

Terms and Conditions

UOBM "MyGOAL Promotion" Terms and Conditions

United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") is organising a "MyGOAL Promotion" ("Promotion") from 8 May 2019 until 31 December 2019 (both dates inclusive) or such date(s) as may be determined by UOBM from time to time ("Promotion Period").

Effective 10 June 2019: The Eligible Unit Trust Funds under the Promotion has been revised (see Clause 6). This version shall be read together with the Terms and Conditions issued on 8 May 2019 [Ref: MyGOAL December.V4 8May2019 - ENG].

Eligibility

1. The Promotion is open to all new and existing UOBM individual customers ("Eligible Customers").
2. The following persons shall not be eligible to participate in the Promotion:
 - Sole-Proprietorship, Partnership, Charitable/Non Profit Organization/Societies, Corporate and Commercial Customers.
 - Permanent and contract employees of UOBM (including UOBM's subsidiaries and related companies and accounts where the employee is a joint account holder).
3. The following investment(s) shall be excluded from this Promotion :
 - Fixed Deposit Plus ("FD Plus") placements made under Internet Banking;
 - FD Plus amounts that are pledged under loan facilities and/or provided as a lien to UOBM;
 - Investments using funds from EPF withdrawals
4. All FD Plus placements must be made using new funds or existing funds.

- New funds are funds which are transferred, within seven (7) business days prior to FD Plus placements made pursuant to the terms and conditions herein, by:
 - the Eligible Customer from his account with other banks into his UOBM savings / current / fixed deposit / foreign currency account(s);
 - a third party into the Eligible Customer's UOBM savings / current / fixed deposit / foreign currency account(s).
 - 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 are considered as existing funds.
 - Funds from the redemption of Unit Trust ("UT") Funds will be considered as new funds.
5. Investments into UT must be via one (1) normal UT subscription transactions and **Systematic Investment Plan** ("SIP") via a period of five (5) months.

Promotion Mechanics

6. The Eligible Customers shall be entitled to enjoy one of the following promotional FD Plus interest rates (“Promotional Rate”) provided investments are made in any one (1) of the Eligible UT Funds (defined below):

- Promotional Rate for **Eligible UT Funds** listed below

SIP : FD Plus Ratio	1 SIP : 1 FD Plus	
FD Plus Tenure	FD Plus Promotional Rates	
	Placement using new funds	Placement using existing funds
6 months	6.80% p.a.	6.70% p.a.

Eligible Unit Trust Funds (“Eligible UT Funds”)

<ul style="list-style-type: none"> ▪ Affin Hwang Select Asia (ex Japan) Quantum Fund ▪ Affin Hwang World Series - China A Opportunity Fund ▪ Affin Hwang World Series - China Growth Fund ▪ Asia Pacific Equity Income (MYR) ▪ CIMB-Principal Asia Pacific Dynamic Income Fund ▪ CIMB-Principal Emerging Markets Multi Asset Fund ▪ CIMB-Principal Equity Growth & Income Fund ▪ CIMB-Principal Preferred Securities Fund ▪ Eastspring Investments Equity Income Fund ▪ Eastspring Investments Global Emerging Markets Fund ▪ Global Emerging Markets Opportunities ▪ Global Multi-Asset Income ▪ Kenanga Growth Fund ▪ RHB Asian Income Fund ▪ RHB Asian Income - Multi Currencies (MYR Hedged) ▪ RHB Big Cap China Enterprise Fund ▪ RHB Global Allocation Fund ▪ RHB Global Artificial Intelligence Fund ▪ RHB Global Macro Opportunities Fund ▪ United ASEAN Discovery Fund ▪ United Global Durable Equity Fund ▪ United Global Emerging Markets Opportunity Fund ▪ United Global Income Focus Fund ▪ United Global Quality Equity Fund

- Promotional Rate for **Eligible UT Funds** listed below

SIP : FD Plus Ratio	1 SIP : 1 FD Plus	
FD Plus Tenure	FD Plus Promotional Rates	
	Placement using new funds	Placement using existing funds
6 months	5.80% p.a.	5.70% p.a.

Eligible Unit Trust Funds (“Eligible UT Funds”)

<ul style="list-style-type: none"> ▪ Affin Hwang Select SGD Income Fund ▪ Affin Hwang Select AUD Income Fund ▪ Affin Hwang Select Income Fund ▪ Affin Hwang World Series – Global Income Fund ▪ United-I Global Balanced Fund ▪ United Income Plus Fund ▪ Manulife Asia Total Return Bond Fund

7. During the Promotion Period, the Eligible Customers shall be eligible for one (1) gift (“Gift”) when they invest into MyGOAL subject to the minimum monthly investment amount as per Table 1 below for a period of six (6) months.

Table 1

Gift Category	Minimum Monthly Investment Amount	Earmark Period
Tier 1 : Essential Oil Diffuser	Below RM 20,000	Five (5)
Tier 2 : Creative Bud Aroma Diffuser	RM 20,000 and above	Five (5)

The moneys deposited under this Promotion will be earmarked for the Earmark Period starting from the date of the deposit earmarked (“Tenure”).

8. There are in total two thousand (2,000) units of Gift 1 and one thousand (1,000) units of Gift 2 which will be given on a first-come, first-serve basis subject to availability.
9. A minimum sales charge is applicable to all of the Eligible UT Funds under the Promotion. The Eligible Customers are to refer to the relevant prospectus for each specific Eligible UT Fund for information on the full sales charge. The Eligible Customers 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.
10. Placement of the FD Plus under this Promotion shall be made concurrently with the investment of the Eligible UT Funds.
11. In the event that the investments in any one of the selected Eligible UT Funds are cancelled during the respective “cooling off” right provided by the Eligible UT Funds, the Eligible Customers shall not be eligible to enjoy the Promotional Rate. The prevailing board rate (as at the date of FD Plus placement) shall apply instead.
- 11.1. Unit Trust Cooling Off right:
- 11.1.1. The cooling off right is only applicable once to any customer who is investing for the first time in the Eligible UT Funds with UOBM. The cooling off right is not applicable for any subsequent investment by the same customer in any UT Funds with UOBM.
- 11.1.2. If the Eligible Customers elect to not 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.
- 11.1.3. The cooling off period is a period of six (6) business days commencing from the date of receipt of the UT Fund application by UOBM.
- 11.1.4. If the Eligible Customers elect to not continue with the investment in the Eligible UT Fund within the cooling off period, the FD Plus will be reverted to the prevailing board rate.

12. Under this Promotion, customer has to execute one (1) normal UT subscription transaction and five (5) SIP transactions. For all six (6) transactions, it has to be same Eligible UT Funds and the minimum investment amount. The minimum investment amount for the various segments are as below.
 - 12.1 Personal Banking (“PB”) - Total investment amount: RM30,000 (monthly investment amount: RM5,000 X six (6) months) or in multiple of RM5,000 (i.e. monthly investment amount: RM10,000 X six (6) months).
 - 12.2 Wealth Banking (“WB”) – Total investment amount: RM60,000 (monthly investment amount: RM10,000 X six (6) months) or in multiple of RM 10,000 (monthly investment amount: RM20,000 X six (6) months).
 - 12.3 Privilege Banking (“PV”) – Total investment amount: RM60,000 (monthly investment amount: RM10,000 X six (6) months) or in multiple of RM10,000 (monthly investment amount: RM20,000 X six (6) months).
13. Under this Promotion, the minimum investment amount for the Eligible UT Funds have to be as stated in Clause 12 or as stated in the respective Product Highlight Sheet of Eligible investment fund, whichever is higher.
14. The investment amount for the Eligible UT Funds and the FD Plus placement amount (“Total Investment Amount”) MUST be as per the stated ratios above.
15. Upon signing up for the SIP, the Total Investment Amount has to be placed into the CASA designated by UOBM and shall be earmarked for the subsequent five (5) months.
16. Eligible Customers who are entitled for the Promotion has to ensure that there are always sufficient funds in the designated CASA for debiting. In the event that there are insufficient funds, the interest payment credited into the Eligible Customer’s CASA will be clawed back and the FD Plus will be reverted to board rate.
17. Upon the FD Plus placement, the Eligible Customers will be given an acknowledgement slip stating the Promotional Rate. The Eligible Customers agree that it is their obligation to ensure that the interest rate stated in the acknowledgement slip reflects the Promotional Rate that they are entitled to under this Promotion.
18. The FD Plus placement must be placed in a single FD receipt and the tenure as stated above.
19. The interest payment will be credited into the Eligible Customer’s CASA on a monthly basis.
20. If the FD Plus is partially or prematurely withdrawn before the completion of the tenure, the interest payable are as follows:

Before completion of first 3 months of the FD placement :	No interest will be paid
Thereafter:	50% of the contracted Promotional Rate is payable for each completed month

21. In the event of partial or premature withdrawal of the FD Plus and the interest has been credited into the Eligible Customers’ CASA in excess of the interest payable to the Eligible Customers (“Excess

Interest”), the Excess Interest shall be deducted from the principal FD Plus amount before the balance is returned to the Eligible Customers.

22. The Promotional Rate shall only be applicable for initial FD Plus placement. Upon maturity of the FD Plus, the FD Plus will automatically rollover for the same tenure as per the original placement at the prevailing board rate notwithstanding that the Promotion has not ended.
23. This Promotion and the Promotional Rate shall only be applicable to FD Plus placements made during the Promotion Period and is not valid with other promotions of UOBM and no other special, additional or preferential rates.
24. All FD Plus placements by the Eligible Customers under this Promotion shall be protected by Perbadanan Insurans Deposit Malaysia (“PIDM”) up to RM250,000 for each depositor, subject to PIDM’s terms and conditions. You may obtain a copy of the PIDM Brochure from any of UOBM’s branches.
25. UT Funds are not protected by PIDM. UOBM is a member of PIDM.
26. UT Funds are not covered by the Capital Market Compensation Fund under Section 152 of the Capital Markets and Services Act (“CMSA”) 2007. The Capital Market Compensation Fund does not extend to investors who have suffered monetary loss as a result of a defalcation, or fraudulent misuse of monies or other property, by a director, officer, employee or representative of UOBM. As an investor if you suffer monetary loss as envisaged above that relates to the acts of UOBM’s employee, you may lodge a complaint with:

Customer Advocacy and Service Quality (CASQ)

Menara UOB

P.O. Box 11212

50738 Kuala Lumpur

Tel: 6 03 – 9195 2588

Fax: 6 03 – 2694 8562

Email: casqccm@uob.com.my

If you are not satisfied with the decision by UOBM, you may refer your complaint to the Securities Industry Dispute Resolution Center (SIDREC). This must be done within six (6) months from receiving the final decision from UOBM.

Terms and Conditions for the Gifts

26. The Eligible Customers may collect the Gifts at the same branch where they submit the participation form and subsequently earmarked the Minimum Deposit Amount (“Transaction Branch”).
27. In the event that the Gifts are fully redeemed, UOBM reserves the right to replace the Gifts with another gift of a similar or equivalent value, to be determined at the sole discretion of UOBM.
28. Picture(s) of the Gift(s) shown in any advertising, promotional, publicity and other materials relating to or in connection with this Promotion is/are solely for illustration purposes only and may

not depict the actual colour, or size of the Gift(s) and does not include any optional props, accessories or equipment featured.

29. In the event of joint accountholders, the Gift shall be given to the primary accountholder only.
30. The moneys earmarked under this Promotion will not be eligible for any other UOBM promotions and no other special, additional or preferential rates shall be given under this Promotion.
31. The Gifts are subject to the following conditions:
 - 31.1 Collection of the Gifts will be at the Transaction Branch by the Eligible Customers at their own cost and expense, and UOBM shall not entertain any requests for courier of the Gifts.
 - 31.2 UOBM shall not be obliged to replace any damaged or stolen Gifts after Eligible customer collect the Gifts from Transaction Branch. The Gifts are neither transferable nor exchangeable in part or in full for cash or other goods.
 - 31.3 UOBM makes no representation or warranties with respect to the Gifts, and in particular, makes no warranties with respect to the quality of the Gifts or their suitability for any purpose.
 - 31.4 UOBM is not affiliated with the organisation whose products are given out as the Gifts in this Promotion.
 - 31.5 UOBM reserves the right to substitute or vary the Gifts at any time at its own discretion with prior notice for another gift even if the value of such gift is similar or equivalent with the value of the Gift.
 - 31.6 UOBM is not liable for any defects of or dissatisfaction with the Gifts.
 - 31.7 The Gifts are subject to the terms and conditions of the organisation(s) whose products are given out as Gifts in this Promotion.

General Terms and Conditions

32. By participating in this Promotion, the Eligible Customers agree to be bound by these Terms and Conditions including any amendments or variations to it and the decision of UOBM in connection with any matter relating to the Promotion shall be final, conclusive and binding on the Eligible Customers.
33. 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 save for UOBM's negligence or willful misconduct specifically related to this Promotion.
34. UOBM shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Promotion published in any mass media, marketing or advertising materials.
35. To the fullest extent permitted by law, UOBM expressly excludes and disclaims any representations, warranties or endorsements, express 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 in respect of this Promotion.

36. 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.
37. UOBM reserves the right to withdraw, suspend, extend or terminate the Promotion prior to the expiry of the Promotion Period, wholly or in part, at anytime, with prior notice.
38. UOBM reserves the right to add, delete, suspend or vary these Terms and Conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Customers via posting on UOBM's website, displaying a notice at any of UOBM's branches and/or a statement insert in the Statement of Account.
39. 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.