

UOB Malaysia Privilege Banking and Wealth Banking Sign Up Campaign for KL Main Branch Terms and Conditions

1. United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K) (“UOB Malaysia”) is running a Privilege Banking (“PV”) and Wealth Banking (“WB”) Sign Up Campaign (“Campaign”) for KL Main Branch from 9 January 2023 until 30 June 2023 (both dates inclusive) or such date(s) as may be determined by UOB Malaysia from time to time (“Campaign Period”).

Eligibility

2. The Campaign is open to all UOB Malaysia individual customers.
3. Customers shall not be eligible to participate in this Campaign if ANY of the following arises:
 - (a) Existing UOB Malaysia PV and WB individual customers.
 - (b) Sole-proprietorship, partnership, charitable/non-profit organisation/societies, corporate and commercial customers.
 - (c) Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies).
 - (d) Persons are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Sign Up Mechanics and Conditions

4. Customers must sign up as new PV or WB customer and must satisfy any one of the following criteria (“Qualifying Criteria”):

Segment	New UOB Malaysia Customers (“NTB”)	Existing UOB Malaysia customers (“ETB”)
PV	<ol style="list-style-type: none"> i. place Fresh Funds of a minimum of Ringgit Malaysia Five Hundred Thousand (RM500,000) with UOB Malaysia; and, ii. meet the AUM of Ringgit Malaysia Five Hundred Thousand (RM500,000); and iii. open Privilege Account (“PVA”) / Stash Account 	<ol style="list-style-type: none"> i. place Fresh Funds of a minimum of Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) with UOB Malaysia; and, ii. meet the AUM of Ringgit Malaysia Five Hundred Thousand (RM500,000); and iii. open Privilege Account (“PVA”) / Stash Account
WB	<ol style="list-style-type: none"> i. place Fresh Funds of a minimum of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) with UOB Malaysia; and ii. meet the AUM of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000); and iii. open Wealth Premium Account (“WPA”) / Stash Account / Lady’s Savings Account (“LSA”) 	<ol style="list-style-type: none"> i. place Fresh Funds of a minimum of Ringgit Malaysia Seventy Five Thousand (RM75,000) with UOB Malaysia; and ii. meet the AUM of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000); and iii. open Wealth Premium Account (“WPA”) / Stash Account / Lady’s Savings Account (“LSA”)

5. “Fresh Funds” means moneys or funds in Ringgit Malaysia howsoever transferred, credited or paid into the accounts of the Eligible Customers 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 Eligible Customers are utilized by the Eligible Customers to make placements pursuant to the terms and conditions herein within seven (7) business days after such moneys or funds have been paid or credited into the account(s) of the Eligible Customers. Funds transferred from any existing UOB Malaysia savings/current/fixed

deposit/Foreign Currency account(s) or in the form of UOB Malaysia cheques, cashier's orders or demand drafts are not Fresh Funds and would not be eligible for this Campaign.

6. Asset Under Management ("AUM") refers to deposits, investments and bancassurance/bancatakaful which include conventional and Islamic savings accounts, current accounts, fixed deposit accounts, unit trusts, retail bonds, long term structured investments, short term structured investments and dual currency investments (or such deposits, investments and bancassurance/bancatakaful as UOB Malaysia may decide from time to time).
7. During the Campaign Period, the customer who satisfies the Qualifying Criteria for PV and WB ("Eligible Customer") shall be eligible to receive the corresponding welcome gift as illustrated below, which shall be referred to as "Welcome Gift":-

PV Welcome Gift (Limited to the first 50 new PV sign up)	WB Welcome Gift (Limited to the first 50 new WB sign up)
<p>1 unit of Ogawa Ispa Foot Steamer Massager</p> 	<p>1 unit of Ogawa Smart Eye Massager</p> 

8. Each Eligible Customer is allowed to redeem one (1) Welcome Gift only throughout the Campaign Period on first-come-first-served basis subject to availability and only the primary account holder will be entitled to redeem the Welcome Gift.
9. In the event that the investments in any one of the Unit Trust ("UT") are cancelled by the Eligible Customers during the respective "cooling off" right, the Eligible Customers shall not be entitled to the Welcome Gift.

UT fund "cooling off right" means:-

- (a) Any customer investing for the first time in any UT fund 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 UT fund with UOB Malaysia.
- (b) If the Eligible Customers elect not to continue with the investment in the eligible UT fund within the "cooling off" period, the Eligible Customers will receive the refund of the investment amount in the eligible UT fund and the UT fund service charge that was paid.
- (c) The "cooling off" period is a period of six (6) Business Days commencing from the date of receipt of the UT fund application by UOB Malaysia.

"Business Day" shall mean a day on which UOB Malaysia is open for business in Kuala Lumpur, Malaysia.

10. UOB Malaysia reserves the right, to approve or reject any application for PV or WB and/or UOB Malaysia account opening by the Eligible Customers without assigning any reason and incurring any liability to the Eligible Customers.

11. The Campaign is not valid with any other campaigns/promotions of UOB Malaysia and no other special, additional or preferential rates shall be given under the Campaign.
12. The Eligible Customers are entitled to collect the Welcome Gift upon receipt of the notification that the Welcome Gift is available for collection at the branch where the accounts are maintained.
13. The Welcome Gift is subject to the following conditions:-
 - (a) Eligible Customer must collect the Welcome Gift which will be available for collection at the UOB Malaysia branch where the Eligible Accounts are maintained by the Eligible Customers within twelve (12) weeks from the end of the Campaign Period, at their own cost and expenses. If the Eligible Customer is not able to collect the Welcome Gift within twelve (12) weeks starting from the end of the Campaign Period, the Eligible Customer shall inform UOB. Otherwise, the Eligible Customer shall have no right of recourse against UOB Malaysia. UOB Malaysia shall not entertain any requests for courier of the Welcome Gift
 - (b) Collection of the Welcome Gift by third party will be done at the respective branches with prior agreement by the Eligible Customer;
 - (c) UOB Malaysia shall not be obligated to replace any damaged or stolen Welcome Gift. The Welcome Gift is neither transferable nor exchangeable for cash, credit or other goods, in part or in full;
 - (d) UOB Malaysia reserves the right to substitute or vary the Welcome Gift with alternative gift/voucher of similar value at any time with prior notice;
 - (e) The Welcome Gift is subject to the terms and conditions of the organisation(s) whose products are given out as Welcome Gift in this Campaign;
 - (f) UOB Malaysia is not affiliated with any of the organisations whose products are given out as Welcome Gift in this Campaign
 - (g) UOB Malaysia is not liable for any defects or dissatisfaction with the quality of the Welcome Gift;
 - (h) UOB Malaysia shall not be held liable for consequential loss or damage, of any nature and however arising, any mishaps, injuries or accidents that may occur in the usage of the Welcome Gift received in this Campaign; and
 - (i) UOB Malaysia is not in any way endorsing, sanctioning, approving or supporting the use of the Welcome Gift's brand or the type of product.
14. Any props, accessories or equipment featured together with the Welcome Gift in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Welcome Gift.
15. Eligible Customers are advised to examine the Welcome Gift upon receipt. The Welcome Gift have not been certified by UOB Malaysia and under no circumstances shall the inclusion of the Welcome Gift in this Campaign be construed as an endorsement or recommendation of such Welcome Gift by UOB Malaysia. If the Eligible Customers are dissatisfied with the Welcome Gift or its quality, the Eligible Customers shall directly seek recourse with the respective vendors of the said Welcome Gift.
16. If any person is subsequently found not to be eligible to participate in this Campaign, or has failed to satisfy any of the conditions herein, UOB Malaysia reserves the right to recover the full value of the Welcome Gift redeemed by that person, or to forfeit that person's entitlement to the Welcome Gift if they have not been redeemed. If any person redeems any Welcome Gift which that person is not eligible to receive, UOB Malaysia reserves the right to recover the full value of the Welcome Gift from that person. If any person fails to redeem the Welcome Gift within the stipulated deadline (if any and where applicable), UOB Malaysia reserves the right to forfeit that

person's entitlement to the Welcome Gift. No person shall be entitled to any payment or compensation from UOB Malaysia, should any Welcome Gift be forfeited.

General Terms and Conditions

17. By participating in this Campaign, the Eligible Customers agree to be bound by this terms and conditions and the following terms and conditions where applicable:
- (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
 - (d) Privilege Banking Membership Terms and Conditions

Additional terms and conditions applicable to Eligible Customers who invested in UT/SI/RB Products:

- (e) Terms and Conditions Governing Unit Trust Services
- (f) Structured Investment Master Agreement
- (g) Terms and Conditions Governing Bond / Sukuk Investment Account
- (h) Respective terms and conditions for specific unit trust leverage facility

Additional terms and conditions applicable to Eligible Customers who purchase/participate in Banca Products:

- (i) Terms and conditions governing the Eligible Policy
- (j) Terms and conditions governing the Eligible 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 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.

18. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that our customers do not understand.
19. Deposit 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. Eligible Customers may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
20. Investments in UT funds, retail bond, long term structured investment, short term structured investment and dual currency investment are not protected by PIDM.
21. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers resulting directly or indirectly from this Campaign and/or the Welcome Gift, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign and/or the Welcome Gift.
22. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Campaign and/or the Welcome Gift published in any mass media, marketing or advertising materials.
23. To the fullest extent permitted by law, UOB Malaysia 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.

24. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and the other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
25. 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 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 cancellation, withdrawal, suspension, extension or termination.
26. UOB Malaysia reserves the right to add, delete, suspend or vary the Campaigns 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.
27. 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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