

UOB Credit Card Member-Get-Member 2025 Campaign**TERMS AND CONDITIONS****CAMPAIGN PERIOD**

This UOB Credit Card Member-Get-Member 2025 Campaign (“**Campaign**”) organized by United Overseas Bank (Malaysia) Bhd (Company No. 199301017069 (271809-K)) (“**UOB Malaysia**” or the “**Bank**”) will commence from **1 January 2025 to 31 December 2025** (both dates inclusive) (“**Campaign Period**”).

ELIGIBILITY

1. Subject to these terms and conditions, this Campaign is open to existing or new Principal Credit Cardmembers of the Bank, who have attained the age of 21 years, must be a resident of Malaysia and are in the following categories (“**Eligible Persons**” and each, an “**Eligible Person**”):-

Category Description	Eligibility
Existing Cardmember	An existing cardmember of any principal UOB Credit Cards issued by the Bank (hereafter collectively referred to as “ UOB Credit Cards ”, or “ UOB Credit Card ” if singular).
New Cardmember	A person whose application for any UOB Credit Card(s) issued by the Bank is/are successfully activated during the Campaign Period.

2. The following categories of person(s) are **NOT** eligible to participate in the Campaign:-
 - a) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies);
 - b) Any person who is not a holder of any **UOB Credit Card(s)**;
 - c) any person(s) whose UOB Credit Cards have been closed, recalled or terminated (as the case may be) for any reason within twelve (12) months from commencement of the Campaign Period;
 - d) any person(s) or customer(s) who is (are) in default of any facilities granted by the Bank at any time during the Campaign Period, subject to the Bank’s discretion;
 - e) any Bank’s customer who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her UOB Credit Card Account or any facility, loan or service granted by the Bank, including the UOB Malaysia website, accessible via www.uob.com.my; and/or
 - f) Individuals’ resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK, or any other jurisdictions where referral activity is restricted.
3. An Eligible Person who participates in the Campaign and introduces contacts or another person to apply for Eligible UOB Credit Cards shall be referred to as “**Referrers**” or each, a “**Referrer**” and their referees or introducers shall be referred to as “**Referees**” or each, a “**Referee**”.
4. For the avoidance of doubt, if a Referee whose application has been successfully approved also introduces contacts or another person to apply for Eligible UOB Credit Cards (as defined below), the Referee will also be considered a Referrer. For the avoidance of further doubt, an application for a UOB Credit Card is “successfully approved” if a UOB Credit Card has been issued to or opened, as the case may be, the Referee (Applicant). A conditional approval is not a “successfully approved” application.

UOB CREDIT CARD MEMBER-GET-MEMBER 2025 CAMPAIGN CRITERIA

5. To participate in the Campaign, a Referrer is required to meet the UOB Credit Card Member-Get-Member 2025 Campaign criteria below:-

<p>Eligibility: Referrer Mechanics & Criteria</p>	<ul style="list-style-type: none"> Referrer shall visit go.uob.com/emgmrefer (“Campaign Website”) by clicking on the link in an Electronic Direct Mailer (eDM) or via social media ads from the Bank. Referrer self-generates unique referral URL link (“Referrer’s unique referral link”) by keying in Name and NRIC number at Campaign Website. Referrer shall introduce Referee(s) to UOB Credit Cards/products and encourage the potential referee to apply for an Eligible UOB Credit Card by sharing the generated “Referrer’s unique referral link” via social media platform – WhatsApp/Email/Facebook etc. Referrer will be tagged to the Referee(s) and will be rewarded only if the Referee(s) makes an application through the “Referrer’s unique referral link”. Each successful Eligible UOB Credit Cards referral will be considered as one (1) successful credit card referral, regardless of the number of Eligible UOB Credit Cards applied and approved for the same customer. <p>IMPORTANT: It is the Referrer’s responsibility to ensure that their information (Name as in NRIC, NRIC No., choice of referral product) used to create their unique referral code/ link is captured and similar to the Bank’s records. Failure to do so may result in referral being invalid.</p>		
<p>Referee Mechanics & Criteria</p>	<ul style="list-style-type: none"> Referee must submit and complete their application for an Eligible UOB Credit Card (defined below) within the “Campaign Period” and be successfully approved by the Bank on or before 31 January 2026 by completing an electronic online UOB Credit Card application form and uploading all required supporting documents to the Bank via the Referrer’s unique referral link. The successfully approved Eligible UOB Credit Card must be activated and in good standing at the point of fulfillment of Gift are hereinafter to be referred to as (“Successful Referral”). Referee applying for Eligible UOB Credit Card under the Campaign cannot be an Existing Cardmember or an Existing Cardmember seeking for a card upgrade or customer who had cancelled any of his/her UOB Credit Card within twelve (12) months from the new credit card approved date and is re-applying for any UOB Credit Card. <p>The following are the list of the eligible UOB Credit Cards for this Campaign (“Eligible UOB Credit Cards”):-</p> <table border="1" data-bbox="521 1829 1463 1890"> <tr> <td data-bbox="521 1829 993 1890">UOB Zenith Card;</td> <td data-bbox="993 1829 1463 1890">UOB Visa Infinite Card;</td> </tr> </table>	UOB Zenith Card;	UOB Visa Infinite Card;
UOB Zenith Card;	UOB Visa Infinite Card;		

	UOB PRVI Miles Elite Card;	UOB PRVI Miles Card;
	UOB ONE Platinum Card	UOB Lady’s Card which consists of: <ul style="list-style-type: none"> • UOB Lady’s Platinum Card; • UOB Lady’s Solitaire Card;
	Lazada UOB Credit Card;	UOB World Card;
	UOB Preferred Card;	UOB EVOL Card;
	UOB Simple Card;	UOB Platinum Business Card.

IMPORTANT:

1. All Referee application under this campaign must be made through the Referrer’s unique referral link. Each Referrer is provided with a unique referrer link for purposes of the Bank’s administration of the Campaign, including identifying a Referee to a Referrer. The Referee must use that unique referral link to apply. **Other application channels will not be valid for this Campaign.**
2. In the event a Referee is referred to the Bank by more than one Referrer, only one Referrer will be eligible for the Offer based on the unique referral link that is being successfully approved.
3. **It is the Applicant or Referee’s responsibility to ensure that their information (NRIC No., choice of referral product) captured at the Referee link (generated from Referrer’s unique referral link) is the same as in the Bank’s records. Failure to do so may result in the referral being invalid and no Reward(s) rewarded.**
4. It is the Applicant or Referee’s responsibility to ensure that their approved UOB Credit Card is activated and in good-standing at the point of fulfillment in order for their Referrer to collect their Campaign Prizes/Rewards and for the Referee to obtain their Welcome Gift.
5. Referees’ UOB Credit Card(s) must be in good standing and activated at the point of fulfillment, in order for the Bank to distribute the Campaign Prizes to the Referrers-

6. For the avoidance of any doubt, "**successfully approved**" means an applicant’s “Referee” Card application that is applied during the Campaign Period and approved by the Bank on or **before 31 January 2026** and a conditional approval of a Card application is not a "**successfully approved**" application. An Applicant whose application is successfully approved in accordance with these Terms and Conditions is hereinafter referred to as a "**Successful Applicant**".

CAMPAIGN MECHANICS

7. To qualify for the Rewards (as defined below), Referrer shall refer the successful referrals during the “**Campaign Period**” and such application must be successfully approved by the Bank on or before **31 January 2026**.

8. Referrers shall be entitled to receive up to RM12,000 cashback (RM1,000 cashback per month), one (1) Apple Watch Series 10, and one (1) Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle, throughout the Campaign Period if they satisfy the mechanics and criteria in Table A below. Notwithstanding the maximum Cashback Reward (as defined below) for the Campaign Period, each Referrer can only earn up to RM1,000 Cashback for each Campaign Month. “Campaign Month” refers to the time period within the Campaign Period as follows:-

Campaign Month	Period
1	From 1 January 2025 till 31 January 2025
2	From 1 February 2025 till 28 February 2025
3	From 1 March 2025 till 31 March 2025
4	From 1 April 2025 till 30 April 2025
5	From 1 May 2025 till 31 May 2025
6	From 1 June 2025 till 30 June 2025
7	From 1 July 2025 till 31 July 2025
8	From 1 August 2025 till 31 August 2025
9	From 1 September 2025 till 30 September 2025
10	From 1 October 2025 till 31 October 2025
11	From 1 November 2025 till 30 November 2025
12	From 1 December 2025 till 31 December 2025

Table A

Tiering	Successful Referrals Approved UOB Credit Card	Reward(s)
Tier 1	Each “Successful Referral”	RM100 Cashback* (Up to RM1,000 Cashback per month) (“Cashback Reward”)
Tier 2	3rd “Successful Referrals” and above	Apple Watch Series 10 worth RM1,799** (“Apple Watch Series 10 Reward”)
Tier 3	6th “Successful referrals” and above	Apple iPad 10 th Generation + Apple Pencil 1 st Gen bundle worth RM2,000*** (“Apple iPad 10 th Gen + Apple Pencil 1 st Gen Bundle Reward”)

Cashback Reward, Apple Watch Series 10 Reward and Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward shall be collectively known as “Rewards”.

Note:

- *If Referrer has 2 “successful referrals” during the Campaign Period, Referrer will receive 2x RM100 cashback.
**If Referrer has 3 “successful referrals” or more during the Campaign Period, Referrer will receive 3x RM100 cashback + 1x Apple Watch Series 10.
*** If Referrer has 6 “successful referrals” or more during the Campaign Period, Referrer will receive 6x RM100 cashback +1x Apple Watch Series 10 + 1x Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle.
- The Cashback will be capped at RM1,000 per Referrer per Campaign Month for UOB Credit Card referrals. If Referrer has 11 “successful referrals” within the same Campaign Month, Referrer will receive 10x RM100 cashback + 1x Apple Watch Series 10 + 1x Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle.

ADDITIONAL TERMS & CONDITIONS AND DISCLAIMERS

9. The Bank has the right to forfeit any Campaign Reward(s) should the Applicant cancel their new UOB Credit Card prior to the fulfilment of any of the Reward(s).
10. The Referrer’s UOB Credit Card must be in good standing (including current in repayments) and has at least one (1) spend transaction at the point of which the cashback is rewarded. The Bank reserves the right to revoke or cancel any Cashback Reward if any of the Referrer’s Credit Card is cancelled, suspended or terminated for any reason whatsoever.
11. The following additional terms and conditions shall apply for **Cashback Reward**:-
 - i. The Cashback Reward will be credited to the Referrer’s highest tiered UOB Credit Card. If the Referrer has only one (1) UOB Credit Card, the Cashback Reward will be credited into that Card **within six (6) weeks** from the last calendar day of each Campaign Month where the application is successfully approved. For application submitted within the final Campaign Month, the Cashback will be credited within six (6) weeks from the last calendar day of the subsequent final Campaign Month where the application is successfully approved (as the case may be);
 - ii. The Cashback will be reflected in the Referrer’s subsequent monthly statement following that period, provided that the Referee’s UOB Credit Card has been activated and has not been cancelled, suspended or terminated for any reason whatsoever;
 - iii. The Referrer’s UOB Credit Card must be in good standing (including current in repayments) and has at least one (1) spend transaction at the point of which the cashback is rewarded. The Bank reserves the right to revoke or cancel any Cashback Reward if any of the Referrer’s Credit Card is cancelled, suspended or terminated for any reason whatsoever;
 - iv. Supplementary UOB Cardmembers are not entitled to receive the Cashback Reward. Cashback Reward will be given to the principal UOB Cardmember only;
 - v. Cashback Reward is non-exchangeable for cash, credit or kind, whether in part or in full.
 - vi. The Bank reserves the right, as it deems fit to substitute the Cashback with another product of similar retail value with prior notice; and
 - vii. If there is any non-receipt of the Cashback Reward, the Referrers is required to contact UOB Contact Centre at 03-2612 8121 by 28 March 2026 at the latest, to request for an inquiry. No request for any inquiry will be processed after 28 Mar 2026.
12. The following additional terms and conditions shall apply for **Apple Watch Series 10 Reward** :-
 - i. The Apple Watch Series 10 Reward will be supplied by the Bank’s participating partner merchant (“Partner”) and will be delivered to the eligible Referrer’s registered mailing address as per UOB’s system and records **within ten (10) weeks** from the last calendar day of the relevant Campaign Month where the criteria for eligibility for the Apple Watch Series 10 Reward has been duly fulfilled.;
 - ii. A confirmation SMS will be sent by the Bank to the Referrer to acknowledge that they will be rewarded with Apple Watch Series 10 Reward;

- iii. Supplementary UOB Cardmembers are not entitled to the Apple Watch Series 10 Reward. Apple Watch Series 10 Reward will be given to the principal UOB Cardmember only;
 - iv. Apple Watch Series 10 Reward is not transferable, nor exchangeable for cash or credit or kind whether in part or in full;
 - v. Apple Watch Series 10 Reward are given out on “as is” basis;
 - vi. Apple Watch Series 10 Reward is subject to availability from the supplier. In the event that the supplier is unable to supply the same model of the Apple Watch Series 10 Reward, the Bank reserves the right, as it deems fit to substitute the Apple Watch Series 10 Reward with another product of similar retail value;
 - vii. Apple Watch Series 10 Reward does not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustrative purposes only;
 - viii. The delivery of the Apple Watch Series 10 Reward will be fulfilled by Partner;
 - ix. To the fullest extent permitted by law, there are no, and the Bank expressly excludes and disclaims any, representations, warranties, or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability or suitability or fitness for a particular purpose in respect of the Apple Watch Series 10 Reward. All disputed, claims or warranties must be addressed with the supplier or the manufacturer. Where applicable, Referrers will be solely responsible to bear any taxes, charges or fees attributable to such purchases;
 - x. The title in the Apple Watch Series 10 Reward and any risk of loss or damage to the Apple Watch Series 10 Reward will pass to the Referrers upon delivery of the Apple Watch Series 10 Reward to such Referrers. The Bank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Apple Watch Series 10 Reward where such defect, loss or damage in respect of the Apple Watch Series 10 Reward is not due to the fault and/or negligence of the Bank; and
 - xi. If there is any dispute or non-receipt of the Apple Watch Series 10 Reward, Referrers are required to contact UOB Contact Centre at 03-2612 8121 by 25 April 2026 at the latest to request an inquiry. No request for any inquiry will be entertained after 25 April 2026.
13. The following additional terms and conditions shall apply for **Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward**: -
- i. The Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward will be supplied by the Bank’s Partner and will be delivered to the eligible Referrer’s registered mailing address as per UOB’s system and records **within ten (10) weeks** from the last calendar day of the relevant Campaign Month where the criteria for eligibility for the Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward has been duly fulfilled;
 - ii. A confirmation SMS will be sent by the Bank to the Referrer to acknowledge that they will be rewarded with Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward;
 - iii. Supplementary UOB Cardmembers are not entitled to the Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward. Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward will be given to the principal UOB Cardmember only;
 - iv. Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward is not transferable, nor exchangeable for cash or credit or kind whether in part or in full;
 - v. Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward are given out on “as is” basis;
 - vi. Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward is subject to availability from the supplier. In the event that the supplier is unable to supply the same model of the Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward, the Bank reserves the right, as it deems fit to substitute the Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward with another product of similar retail value;
 - vii. Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward does not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustrative purposes only;

- viii. The delivery of the Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle will be fulfilled by Partner;
- ix. To the fullest extent permitted by law, there are no, and the Bank expressly excludes and disclaims any, representations, warranties, or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability or suitability or fitness for a particular purpose in respect of the Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward. All disputed, claims or warranties must be addressed with the supplier or the manufacturer. Where applicable, Referrers will be solely responsible to bear any taxes, charges or fees attributable to such purchases;
- x. The title in the Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward and any risk of loss or damage to the Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward will pass to the Referrers upon delivery of the Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward to such Referrers. The Bank shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward where such defect, loss or damage in respect of the Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward is not due to the fault and/or negligence of the Bank; and
- xi. If there is any dispute or non-receipt of the Apple iPad 10th Gen + Apple Pencil 1st Gen Bundle Reward, Referrers are required to contact UOB Contact Centre at 03-2612 8121 by 25 April 2026 at the latest to request an inquiry. No request for any inquiry will be entertained after 25 April 2026.

OTHER TERMS AND CONDITIONS

14. By participating in this Campaign, the Eligible Customers agree to be bound by this 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 UOB Personal Internet Banking and Mobile Services;
 - (c) UOB Business Internet Banking Service Agreement.
 - (d) UOB VISA/MASTERCARD Cardmember Agreement.

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.

15. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
16. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Customers in addition to this Campaign.
17. The records of transactions maintained by UOB Malaysia and UOB Malaysia's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on the Eligible Customers. UOB Malaysia shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter concerning this Campaign.
18. UOB Malaysia shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in the Cardmembers failing to be entitled to the rewards under the Campaign.

19. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or wilful misconduct, UOB Malaysia expressly excludes and disclaims any representations, warranties or endorsements, expressed 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.
20. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Campaign offered and published in any media, marketing or advertising materials.
21. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.
22. 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.
23. In addition and pertaining to Partner engagement, Applicants and/or Eligible Persons are responsible to read and understand the Partner's security and privacy policies and terms and conditions (including their end-user license agreement(s)), including for purposes for fulfilment of the Reward(s). No data transmission over the internet are guaranteed to be completely secure, and to the fullest extent permitted by law, neither the Bank, nor its officers, directors, employees, subsidiaries or affiliate entities warrant the security of any information you transmit nor shall be liable for any losses or damages (directly or indirectly) arising out of any security breach or intrusions.
24. The Bank has the discretion to forfeit the said Rewards(s) under this Campaign if the Referrer is found to be a person who: -
 - i. is not eligible to participate in the Campaign and/or receive the Reward(s); and/or,
 - ii. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to his/her use of the Bank's services or facilities.
25. The Bank's decision on all matters relating to the Campaign will be final and binding.
26. To the fullest extent permitted by law, by participating in this Campaign, each and every participant is agreeing that he/she will not hold the Bank and its officers, servants, employees, representatives and/or agents, liable for any loss or damages that he/she may incur, in connection with the Campaign. Any liability that the Bank may have to any Eligible Person/ participant/ Referrer or any other person (if any) is limited to Direct Damages only, "Direct Damages" means actual damages or losses suffered by the Eligible Person/participant/Referrer or any other party (if any) as a result of a direct and immediate action by the Bank and shall not include any compensation for special, punitive, indirect, incidental or consequential damages or losses of any kind whatsoever, including but not limited to loss of profits, business or value, whether or not foreseeable.
27. The Bank will not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or system failure or any event beyond the reasonable control of the Bank.
28. Eligible Persons, and/or Participants who participate in this Campaign are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of the Bank and, to the fullest extent permitted by law, to have consented to and authorized the Bank to disclose their particulars to the third party service

providers, appointed agency and participating merchants engaged by the Bank for purposes of the Campaign. The Bank warrants that the disclosure of such particulars to any third-party service providers shall be limited to the Eligible Persons' or Eligible Persons' or Participant's names, addresses, telephone numbers and last 6 digits of NRIC / Passport numbers and shall be used only in relation to and for purposes of the Campaign including fulfilment. The Bank's decision on all matters relating to the Campaign (including the interpretation of these Terms and Conditions) shall be final and binding and no further correspondence or attempt to dispute such decision would be entertained.

29. The Bank reserves the right as it deems fit to vary or change any of these terms and conditions from time to time or cancel, terminate, withdraw, or suspend this Campaign and/or replace this Campaign with another similar promotion, campaign or program with prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on the Campaign Website or on UOB Malaysia website, accessible at www.uob.com.my or in any other manner as the Bank deems fit. In this respect, the participants participation in this Campaign also signifies his/her agreement to access the Website at regular intervals to view these terms and conditions and to ensure that they are kept up-to-date with any variations or changes which the Bank may effect from time to time. Participants also agree that their continued participation in this Campaign will constitute their acceptance of these terms and conditions (as varied from time to time). For the avoidance of doubt, any cancellation, termination, withdrawal or suspension by the Bank of this Campaign will not entitle the participant to any compensation against the Bank for any and all loss or damage that may be suffered or incurred by the participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
30. Any terms and conditions applicable to this Campaign which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
31. The products and services mentioned in this Campaign terms and conditions are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK, or any other jurisdictions where referral activity is restricted. This Campaign is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.
32. These Terms and Conditions are governed by and construed under the laws of Malaysia.

PRIVACY POLICY

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Please refer to our [Notice and Choice Principle Statement](https://www.uob.com.my/assets/pdf/pdpa/pdpa_privacy_notice.pdf) accessible via https://www.uob.com.my/assets/pdf/pdpa/pdpa_privacy_notice.pdf which outlines how we intend to deliver all the rights and protections you are entitled to in respect of your personal data.

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