

## “Privilege Banking & Wealth Banking – Overseas Education” Terms and Conditions

**UNITED OVERSEAS BANK (MALAYSIA) BHD. (Company No. 199301017069 (271809-K)) (“UOBM”)** together with **AUSED CONSULTANTS SERVICES SDN. BHD. (Company No. 0440653A) (“AUG”)** from **1 July 2022 to 30 June 2027** (both dates inclusive).

- 1. Eligibility** - Existing Privilege Banking and Wealth Banking clients (“Client(s)”)
  
- 2. Mechanics** - AUG will provide the Clients the following Services as stated below.
  - i) Arrangement of Higher Education
    - Provide free advice and guidance in exploring study options at selected education institutions in Australia, UK, USA, Switzerland, Ireland, Singapore and Malaysia, including but not limited to providing assistance in application and obtaining acceptance into an institution of choice represented by AUG.
  
  - ii) Overseas Institution Application Fee Waivers
    - AUG will waive any Overseas Institution Application Fees that may be incurred by the Client, where applicable (For e.g. UCAS for UK Institutions and application fees for selected Australian Universities).
  
  - iii) Private One-to-One Consultation and Pre-departure Briefing
    - AUG shall provide the Clients with private one-to-one consultation and pre-departure briefing at an AUG office or at a selected UOBM Privilege Banking Centre or virtually.
  
  - iv) Airport Pick Up for selected institutions upon arrival at study destination
    - AUG will provide a one-time free airport pickup for selected institutions to the Clients upon arrival at study destination.
  
  - v) Discounted rates for study tours and holiday programmes overseas
    - AUG will provide discounted rates for study tours and holiday programmes overseas to the Clients, subject to study tour and holiday programme availability. The aforementioned discounted rates shall be agreed to in writing by UOBM, which agreement shall not be unreasonably withheld.
  
  - vi) Arrangement of school visits
    - AUG will arrange for overseas school visits for the Clients who are interested to visit the school physically. Any travel related costs (not limiting to airfare and accommodation) shall be borne by the Client.

vii) Arrangement of Accommodation

- AUG will assist in student accommodation arrangement at study destinations. Charges of such student accommodation shall be borne by the Client.

viii) Travel Arrangement

- AUG will provide assistance in visa arrangement and/or extensions.

ix) Private One-to-One Consultation on Australian Permanent Residency and Visa

- AUG will provide the Clients with private one-to-one consultation and free initial assessment on Australian Permanent Residency and Visa. A special discounted professional fee will be provided to the Clients should they decide to take up the Services.

x) Consultation with a qualified MBTI Counsellor

- AUG will provide a FREE 30-minute private one-to-one consultation to students if required. A special discounted professional fee will be provided to the Clients should they decide to take up the further consultation service.

**Duration**

- 1 July 2022 – 30 June 2027 (both dates inclusive)

**Validity**

- This agreement is only valid in Malaysia for UOBM Privilege Banking & Wealth Banking clients.

**Disclaimers**

- UOBM is not responsible for the quality of services offered and assumes no liability or responsibility for the acts or defaults of AUG and services offered above.
- UOBM is not an agent of AUG. Any dispute about the service standard must be resolved directly with AUG.
- UOBM shall not be responsible nor shall accept any liabilities of any nature howsoever arising or suffered by the clients or any third parties resulting directly or indirectly from the privileges and/or the services supplied by AUG.
- UOBM shall not be liable for any misinformation or misrepresentation of facts by any unauthorized third party in respect of the privileges which is published in any mass media, marketing or advertising materials.
- 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 privileges and the services supplied by AUG.

- The decisions of UOBM on all matters relating to these privileges are final, conclusive and binding on the clients.
- UOBM shall not be obliged to give any reasons and/or entertain any correspondence with any clients on any matter concerning the privileges.
- UOBM reserves the rights to withdraw, suspend, extend or terminate the privileges prior to the expiry of the duration of the privileges, in whole or in part, at any time with prior notice.
- UOBM reserves the right to add, delete, suspend or vary these terms and conditions, from time to time, wholly or in part, by providing twenty one (21) days prior notice to the clients through posting on UOBM's website, displaying a notice at any of UOBM's branches or in any other manner as may be determined by UOBM from time to time.
- These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the clients agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

