



## Governing Terms and Conditions

When you continue to use, operate or pay to an existing Citi branded account(s), facility(ies) and/or service(s), you are agreeing to the prevailing terms and conditions governing your relationship with United Overseas Bank (Malaysia) Bhd ("UOB Terms") which from migration date, would be binding on you and your authorised person(s) (such as authorised signatory(ies), joint or secondary account holder(s) and guarantor(s)\*.

With effect from migration date, the applicable UOB Terms will amend and modify the existing terms and conditions and constitutes the entire agreement between us and you, superseding prior or concurrent agreements, products or services.

Please visit [www.uob.com.my](http://www.uob.com.my) to access applicable UOB Terms.

\*For Islamic checking and deposit accounts (Qard) and financing accounts (Bai Bithaman Ajil (BBA) or Musyarakah Mutanaqisah, as applicable), notice of variation of the existing underlying arrangement to Tawarruq have been sent earlier.