

UOB Malaysia Privilege Banking and Wealth Banking Member-Get-Member Oct'24 – Mar'25 Campaign

TERMS AND CONDITIONS

1. United Overseas Bank (Malaysia) Bhd (Company No.271809-K) (“UOB Malaysia”) is running a Privilege Banking and Wealth Banking Member-Get-Member Oct'24 – Mar'25 Campaign (“Campaign”) from 1 October 2024 until 31 March 2025 (both dates inclusive), or such date(s) as may be determined by UOB Malaysia from time to time (“Campaign Period”).

Eligibility to participate

2. The Campaign is open to all UOB Malaysia individual clients.
3. The following persons shall not be eligible to participate in the Campaign:
 - (a) Sole-proprietorship, partnership, charitable/non-profit organisation/societies, corporate and commercial clients; and
 - (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.

Referral Mechanics and Conditions

“New-to-bank” (“NTB”) means:

- (a) First time UOB Malaysia accountholder that signs up as a new PV or WB client within 3 months after opening their first UOB Malaysia account.
- (b) UOB Customer who has not held any deposit, investment or bancassurance accounts with UOB Malaysia 12 months prior to the PV or WB client sign-up month.

“Referrer” means the UOB Malaysia individual clients who refers an NTB that signs up as a new PV or WB of UOB Malaysia by submitting a completed Member-Get-Member Referral Form to their respective UOB Malaysia Relationship Managers, Client Advisors, Client Acquisition Managers or by submitting a completed the Member Get Member Program form (“Referral Form”) via the UOB Malaysia's website or branch within the Campaign Period.

“Referee” means an NTB who is referred to UOB Malaysia by the Referrer during the Campaign Period.

“Fresh Funds” means moneys or funds in Ringgit Malaysia howsoever transferred, credited or paid into any deposit, investment and bancassurance accounts of the Referee from other bank(s) and/or financial institution(s) through whatever means including but not limited to cash, Inter-Bank Giro transfers, Interbank Instant Transfer, collection and payment of cheques drawn on such other bank(s) and where such moneys or funds paid or credited into the account(s) of the Referee are utilized by the Referee to make placements pursuant to the terms and conditions herein prior to 3 months of the PV or WB sign up month (“Baseline”).

Funds transferred from any existing UOB Malaysia deposit, investment and bancassurance accounts are not considered as Fresh Funds.

Asset Under Management (“AUM”) refers to deposits, investments and bancassurance / bancatakaful which includes but not limited to conventional and Islamic savings accounts, current accounts, fixed deposit accounts, unit trusts, retail bonds and other structured investment products.

4. The Referror will receive the following categories of cash reward (“Reward”) upon Referee fulfilling the criteria based on number of successful referrals as below:
 - (a) Reward of Ringgit Malaysia One Thousand (RM1,000) (“Reward”) will be awarded to the Referror whose Referee(s) fulfill the following criteria:
 - i. Signs up for and accepted as PV client with UOB Malaysia within Campaign Period;
 - ii. Opens a Privilege Account/ Stash Account with UOB Malaysia; and
 - iii. Places Ringgit Malaysia Five Hundred Thousand (RM500,000) in UOB Malaysia to meet the minimum AUM of Ringgit Malaysia Five Hundred Thousand (RM500,000) of Fresh Funds.
 - (b) (Reward amounting to Ringgit Malaysia Three Hundred (RM300) (“Reward”) will be awarded to the Referror with Referee(s) fulfilling the following criteria:
 - i. Signs up for and accepted as WB client with UOB Malaysia within Campaign Period;
 - ii. Opens a Wealth Premium Account/Stash Account/Lady’s Savings Account with UOB Malaysia; and
 - iii. Places Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) in UOB Malaysia to meet the minimum AUM of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) Fresh Funds.
5. By completing the Referral Form, the Referror shall be deemed to have agreed:
 - (a) To obtain the expressed consent from the Referee to disclose his/ her name and contact details to UOB Malaysia for UOB Malaysia to contact the Referee;
 - (b) To inform the Referee that the collection of name and contact details is subject to the UOB Malaysia Privacy Notice which may be found at UOB Malaysia’s website at www.UOB.com.my; and
 - (c) To have his/ her name to be disclosed by UOB Malaysia to the Referee for the purpose of this Campaign.
6. The Rewards will be credited into Referror’s current account or savings account (“CASA”) within ninety (90) days from the end of the Campaign Period. Referror must be the primary account holder of the CASA (in the case of joint account).
7. In the event that the CASA is suspended or frozen or closed during Campaign Period for whatsoever reasons before the crediting of the Rewards into the CASA, UOB Malaysia reserves the right to forfeit the Rewards.
8. UOB Malaysia reserves the right to substitute or vary the Rewards with alternative voucher/gift card of similar value at any time with prior notice.
9. Any referral is subject to UOB Malaysia’s assessment of product liability for the Referee and UOB Malaysia reserves the right to approve or reject any application for the opening of the accounts by the relevant Referee and/ or signing up for PV or WB membership.
10. UOB Malaysia will tabulate the number of successful referrals submitted by each Referror at the end of the Campaign Period and only applicable to primary accountholder only.
11. There is no limit or restriction to the number of referrals that can be made by any Referror throughout the Campaign Period.
12. The Referror shall not at any time conduct any sales or marketing for or on behalf of UOB Malaysia in respect of this Campaign.

13. All information provided by the Referror in relation to or for the purpose of this Campaign must be true, accurate, current and complete. Referror who is found to have failed to adhere to this requirement will be disqualified from this Campaign and will not be entitled to receive any Rewards.
14. All details in the Referral Form must be complete. Incomplete entries will be deemed invalid. UOB Malaysia will accept original, photocopied or online forms.
15. In the event there is duplication on submission of Referee by different Referror then the Referror from whom UOB Malaysia receives the Referral Form on a first-come-first-served basis, in accordance with these terms and conditions, shall receive the Rewards.
16. The Referror agree to indemnify UOB Malaysia for any loss or damage that UOB Malaysia may suffer as a result of any unauthorised acts and/ or omission that may be committed by the Referrors pursuant to this Campaign.
17. Any props, accessories or equipment featured together with the Rewards in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Rewards.

General Terms and Conditions

18. By participating in this Campaign, the participants agree to be bound by this terms and conditions and **ANY** 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) Wealth Banking Membership Terms and Conditions and Privilege Banking Membership Terms and Conditions.
 - (d) Terms and Conditions Governing Unit Trust Services
 - (e) Structured Investment Master Agreement
 - (f) Terms and Conditions Governing Bond / Sukuk Investment Account
 - (g) respective terms and conditions for specific unit trust leverage facility
 - (h) respective terms and conditions for specific insurance policies/ takaful certificates

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 participants.

19. Participants shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the participants do not understand.
20. 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 participants in addition to this Campaign.
21. 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 participants. 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.
22. 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.

23. 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.
24. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the participants 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.
25. Deposits placed with UOB Malaysia are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) for each depositor. Participants may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
26. Investments in UT Funds, retail bond, long term structured investment, short term structured investment and dual currency investment are not protected by PIDM.
27. 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, cancellation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the participants to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the participants whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
28. 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 participants 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.
29. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the participants agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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