

UBB PERDANA EDUCATION TRUST

A LEGACY OF LEARNING, A FUTURE OF PROMISE

THE OBJECTIVE

A committed trust solution to protect your child's right to education, delivering peace of mind and financial continuity for the next generation.

NAVIGATING THE FUTURE WITH PURPOSE

UBB Perdana Education Trust is a structured trust solution tailored to fund your child's education, protect your legacy and enable a debt free path to success. With guaranteed continuity and built-in growth potential, it is a peace of mind for parents and promise for the next generation.

Key Highlights

Trustee :	UBB Amanah Berhad
Tenure :	3 Years (with auto-renewal)
Trustee Fee :	3.5% per annum
Projected Trust Income (PTI) :	20%–22% over 3 years (net of all fees)
Loyalty Reward :	10% bonus after 3 consecutive tenures
Minimum Trust Capital (TC):	<ul style="list-style-type: none">• Malaysian & PR: RM30,000 + multiples of RM10,000• Non-Malaysian: RM100,000 + multiples of RM50,000• Corporate & U.S. clients not allowed
Early Termination Penalty :	10% penalty of Trust Capital (No projected income disbursed)
Beneficiaries :	<ul style="list-style-type: none">• 1 Primary Beneficiary (Up to age 22 years old)• 1 Optional Substitute Beneficiary (Age above 18 years old)
Payment Instructions Cheque or Online Transfer to :	UBB AMANAH BERHAD – CUSTODIAN ACCOUNT Bank: AMBANK Account No: 8881037182997

NOTE: Any payment of the Trust Capital in the form of cash, above the legal limit (RM20,000.00) as prescribed by Bank Negara Malaysia, either directly or through the Trustee's designated bank account via cash deposit machine (CDM) is not acceptable and may result in the Trustee filing a suspicious transaction report (STR) to Bank Negara Malaysia.

ASSET PROTECTION

AVOID PROBATE

ASSET PRESERVATION

CONFIDENTIALITY



198801001043 (168400-P)

B-G-9, Galeria Hartamas, No. 21, Jalan 26/70A,
Desa Sri Hartamas, 50480, Kuala Lumpur, Malaysia.
Tel: +603-6211 4199
Website: www.ubbamanah.com



DISCLAIMER: The information provided is for general purposes only and should not be considered as legal or professional advice. UBB AMANAH BERHAD and its affiliates accept no responsibility for any loss or damage arising from reliance on this information. Independent advice should be sought if needed.

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Added Benefits

Priority Admission

Pre-approved entry to Perdana University or any future partner institutions (T&C apply)

Education Fee Privileges

30% tuition fee discount at Perdana University (limited time)

Auto-Rollover

Projected Trust Income accumulated into new tenure

Sample Calculation

Tenure	Initial TC (RM)	PTI (RM)	End of Tenure TC (RM)	Reward (RM)	New TC (RM)
1st	30,000.00	6,300.00	36,300.00	0.00	36,300.00
2nd	36,300.00	7,623.00	43,923.00	0.00	43,923.00
3rd	43,923.00	9,223.83	53,146.83	5,314.68	58,461.51
4th	58,461.51	12,276.92	70,738.43	0.00	70,738.43
5th	70,738.43	14,855.07	85,593.50	0.00	85,593.50
6th	85,593.50	17,974.64	103,568.14	10,356.81	113,924.95
7th	113,924.95	23,924.24	137,849.19	0.00	137,849.19
8th	137,849.19	28,948.33	166,797.52	0.00	166,797.52

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