

UOB Malaysia Home Loan / Financing – Introduce A Friend Programme

TERMS AND CONDITIONS

Revision to the UOB Home Loan/Financing – Introduce A Friend Programme Terms and Conditions: Rewards: Clauses 3,4,2,6,7,8,11,13 and 15 of this Programme will be revised as indicated below with effect from 15 July 2024.

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) is running a UOB Home Loan/Financing – Introduce A Friend Programme (“Programme”) from 1 January 2024 to 31 December 2024 (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 business partners, or existing individual customers (“Introducer”).
2. Employees of UOB Malaysia are not eligible to participate in this Programme.

Programme Mechanics

3. Introducer who fulfills all of the following conditions is entitled to receive only one (1) Cash Reward (described under “Rewards”) for each referred customer (as defined in paragraph 4 below):
 - 3.1. Refers a Referred Customer to UOB Malaysia during the period commencing from 1 January 2024 to 31 December 2024, both dates inclusive (“Programme Period”);
 - 3.2. In connection with any of the following referrals:
 - a) successful referrals for loan/financing which are secured against unencumbered completed residential properties or non-residential properties; or
 - b) successful referrals for refinancing of existing Home Loan(s)/ Financing(s) from another financial institution or financing purchase of new completed property only. Referenced to as “Eligible Introducer” or “EI”.
4. The minimum loan/financing size of such referral is at least:
 - 4.1. RM200,000 (inclusive of Mortgage Reducing Term Assurance (“MRTA”)/Mortgage Reducing Term Takaful (“MRTT”)/Pru Group Life (“PGL”).
 - 4.2. The loan/financing referral is considered successful upon the referred customer’s acceptance of UOB Malaysia’s Letter of Offer (“LO”) together with Letter of Instruction issued to the appointed solicitor (“Successful Referral”).
 - 4.3. Successful referral is accorded based on each successful referral with MRTA/MRTT/PGL.
 - 4.4. Product type: all loans/financings (excluding loans as stated in 4.5) secured against property and borrower/customer is under individual name and under Personal Financial Services only.
 - 4.5. Not applicable for loans/financings granted to staff or top up loan/financing or restructuring of loan/financing against property already mortgaged with UOB Malaysia.
 - 4.6. Loans/financings must not come with other 3rd party referrals payment or incentive such as agent referrals, developer sales staff referrals.
 - 4.7. Rewards will be given to EI after 2 months upon the acceptance of LO as per UOB Malaysia’s record (E.g. Acceptance of LO updated on 16 October 2024 – Reward will be provided on 31 December 2024).
Referenced to as “Referred Customer” or “RC”.
5. The EI:
 - 5.1. has completed and submitted to UOB Malaysia the “UOB Malaysia Home Loan/Financing – Introduce A Friend Programme” Form (“Referral Form”) and such Referral Form is received by UOB Malaysia no later than 31 December 2024 and is in such form and substance

prescribed by UOB Malaysia.

- 5.2. LO in connection with that the referral is accepted by the RC by 31 December 2024 and that RC has consented to UOB Malaysia informing EI that RC has taken up a loan/financing in connection with that referral; late submission of any UOB Malaysia's letter of offer in connection with that referral will not be entertained.

Rewards

6. The EI who fulfill all the conditions stated above are entitled to the following Rewards:

Loan/ Financing Amount Granted to the Introducee(s) [including MRTA/MRTT/PGL Financing]	Cash Reward per Successful Referral
≥RM200,000 to <RM300,000	RM100
≥RM300,000 to <RM500,000	RM180
≥RM500,000 to <RM800,000	RM350
≥RM800,000	RM550

7. The Rewards will be credited into EI's UOB Malaysia current account or savings account as indicated in the Referral Form ("CASA") within sixty (60) days after the loan/financing acceptance by the RC. EI must be the primary account holder of the CASA account (in the case of joint account).
8. In the event that the CASA is suspended or frozen or closed during Programme Period for whatsoever reasons before the crediting of the Rewards into the CASA, UOB Malaysia reserves the right to forfeit the Rewards.
9. UOB Malaysia shall not be obligated to replace any damaged or stolen Rewards. The Rewards are not transferable or exchangeable for cash, credit or other goods in part or in full.
10. UOB Malaysia is not liable for any consequential loss or damage of any nature and however arising suffered by the EI resulting directly or indirectly from the Programme, the Rewards and the Product/Services redeemed using the Rewards.
11. UOB Malaysia reserves the right to substitute the Rewards under the Programme with similar value at its decision with prior notice.
12. 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

13. By participating in the Programme, the EI agree to the 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 MasterCard Terms and Conditions.
 - f) Annexure to the Letter of Offer and the Bank's Standard Terms and Conditions Governing Banking Facilities.

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

14. Customers shall seek clarification from UOB's authorized representative if there are any terms and conditions that the customers do not understand.
15. 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.
16. 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.
17. To the extent permitted by law, UOB Malaysia reserves the rights to withdraw, suspend, extend or terminate the Programme prior to the expiry of the Programme Period in whole or in part, at anytime with prior notice.
18. 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.
19. These Terms & Conditions shall be governed by and constructed in accordance with the laws of Malaysia and the EI agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.