or NTP Gift in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Gift.

### General Terms and Conditions

23. 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 Unit Trust Services;
  - (b) Terms And Conditions Governing Bond / Sukuk Investment Account;
  - (c) Structured Investment Master Agreement – Covered Call.

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.

24. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
25. 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.
26. 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. 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.
27. 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.
28. 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.
29. To the fullest extent permitted by law, 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.
30. 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.
31. Investments in UT Funds, retail bond, long term structured investment, short term structured investment and dual currency investment are not protected by PIDM.
32. 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.
33. 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.
34. 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]**