

UOB Malaysia Housing Loan / Financing Referral Scheme

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd. (Company No. 199301017069 (271809-K)) (“UOB Malaysia”) is organizing a Housing Loan / Financing Referral Scheme (“Referral Scheme”) from 1 January 2024 until 31 December 2024 (both dates inclusive) (“Referral Scheme Period”).

Eligibility to participate

1. The Referral Scheme is a scheme that rewards the following parties, (“Referrer”) with Referral Incentive (as defined below) upon successful referral of potential customer (“Referee”) to UOB Malaysia for property financing.

a) Individual

- Real Estate Agent (REA)
- Probationary Estate Agent (PEA)
- Real Estate Negotiator (REN)
- Developer Sales Staff

b) Company

- Real Estate Agency
- e-Platform Referrer (Web-based property portal that refers borrower(s) / customer(s) to the UOB Malaysia for Property Financing)
- Properties Developer

2. Successful Referral

To be eligible for the Scheme, all of the following conditions must be fulfilled by the Referrer (“Successful Referral”):

2.1 The Referrer must be registered with respective professional bodies/statutory boards as stated below (“Registered Referrer”):

- a) Real Estate Agent/ Negotiator (exclude Developer Sales Staff & e-platform referrer);
- b) Registered agent with the Board of Valuers, Appraisers and Estate Agents Malaysia; or
- c) Real Estate Negotiator employed by a registered real estate firm/agent with the Board of Valuers, Appraisers and Estate Agents Malaysia.

2.2 The Referrer is required to open and maintain a current account or saving account (“CASA”/“CASA-I”) in UOB Malaysia for the purpose of Referral Incentive (as defined below) payment.

2.3 The Referrer will have to perform and complete the Referral Scheme Registration Form during the registration with UOB Malaysia and before providing any referral to UOB Malaysia. The documents required to be provided to UOB Malaysia during the registration are as follows:

- a) Housing Loan/Financing Referral Scheme Registration Form.
- b) Photocopy of Referrer’s Identity Card (“IC”).
- c) Referrer’s Business Card.
- d) Third Party Consent Form.
- e) Valid Proof of Profession, i.e. print screen of Real Estate Negotiator (REN), Probationary Estate Agent (PEA) or Real Estate Agent (REA) status in LPPEH (The Board of Valuers, Appraisers and Estate Agents Malaysia).

- f) A copy of latest Letter of Confirmation/ Employment Letter (dated not more than one year) which is only applicable to developer sales staff.
 - g) A copy of the Company or Agency Registration documents which is applicable to Agency/ Company Referrer).
- 2.4 The Referral Scheme is applicable for all housing loan/financing for purchase of new property and refinancing, except for top-up financing, internal financing, staff loan or loan/financing referral which includes UOB Malaysia staff as the borrower/ customer. The Referral Scheme is also not applicable for transfer of property by way of love and affection.
- 2.5 The Referee's application for property financing must be approved by UOB Malaysia with the relevant financing and security documents has to be executed by the Referee and the loan/financing amount has been disbursed in part or in full. Further, the Referral Scheme is only applicable for the housing loan/ financing of the following properties:
- a) Completed residential property and shop house that meet UOB Malaysia lending criteria.
 - b) Residential property and shop house under construction that meet UOB Malaysia lending criteria.
 - c) Bungalow land (including the construction loan/financing and Referral Incentive (as defined below) payment will be based on the total loan/financing amount)
- 2.6 The housing loan/ financing that was referred by the Referrer must be valid, in good standing, not cancelled or terminated by either the Referee or UOB Malaysia for any reason whatsoever and must not be in breach of any of the terms and conditions governing the relevant housing loan/ financing throughout the tenure.
- 2.7 All information provided by the Referrer in relation to or for the purpose of this Referral Scheme must be true, accurate, current and complete. UOB Malaysia is entitled to do verification based on the information provided by the Referrer. If any of the information is found to be untrue, inaccurate or incomplete, the Referrer shall be deemed to have failed to adhere to this requirement and he/she will be disqualified from this Referral Scheme without any Referral Incentive (as defined below).
- 2.8 If there is any change in Referrer declaration status after the registration, such as change of UOB Malaysia CASA number, correspondence address, employment status, update of "Closed Relatives" information, the Referrer is required to immediately notify UOB Malaysia in writing by submitting the Change Request Form through any of the UOBM Mortgage Specialist at any UOBM Branches.

Referral Incentive

3. The Referrer will be eligible for the incentive for each Successful Referral fulfilling the conditions stated in para 2 above.
4. **Monthly Referral Incentive** – The incentive is to be paid one (1) month after the first release of successfully referred housing loan/ financing. The incentive will be paid as per the table below (“Referral Incentive”):

Type of Property	Loan/Financing Amount	Referral Incentive
Under Construction	RM200,000 and above	RM100 per case
Completed	< RM1 million	0.1% of the approved loan amount
	≥ RM1 million and above	0.15% of the approved loan amount

5. Referral Incentive for the Referral Scheme will be credited into Referrer’s nominated CASA account after first loan/financing disbursement. The Referrer is responsible to ensure that the CASA account is valid and active at all time to enable successful credit of Referral Incentive into the nominated CASA account.
6. **Yearly Referral Payout Bonus** - The Referrer will be rewarded with a Yearly Referral Payout Bonus if all of the following criteria are met:
- Minimum RM20 millions of housing loan/ financing amount successfully referred and disbursed (accumulative) per calendar year.
 - Only completed properties are qualified for housing loan/ financing amount accumulation.
 - The Yearly Referral Payout Bonus are as per the table below :-

Tier (Accumulative Loan/Financing Amount)	Yearly Referral Payout Bonus
RM50mil and above	RM15,000.00
RM35mil - < RM50mil	RM10,000.00
RM20mil - < RM35mil	RM5,000.00

7. **First Referral Incentive** – To be paid one (1) month after the first release of successfully referred housing loan/ financing for completed property only. Only applicable for first successfully referred housing loan/ financing by Referrer who registered with UOB Malaysia from 1 January 2024 until 31 December 2024 (both dates inclusive).

Type of Property	Loan/Financing Amount	Reward (Shopping Voucher)
Completed	RM200,000 and above	RM100

General Terms and Conditions

8. To ensure the confidentiality of the Referee's application for housing loan/ financing, UOB Malaysia will not be able to disclose the status of the application to anyone, including the Referrer, other than to the Referee themselves.
9. By participating in this Referral Scheme, the Referrer agree to be bound by these Terms and Conditions.
10. UOB Malaysia's decision on all matters relating to the Referral Scheme is final, conclusive and binding. Save for manifest error (for example, discrepancies in referral submissions) or fraud, UOB Malaysia will not be obliged to entertain enquiries or appeals in respect of this Referral scheme.
11. To the extent permitted by law, UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Referral Scheme 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 Referral Scheme shall not entitle the Referrer to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Referrer whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
12. To the extent permitted by law, 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 or any other manner as determined by UOB Malaysia from time to time.
13. These Terms and Conditions shall be governed by and constructed in accordance with the laws of Malaysia and the Referrer agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.