

## UOB Malaysia Housing Loan / Financing Referral Scheme

### TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd. (Company No. 199301017069 (271809-K)) (“UOB Malaysia”) is organizing a Housing Loan/ Financing Referral Scheme (“Referral Scheme”) from 1 January 2023 until 31 December 2023 (both dates inclusive) (“Referral Scheme Period”).

#### 1. Eligibility

1.1 The Referral Scheme is a scheme that rewards the following parties, (“Referrer”) with Referral Incentive (as defined below) upon successful referral of potential customer (“Referee”) to UOB Malaysia for property financing.

##### a) Individual

- Real Estate Agent (REA)
- Probationary Estate Agent (PEA)
- Real Estate Negotiator (REN)
- Developer Sales Staff

##### b) Company

- Real Estate Agency
- e-Platform Referrer (Web-based property portal that refers borrower(s) to the UOB Malaysia for Property Financing)
- Properties Developer

#### 1.2 Successful Referral

To be eligible for the Scheme, all of the following conditions must be fulfilled by the Referrer (“Successful Referral”):

1.2.1 The Referrer must be registered with respective professional bodies/statutory boards as stated below (“Registered Referrer”)

- Real Estate Agent/ Negotiator (exclude Developer Sales Staff & e-platform referrer);
- Registered agent with the Board of Valuers, Appraisers and Estate Agents Malaysia; or
- Real Estate Negotiator employed by a registered real estate form/agent with the Board of Valuers, Appraisers and Estate Agents Malaysia.

1.2.2 The Referrer has to download, register and refer the Referee via the mobile app, Getbanker (applicable to individual and web-based property portal platform referrer only).

- i. The Referrer is required to open and maintain a current account or saving account (“CASA”) in UOB Malaysia for the purpose of Referral Incentive (as defined below) payment.
- ii. The Referrer will have to perform and complete the Referral Scheme Registration Form during the registration with UOB Malaysia and before providing any referral to UOB Malaysia. The documents required to be provided to UOB Malaysia during the registration are as follows:

- a) Housing Loan/Financing Referral Scheme Registration Form.
- b) Photocopy of Referrer’s Identity Card (“IC”).

- c) Referrer's Business Card.
  - d) Third Party Consent Form.
  - e) Valid Proof of Profession, i.e. print screen of Real Estate Negotiator (REN), Probationary Estate Agent (PEA) or Real Estate Agent (REA) status in LPPEH (The Board of Valuers, Appraisers and Estate Agents Malaysia).
  - f) A copy of latest Letter of Confirmation/ Employment Letter (dated not more than one year) which is only applicable to developer sales staff.
  - g) A copy of the Company or Agency Registration documents which is applicable to Agency/ Company Referrer).
- iii. The Referral Scheme is applicable for all housing loan/ financing for purchase of new property and refinancing, except for top-up financing, internal financing, staff loan or loan referral which includes UOB Malaysia staff as the borrower/ applicant. The Referral Scheme is also not applicable for transfer of property by way of love and affection.
- iv. The Referee's application for property financing must be approved by UOB Malaysia with the relevant financing and security documents has to be executed by the Referee and the loan amount has been disbursed in part or in full. Further, the Referral Scheme is only applicable for the housing loan/ financing of the following properties :-
- Completed residential property and shop house that meet UOB Malaysia lending criteria.
  - Residential property and shop house under construction that meet UOB Malaysia lending criteria.
  - Bungalow land (including the construction loan and Referral Incentive (as defined below) payment will be based on the total loan amount)
- v. The housing loan/ financing that was referred by the Referrer must be valid, in good standing, not cancelled or terminated by either the Referee or UOB Malaysia for any reason whatsoever and must not be in breach of any of the terms and conditions governing the relevant housing loan/ financing throughout the tenure.
- vi. All information provided by the Referrer in relation to or for the purpose of this Referral Scheme must be true, accurate, current and complete. UOB Malaysia is entitled to do verification based on the information provided by the Referrer. If any of the information is found to be untrue, inaccurate or incomplete, the Referrer shall be deemed to have failed to adhere to this requirement and he/she will be disqualified from this Referral Scheme without any Referral Incentive (as defined below).
- vii. If there is any change in Referrer declaration status after the registration, such as change of UOB Malaysia CASA number, correspondence address, employment status, update of "Closed Relatives" information, the Referrer is required to immediately notify UOB Malaysia in writing by submitting the Change Request Form.

## 2. Referral Incentive

2.1 The Referrer will be eligible for the incentive for each Successful Referral as stated under clause 1.2.

2.2 **Monthly Referral Incentive** – The incentive is to be paid one (1) month after the first release of successfully referred housing loan/ financing. The incentive will be paid as per the table below (“Referral Incentive”) :-

Type of Property	Loan Amount	Referral Incentive
<b>Under Construction</b>	RM200,000 and above	RM100 per case
<b>Completed</b>	< RM1 million	0.1% of the approved loan amount
	≥ RM1 million and above	0.15% of the approved loan amount

2.3 Referral Incentive for the Referral Scheme will be credited into Referrer’s nominated CASA account after first loan disbursement. The Referrer is responsible to ensure that the CASA account is valid and active at all time to enable successful credit of Referral Incentive into the nominated CASA account.

2.4 Referrer may refer to ‘Commission’ on the mobile app, GetBanker to check the Referral Incentive receivable.

2.5 **Yearly Referral Payout Bonus** - The Referrer will be rewarded with a Yearly Referral Payout Bonus if all of the following criteria are met:

- Minimum RM20 millions of housing loan/ financing amount successfully referred and disbursed (accumulative) per calendar year.
- Only completed properties are qualified for housing loan/ financing amount accumulation.

The Yearly Referral Payout Bonus are as per the table below :-

Tier (Accumulative Loan Amount)	Yearly Referral Payout Bonus
RM50mil and above	RM15,000.00
<b><i>RM35mil- &lt; RM50mil</i></b>	RM10,000.00
<b><i>RM20mil - &lt; RM 35mil</i></b>	RM5,000.00

2.6 **First Referral Incentive** –To be paid one (1) month after the first release of successfully referred housing loan/ financing for completed property only. Only applicable for **first** successfully referred housing loan/ financing by Referrer who registered with UOB Malaysia from 1 January 2023 until 31 December 2023 (both dates inclusive).

Type of Property	Loan Amount	Reward (shopping voucher)
<b>Completed</b>	RM200,000 and above	RM100

### **3 General Terms and Conditions**

- 3.1 To ensure the confidentiality of the Referee's application for housing loan/ financing, UOB Malaysia will not be able to disclose the status of the application to anyone, including the Referrer, other than the Referee themselves.
- 3.2 By participating in this Referral Scheme, the Referrer agree to be bound by these Terms and Conditions.
- 3.3 UOB Malaysia's decision on all matters relating to the Referral Scheme is final, conclusive and binding. UOB Malaysia shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Referral Scheme.
- 3.4 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 Referral Scheme, these Terms and Conditions shall prevail.
- 3.5 UOB Malaysia reserves the right at any time to add, delete, suspend or vary the Referral Scheme's Terms and Conditions, from time to time, wholly or in part, by providing prior notice to the Referrer via posting on UOB Malaysia's website and/ or displaying a notice at any of UOB Malaysia's branches.
- 3.6 UOB Malaysia reserves the rights to withdraw, suspend, extend or terminate the Referral Scheme at any time with prior notice.
- 3.7 To the fullest extent permitted by law, UOB Malaysia shall not be responsible for any loss or damages arising from the amendment to the Terms and Conditions, withdrawal, suspension, termination or cancellation of the Referral Scheme.
- 3.8 These Terms and Conditions shall be governed by and constructed in accordance with the laws of Malaysia and the Referrer agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.