

## UOB Malaysia Mortgage Loan / Financing – Introduce A Friend Programme

### TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) is organizing a UOB Mortgage Loan/Financing – Introduce A Friend Programme (“Programme”) from 1 January 2025 to 31 December 2025 (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time (“Programme Period”).

#### Eligibility to Participate

1. The Programme is open to all UOB Malaysia existing individual customers who meet **ALL** the following:
  - a) aged 18 years and above
  - b) who has at least one banking product under his/her personal name with UOB Malaysia.
2. Customer shall not be eligible to participate in this Programme if they fall within **ANY** of the following:
  - c) Non-individual customers of UOB Malaysia
  - d) Employees of UOB Malaysia
  - e) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
3. A participant who introduces a potential customer to apply for credit facilities shall be referred to as the “**Introducer**” and the potential customer shall be referred to as the “**Introducee**”.

#### Programme Mechanics and Criteria

4. To receive a reward under this Programme, an Introducer is required to fulfill the criteria as below:

<b>Introducer Mechanics &amp; Criteria</b>	<ol style="list-style-type: none"> <li>a) Introducer shall refer Introducee(s) to apply UOB Malaysia Eligible Credit Facilities (defined below) during the Programme Period.</li> <li>b) Introducer has completed and submitted to UOB Malaysia the “UOB Malaysia Mortgage Loan/Financing – Introduce A Friend Programme” Form (“Referral Form”) and such Referral Form is received by UOB Malaysia no later than 31 December 2025 and is in such form and substance prescribed by UOB Malaysia.</li> </ol>
<b>Introducee Mechanics &amp; Criteria</b>	<ol style="list-style-type: none"> <li>a) Introducee must apply for the Eligible Credit Facilities with a minimum loan/financing amount of RM400,000 (inclusive of Mortgage Reducing Term Assurance (“MRTA”) /Mortgage Reducing Term Takaful (“MRTT”)/Pru Group Life (“PGL”) during the Programme Period.</li> <li>b) Introducee applying for the Eligible Credit Facilities under the Programme cannot be an UOB Existing mortgage customer.</li> </ol>

5. The following are the criteria and eligible UOB credit facilities for this Programme (“**Eligible Credit Facilities**”):
  - a) Mortgage loan/financing which are secured against unencumbered completed residential properties or non-residential properties
  - b) Refinancing of existing mortgage loan/financing from another financial institution or financing purchase of new completed property only
  - c) Borrower/Customer is under individual name only.
  
6. The followings are not eligible for this Programme:
  - a) Loan/financing granted to UOB Malaysia Staff
  - b) Top up loan/financing or restructuring of loan/financing against property already mortgaged with UOB Malaysia.
  
7. For the avoidance of doubt, “**Successful Referral**” is defined as below:
  - a) The mortgage loan/financing referral is considered successful upon the Introducee’s acceptance of UOB Malaysia’s Letter of Offer together with Letter of Instruction issued to the appointed solicitor.
  - b) In connection with any of the following referrals:
    - i) successful referrals for mortgage loan/financing which are secured against unencumbered completed residential properties or non-residential properties; or
    - ii) successful referrals for refinancing of existing mortgage loan(s)/financing(s) from another financial institution or financing purchase of new completed property only.
  - c) Successful referral is accorded based on each successful referral with MRTA/MRTT/PGL.
  - d) Letter of Offer is accepted by the Introducee by 31 January 2026 and that Introducee has submitted Introduce A Friend Programme Declaration Form and consented to UOB Malaysia informing Introducer that Introducee has taken up a mortgage loan/financing in connection with that referral.

## Rewards

8. The Introducer who fulfill all the conditions stated above are entitled to the following rewards:

Mortgage Loan/Financing Accepted by Introducee (including MRTA/MRTT/PGL Financing)	Cash reward per Successful Referral
≥RM400,000 to <RM800,000	RM300
≥RM800,000 to <RM1,200,000	RM600
≥RM1,200,000	RM1,500

9. The Introducer is required to open and maintain a current or savings account (“CASA”/“CASA-i”) in UOB Malaysia upon participation in this Programme for the purpose of rewards payment.
  
10. The rewards will be credited into Introducer’s UOB Malaysia’s CASA/CASA-i as indicated in the Referral Form within 2 months after the mortgage loan/financing acceptance by the Introducee as per UOB Malaysia’s record (E.g. Acceptance of Letter of Offer updated on 16 October 2025 – rewards will be provided on 16 December 2025). Introducer must be the primary account holder of the CASA/CASA-i account (in the case of joint account).
  
11. In the event that the CASA/CASA-i is suspended or frozen or closed during Programme Period for whatsoever reasons before the crediting of the rewards into the CASA/CASA-i, UOB Malaysia reserves the right to forfeit the rewards.

12. Unless informed otherwise, the Successful Referral applicable for this Programme will not be eligible for any other UOB Malaysia Mortgage Referral Campaigns.
13. UOB Malaysia shall not be obligated to replace any stolen rewards. The rewards are not transferable or exchangeable for cash, credit or other goods in part or in full.
14. UOB Malaysia is not liable for any consequential loss or damage of any nature and however arising suffered by the Introducer resulting directly or indirectly from the Programme, the rewards and the Product/Services redeemed using the rewards.
15. UOB Malaysia reserves the right to substitute the rewards under the Programme with similar value at its decision with prior notice.

### General Terms and Conditions

16. By participating in the Programme, the Introducer agree to be bound by these Terms and Conditions and UOB Home Loan/Financing 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) Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services;
  - d) UOB Business Internet Banking Service Agreement.
  - e) UOB Debit Master Card Terms and Conditions.
  - f) Annexure to the letter of offer and UOB Malaysia's Standard Terms and Conditions Governing Banking Facilities.

The terms and conditions listed above shall include any amendments or variations to Introducer respectively and the decision of UOB Malaysia in connection with any matter relating to the Programme shall be final, conclusive and binding on the Introducer. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

17. Customers shall seek clarification from UOB's authorized representative if there are any terms and conditions that the customers do not understand.
18. UOB Malaysia's decision on all matters relating to the Programme is final, conclusive and binding. 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 Programme.
19. To the extent permitted by law, UOB Malaysia reserves the right at any time to add, delete, suspend or vary the Programme's Terms and Conditions, from time to time, wholly or in part, by providing prior notice to the introducer 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.
20. To the extent permitted by law, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Programme prior to the expiry of the Programme 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 Programme shall not entitle the Introducer to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Introducer whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.

21. To the extent permitted by law, UOB Malaysia shall not be responsible for any loss or damages arising from the amendment to these Terms and Conditions, withdrawal, suspension, termination or cancellation of the Programme.
  
22. These Terms & Conditions shall be governed by and constructed in accordance with the laws of Malaysia and the Introducer agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.