

## UOB MALAYSIA UOB YEAR END CAMPAIGN 2024 TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is organising the “**UOB Year End Campaign 2024**” (“**Campaign**”) from 20 November 2024 at 00:00 hours (12:00am Malaysia time) and ends on 10 February 2025 (both dates inclusive) at 23:59 hours (11:59pm Malaysia time), or until such date(s) as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

### ELIGIBILITY TO PARTICIPATE

1. This Campaign is open to all new and existing UOB Malaysia individual customers who meet ALL of the following conditions:

- a) Who holds the principal and/or supplementary UOB Mastercard/Visa Credit and/or Debit Card and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia, and not in breach of the UOB Mastercard/Visa Cardmember Agreement (“Cardmember Agreement”) and/or the Terms and Condition Governing Accounts and Services (Conventional Banking).

(UOB Mastercard/Visa credit card and/or Debit Card are collectively referred to as “**Eligible Cards**” or “**Eligible Card**” if singular).

- b) Customers are required to enrol (using Cardmember’s mobile numbers as per UOB Malaysia’s record only) through a short message service (“**SMS**”) sent by UOB Malaysia or via UOB TMRW Mobile Banking App within the Campaign Period in order to participate in this Campaign

Hereinafter customers with Eligible Card(s) to be referred as “**Eligible Cardmembers**” or, each “**Eligible Cardmember**”.

2. Customers shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:

- a) UOB Malaysia staff who are directly involved in organizing the Campaign.
- b) Non-individual Cardmembers of UOB Malaysia or individual Cardmembers who does not hold any principal and/or supplementary UOB Mastercard/Visa Credit and/or Debit Card but holder of any of the following UOB Commercial Cards:
  - UOB Malaysia Business Card,
  - UOB Platinum Corporate Card
  - UOB Malaysia Purchasing Card, and
  - UOB Malaysia Private Label
- c) Persons who are or have become mentally unsound, deceased, insolvent, adjudicated bankrupt or have legal proceedings of any nature instituted against them, facing legal incapacity or are incapable of handling their affairs.
- d) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia.
- e) Customers whose participating Credit Card account held with UOB Malaysia are terminated, closed, delinquent, pledged, charged or assigned under loan/financing facilities or unsatisfactorily conducted as determined by UOB Malaysia within the Campaign Period.
- f) Sole-proprietors, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers.
- g) Any individual who has not complied with any provision of these terms and conditions.
- h) Anyone whom UOB Malaysia may decide to exclude for any reason or with prior notice at any time.

**CAMPAIGN ENROLMENT**

3. To participate, Customers are required to enrol as per the enrolment process sets out below:
  - a) via SMS to 66300 using Customer’s mobile numbers as per UOB Malaysia’s record (throughout the Campaign Period); or
    - i. Customer who receives SMS and/or electronic direct mailer (“EDM”) invitation from UOB Malaysia must follow the instructions provided in the SMS and/or EDM to enrol. The SMS and/or EDM will be sent to Customer’s latest mobile numbers and/or latest email address recorded in UOB Malaysia’s system; or
    - ii. Customer who do not received an SMS and/or EDM invitation from UOB Malaysia but wish to participate in the Campaign can SMS to 66300 with the message: **U2**
    - iii. Upon successful enrolment, the Customer will received a confirmation of enrolment through SMS. The enrolment is deemed as not successful if the Customer does not receive any confirmation or acknowledgment of the enrolment for this Campaign from UOB Malaysia.
  - b) via UOB TMRW Mobile Banking App (From 27 November 2024 until campaign ends) :
    - i. Customer must log in to their UOB TMRW Mobile Banking App and tap on this campaign banner under “UOB Insights” within the app.
    - ii. In the campaign page, customer will need to click on the “Enrol” button to enrol for this campaign.
    - iii. Upon successful enrolment, a confirmation page will be displayed. The enrolment is deemed as not successful if the Customer does not receive any confirmation or acknowledgment of the enrolment for this Campaign from UOB Malaysia.
4. Customers are only required to enrol one (1) time to participate throughout the Campaign Period, and will be eligible for following successful enrolment:
  - a) Spend & Collect Campaign from the week which customer successfully enrolled, and
  - b) Spend & Save To Win Campaign if customer enrolled during the campaign period.

Campaign enrolment and eligibility are as illustrated in Table A below:

**Table A: Enrolment & Eligibility**

<b>Customer successfully Enrolled on the following dates</b>	<b>Spend &amp; Collect Campaign</b>	<b>Spend &amp; Save To Win Campaign</b>
22 November 2024	From 20 November 2024 onwards (i.e Week 1 onwards)	From 20 November 2024 onwards
31 December 2024	From 21 December 2024 onwards (i.e Week 4 onwards)	
3 February 2025	From 1 February 2025 onwards (i.e Week 8 onwards)	

5. Standard telecommunication charges will apply for each SMS send and such charges shall be borne by the Customers.
6. UOB Malaysia is not responsible for, nor does it have any control whatsoever over SMS traffic, network failure and/or interruptions on the part of respective telecommunications service providers (Telco’s) or for any other reason(s) beyond UOB Malaysia’s reasonable controls which results in delay on the SMS.

**QUALIFYING SPEND**

7. This Campaign consists of the following:
  - a) The Spend & Collect Campaign;
  - b) The Spend & Save to Win Campaign.
8. Subject to these Terms & Conditions, qualifying spend means any spending using Eligible Cards either in local or foreign currency and excluding the spend in Clause 10 (“**Qualifying Spend**”).
9. All Qualifying Spend transactions within the Campaign Period in foreign currency shall be converted to Ringgit Malaysia (RM) based on the prevailing foreign exchange rate as recorded in the Bank’s system for the purpose of tabulating Entries from Qualifying Spend requirement.
10. Qualifying Spend shall NOT include the following:
  - a) Instalments and/or purchases paid under UOB Cash advances, UOB Balance Transfer, UOB Flexi-Credit Plans, UOB Balance Conversion, UOB Easi Payment Plan or UOB 0% Instalment Payment Plan;
  - b) Balance Transfer;
  - c) Credit card fees and charges (i.e finance charges [also known as “retail interest” in the UOB credit card statement], late charges, annual fee, etc.);
  - d) Void transactions;
  - e) Reversals or refunds;
  - f) Any taxes or levies; and/or
  - g) Such other transactions as UOB Malaysia may determine.
11. Qualifying Spend on Eligible Cards commences on 20 November 2024 at 00:00 hours (12.00 AM Malaysian time) and ends on 10 February 2025 at 23:59 hours (11.59pm Malaysian time).
12. Qualifying Spend performed by supplementary credit card will be combined with its principal credit card in determining the total Qualifying Spend for the purpose of this Campaign. For the avoidance of doubt, only the principal Cardmember will be eligible for the gift/prize.
13. At the end of each day, the Qualifying Spend will be calculated and sorted via date and time stamp in an ascending order.
14. The Qualifying Spend made during the Campaign Period must be captured by the UOB Malaysia’s system and posted not later than 7th day from the end of Campaign Period.
15. UOB Malaysia shall be relying on the information provided by the merchant to determine whether such transaction falls within the Qualifying Spend. UOB Malaysia shall not be responsible for any error, failure or delay in the transmission of evidence of sales transactions by merchant establishments or any other party.
16. Any determination by UOB Malaysia as to what constitutes Qualifying Spend and all transactions as recorded by UOB Malaysia (save for fraud and manifest error) shall be final and conclusive.
17. The Bank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishment or any other party, which are not within the reasonable control of the Bank.
18. To the fullest extent permitted by law, any determination by the Bank as to which spend category constitutes Qualifying Spend and all transactions as recorded by the Bank (save for fraud and manifest error) shall be final and conclusive.

**SPEND & COLLECT CAMPAIGN**

19. Eligible Cardmember will receive an UOB Exclusive Plushie (“Gift”) provided that Eligible Cardmember is one of the first 1,000 who meets a total minimum Qualifying Spend of **RM500** during any of the following periods set out in the Table B below:

**Table B – Spend & Collect Campaign Period**

Campaign week	Spend & Collect Periods	UOB Exclusive Plushie
1	20 Nov – 30 Nov 2024	Sailor Donald for first 1,000 Eligible Cardmembers (valued at SGD60)
2	1 Dec – 10 Dec 2024	Sailor Daisy for first 1,000 Eligible Cardmembers (valued at SGD60)
3	11 Dec – 20 Dec 2024	Sailor Pluto for first 1,000 Eligible Cardmembers (valued at SGD60)
4	21 Dec – 31 Dec 2024	Sailor Goofy for first 1,000 Eligible Cardmembers (valued at SGD60)
5	1 Jan – 10 Jan 2025	Sailor Chip for first 1,000 Eligible Cardmembers (valued at SGD60)
6	11 Jan – 20 Jan 2025	Sailor Dale for first 1,000 Eligible Cardmembers (valued at SGD60)
7	21 Jan – 31 Jan 2025	Captain Minnie for first 1,000 Eligible Cardmembers (valued at SGD60)
8	1 Feb – 10 Feb 2025	Captain Mickey for first 1,000 Eligible Cardmembers (valued at SGD60)

20. 1,000 units of Gifts will be allocated for each Spend & Collect Period. Total 8,000 units of Gifts will be allocated throughout the Campaign Period.

21. If Eligible Cardmember is eligible to receive a Gift in respect of a particular Campaign Week, Eligible Cardmembers will be notified via SMS and/or EDM at the mobile phone numbers and/or email address registered and maintained in UOB Malaysia’s within eight (8) weeks after each corresponding Spend & Collect Period.

The Gifts will be sent out based on the delivery period below in Table C:

**Table C –Gifts Delivery Period**

Campaign week	Spend & Collect Periods	Delivery period
1 - 4	20 Nov – 31 Dec 2024	May 2025
5 - 8	1 Jan – 10 Feb 2025	June 2025

22. The Gifts will be sent out to Eligible Cardmembers registered mailing address within Malaysia ONLY as per UOB Malaysia’s system and records. In the event that the Eligible Cardmember do not have a Malaysia address and are not able to provide a valid alternative Malaysia address, UOB Malaysia reserves the right to forfeit the Gift.

23. Each Eligible Cardmember are eligible to receive the Gift once in each Spend & Collect Campaign Period.

24. Gift are awarded on a first-come-first-served basis, whilst stocks last and subject to availability. UOB

Malaysia shall not be required to notify and/or update on the stock availability of the Gift.

25. The Gift is strictly not transferable, not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Gift is allowed.
26. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Gift with any other gift of equal or similar value selected by UOB without liability to any person.

**SPEND & SAVE TO WIN CAMPAIGN**

27. Eligible Cardmembers who fulfil the Qualifying Spend and the following activities in Table D will earn entries (“**Entries**”) for the purpose of shortlisting the Spend & Save To Win winners.

**Table D – Eligible transactions**

Eligible transactions	Entries
<b>UOB Cardmembers</b>	
Every RM50 local spend <sup>1</sup> in single transaction	1 Entry
Every RM50 foreign spend <sup>2</sup> in single transaction	5 Entries
<b>UOB Deposit Banking customer<sup>3</sup></b>	
Every RM500 new fund/top-up to your UOB Banking account	1 Entry
<b>UOB TMRW app user</b>	
Every successful DuitNow QR <sup>4</sup> transaction (with min. amount of RM50)	5 Entries
Every successful Pay with UNIRinggit	5 Entries

**Note:**

<sup>1</sup>Local spend refers to Qualifying Spend made in Ringgit Malaysia.

<sup>2</sup>Foreign spend refers to Qualifying spend made in other than Ringgit Malaysia.

<sup>3</sup>Applicable for existing or new Savings or Current Account opening during the Campaign Period.

<sup>4</sup>“DuitNow QR” refers to a service that allows the UOB customers to transfer money instantly and securely to a recipient or merchant with a DuitNow QR code.

28. All related UOB Credit cards and/or Debit Mastercard which include Principal Credit Card(s) and Supplementary Credit Card(s) and/or Debit Mastercard shall be automatically tracked for the purposes of this Campaign. If the Eligible Cardmember has multiple UOB Credit Cards and/or Debit Mastercard, the Qualifying Spend(s) and/or Entries made on all his/her UOB Credit Cards and/or Debit Mastercard including principal and supplementary shall be consolidated and not be viewed individually.
29. For Cardmembers holding multiple cards with UOB Malaysia, Qualifying Spend(s) and/or Entries made on all his/her UOB Credit or Debit cards including supplementary card(s) will be consolidated on customer level.

As an illustration, if customer A holding one principal UOB PRVI Miles Elite Card with one supplementary credit card for her son, one UOB World Card as supplementary and one UOB debit card. Entries that will be consolidated under customer A’s name are Qualifying Spend on customer A’s UOB PRVI Miles Elite (principal and supplementary) and UOB Debit Card.

30. The tabulation of Entries for each Qualifying Transactions(s) shall be based on those transacted within the Campaign Period and not later than 7th day from the end of each Campaign Month.

31. There shall only be fifteen (15) winners (“**Spend & Save To Win Winner**”) for this Spend & Save To Win Campaign. The winners shall only be eligible to win one (1) **4D3N Deluxe Oceanview Stateroom with Verandah for 2 guests (estimate value at USD 2,123) on Disney Adventure’s inaugural sailing (“Prize”)**. The specifications of the Prize are fixed, and any change or update of the Prize is not permitted. Prizes are provided solely by Magical Cruise Company, Limited (dba Disney Cruise Line) (“DCL”), under such as determined in the Disney Cruise Line Prize Description.
32. Based on the Eligible Entries earned throughout the Campaign Period, fifty (50) Eligible Cardmembers will be shortlisted within eight (8) weeks from the end of the Campaign Period by UOB Malaysia’s randomizer program for the Prize following the process below:
  - i. the shortlisted Eligible Cardmembers will be contacted by UOB Malaysia via SMS at the mobile phone numbers registered in UOB Malaysia’s system and records to answer one (1) question (“**Q&A**”). The mobile phone number registered in UOB Malaysia’s system must be valid in order for Eligible Cardmembers to participate in the Q&A. For avoidance of doubt, such SMS will be sent mobile phone number of principal Eligible Cardmembers.
  - ii. Fifteen (15) shortlisted Eligible Cardmembers who reply the SMS with the correct answer and in the fastest time within 24 hours shall be deemed as the Spend & Save To Win Winners.
  - iii. If any Eligible Cardmember is unable to answer the question correctly or does not reply the aforesaid SMS within the stipulated date/time, he/she will be withdrawn as the Shortlisted Eligible Cardmember by UOB Malaysia and the next Eligible Cardmember in sequence will be shortlisted.
  - iv. If an Eligible Cardmember sends more than one SMS, only the first SMS received by UOB Malaysia will be counted. Standard telecommunication charges to reply to the SMS Q&A will apply.
  - v. UOB Malaysia is not responsible for, nor it have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunications service providers or UOB Malaysia’s SMS vendor for any other reason(s) whatsoever resulting in the delay of the SMS during the SMS Q&A.
  - vi. Each Eligible Cardmember can only be shortlisted once (1) throughout the Campaign Period.
  - vii. Standard telecommunication charges will apply for each SMS sent out by Shortlisted Eligible Cardmembers and such charges shall be borne by the Shortlisted Eligible Cardmembers.
  - viii. In the event of a tie, the earlier timestamp of the Eligible Cardmember achieving highest Entries will be taken into account in determining the Spend & Save To Win Winners.
33. The fifteen (15) Spend & Save To Win Winners will be notified by UOB Malaysia via SMS and/or EDM at the mobile phone numbers and/or email address maintained in UOB Malaysia’s system, within ten (10) weeks from the end of the Campaign Period (“**Spend & Save To Win Winner Notification**”). Such Spend & Save To Win Winner Notification which consists of the redemption details for the Spend & Save To Win Winner will be sent to the principal Eligible Cardmembers.
34. Spend & Save To Win Winners are required to contact appointed agency for the redemption of the Prize within the validity period as specified in the Spend & Save To Win Winner Notification.
35. Each Spend & Save To Win Winner is eligible to get one (1) Prize only.
36. The awarded Prize is non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
37. The awarded Prize is also not exchangeable with another destination or package otherwise stated in the Campaign Terms & condition.
38. If any of the Spend & Save To Win Winner failed to redeem the Prize within the redemption period, the entire Prize will be forfeited.

39. UOB Malaysia will bear no responsibility for lost or stolen Prize whether the loss occurred in the course of delivery or under any other situation.
40. The Prize are exclusive of any other incidental costs that may incur upon the Spend & Save To Win Winner redeeming and/or utilizing Prize including transportation charges, any request for additional number of guest, room type upgrade, on-board expenses and any other add-on options, etc (collectively referred as "Incidental Costs") and such Incidental Costs shall be borne by the Spend & Save To Win Winners. In addition, any prevailing taxes, levies, fees imposed by relevant authorities in Malaysia and/or Singapore shall also be borne by the Spend & Save To Win Winners.

## CONSENT

41. Eligible Cardmembers who participate in this Campaign (including campaign enrolment, fulfilling the campaign mechanics' criteria and/or replying to the Campaign Q&A (by way of SMS or phone call) and/or accepting the Gift/Prize(s)), are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of UOB Malaysia and/or the judges and, to the fullest extent permitted by law, to have consented to and authorized UOB Malaysia to disclose their particulars to the third party service providers and participating merchants engaged by UOB Malaysia for purposes of the Campaign including fulfilment of prizes.
42. UOB Malaysia warrants that the disclosure of such particulars to any third party service providers shall be limited to the Eligible Cardmember's names, email address, mobile phone numbers, last 6-digits of the identification number and/or passport number shall be used only in relation to and for purposes of the Campaign including fulfilment of prizes. UOB Malaysia'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.

## GENERAL TERMS & CONDITIONS

43. By participating in this Campaign, the Eligible Cardmembers 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) The terms and conditions governing the operation of any account(s) with UOB Malaysia, including but not limited to the UOB Terms and Conditions Governing Accounts and Services (Conventional Banking) (the terms and conditions listed above shall include any amendments or variations to them respectively);
  - b) UOB Malaysia Visa/Mastercard Cardmember Agreement; and/or
  - c) Terms and Conditions relating to the respective UOB Credit Cards; and/or
  - d) Terms and Conditions relating to UOB Debit Card; and/or
  - e) Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services.

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 Cardmembers. If there is any inconsistency between this terms and conditions and the terms and conditions listed above in relation to this Campaign, this terms and conditions will prevail.

44. Eligible Cardmember shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
45. If the Primary Account that is linked to the Debit Card is an Islamic current / savings account, the Debit Card should be used for the purchase of Shariah-compliant Goods and Services only.
46. 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 cardmembers. 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 Campaign.

47. If UOB Malaysia determines that the Eligible Cardmembers are disqualified to participate in this Campaign or to receive the rewards under this Campaign, UOB Malaysia may in its sole discretion forfeit the rewards, reclaim the rewards from any of the Eligible Cardmembers' accounts with UOB Malaysia and with notice to them. If the monies standing to the credit of Eligible Cardmembers' accounts are insufficient to reimburse UOB Malaysia, the Eligible Cardmembers shall immediately reimburse UOB Malaysia for the value of the rewards through such means as UOB Malaysia may determine in its sole discretion.
48. Unless specifically mentioned in this terms and conditions, this Campaign is not valid with other UOB Malaysia's campaigns, promotions and no other special, additional, preferential rates and/or gift shall be given to the Eligible Cardmembers in addition to this Campaign.
49. UOB Malaysia shall not be responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, Mastercard Worldwide, merchant establishments, postal or telecommunication authorities or any party in which may result in the Eligible Cardmember failing to be entitled to the rewards under this Campaign.
50. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB Malaysia for the Campaign and UOB Malaysia shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. The Eligible Cardmembers shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this Campaign.
51. UOB Malaysia will not be liable or responsible for any loss or whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of rewards under this Campaign or participation in this Campaign. Without limiting the foregoing, UOB Malaysia will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of the UOB Malaysia's online banking services or mobile banking services, howsoever caused.
52. 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.
53. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and/or the rewards offered which are published in any mass media, marketing or advertising materials.
54. UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Campaign 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 Campaign shall not entitle the Eligible Cardmember to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Cardmember whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
55. 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 Cardmembers 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 or any other manner as determined by UOB Malaysia from time to time.

56. UB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Cardmember or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
57. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardmember agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

**[END]**