

UOB Malaysia CIO Funds Anniversary Campaign Terms And Conditions

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) is running a “CIO Funds Anniversary Campaign” (“**Campaign**”) from **5 September 2024** until **31 December 2024** (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. This Campaign is open to all existing individual customers solely holding a UOB Malaysia investment account in his/her name.
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 who invest a minimum investment amount of RM 10,000 (or the equivalent amount in foreign currency) in any of the exclusive unit trust funds, either the **United Income Fund MY** and/or **United Growth Fund MY** with a minimum sales charge of 1.50% in a single day (“**Qualifying Criteria**”), will automatically be eligible to receive an Appreciation Gift Set from The Asli Co. (“**Gift**”) under this Campaign. Customers who meet this Qualifying Criteria shall hereinafter be referred to as “Eligible Customers”.
4. Subscription transaction(s) must take place on the same business day between 9:00AM and 3:20PM (GMT+8) on any one business day during the Campaign Period, meaning subscription transactions on different dates within the Campaign Period shall not be aggregated.
5. For the avoidance of doubt, the investment amount mentioned herein shall not include:-
 - (a) Invested amounts which are then cancelled on the same day of the said investment; and
 - (b) Eligible Customer cancels the investment amount while exercising “cooling off” right.

“**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.
6. Investment in the exclusive 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.

7. The Ringgit Malaysia equivalent amount of the foreign currency investments into the exclusive unit trust funds are determined by using UOB Malaysia's selling rate published at UOB Malaysia branches and website on the date that the exclusive unit trust funds is booked provided the booking is made on a Business Day before the designated cut-off time.
8. The Eligible Customers are to refer to the relevant prospectus (for the exclusive unit trust funds) and/or other relevant product offering documents for information on the full sales charge and/or upfront fee amount. The Eligible Customers are advised to read and understand the contents of those documents, and if necessary, consult their adviser(s), as well as consider the fees and charges involved before investing.

Gift

9. Each Eligible Customer is entitled to one (1) unit of Gift only throughout the Campaign Period on a first-come, first-served basis, subject to availability allocated to 1,000 units in stock. In the event of joint accounts, the Gift shall be given to the primary accountholder only.
10. The Gift is subject to the following conditions:
 - (a) Fulfilment of the Gift will take up to 1.5 months after end of the calendar month wherein the transaction took place.
 - (b) Collection of the Gift will be at the UOB Malaysia branch where the Eligible Customer transacted the investment ("**Transaction Branch**"), at their own cost and expenses. UOB Malaysia shall not entertain any requests for courier of the Gift;
 - (c) UOB Malaysia shall not be obligated to replace any damaged or stolen Gift. The Gift is neither transferable nor exchangeable for cash, credit or other goods, in part or in full;
 - (d) UOB Malaysia makes no representation or warranties with respect to the Gift, and in particular, makes no warranties with respect to the quality of the Gift or its suitability for any purpose;
 - (e) UOB Malaysia reserves the right to substitute or vary the Gift at any time with prior notice, for another gift of equivalent value;
 - (f) 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 Gift received in this Campaign;
 - (g) The Gift is subject to the terms and conditions of the relevant merchant or manufacturer whose products are given out as Gift in this Campaign;
 - (h) UOB Malaysia is not affiliated with any of the relevant merchant or manufacturer whose products are given out as Gift in this Campaign; and
 - (i) Eligible Customer or their authorised representative is advised to examine the Gift upon collection. If the Gift is found to be faulty or damaged at any time, the Eligible Customer 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.
11. Any props, accessories or equipment featured together with the 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

12. 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 Accounts and Services (Conventional Banking)
 - (b) Terms and Conditions Governing Islamic Accounts and Services
 - (c) Terms and Conditions Governing Unit Trust Services
 - (d) Respective terms and conditions for specific unit trust leverage facility

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.

13. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
14. 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.
15. 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.
16. 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.
17. 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.
18. 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.
19. Investments in Unit Trust Funds are not protected by PIDM.
20. 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.
21. 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.
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.

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