

UOB Malaysia Credit Card Acquisition Campaign with ZUS COFFEE**TERMS AND CONDITIONS**

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) is running a UOB Malaysia Credit Cards Acquisition Campaign **with ZUS COFFEE** (“Campaign”) from **1 March 2024 to 31 December 2024** (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time (“Campaign Period”).

Eligibility to Participate

1. The Campaign is open to all UOB Malaysia New-to-Bank (NTB) or New-to Card (NTC) individual customer who meet **ALL** of the following conditions (“Eligible Customer”):
 - a) 21 years of age and above.
 - b) Who **DO NOT** have any credit cards issued by UOB Malaysia or cancelled any existing UOB credit card(s) in the past twelve (**12**) months prior to the date of credit card application under this Campaign.
 - c) Who is a ZUS Coffee mobile app active users who access the ZUS COFFEE mobile App or ZUS COFFEE dedicated web page and click on the promotion banner for UOB Credit Card application and applies for at least one (**1**) UOB Credit Card from the types of credit cards listed below (“Eligible Cards”) as a principal cardholder and submit the credit card application(s) during the Campaign Period:
 - i) UOB Zenith Card
 - ii) UOB Visa Infinite Card
 - iii) UOB PRVI Miles Elite Card
 - iv) UOB PRVI Miles Card
 - v) UOB World Card
 - vi) UOB Lady’s Card which consists of:
 - UOB Lady’s Classic Card
 - UOB Lady’s Platinum Card
 - UOB Lady’s Solitaire Card
 - vii) UOB ONE Card which consists of:
 - UOB ONE Classic Card
 - UOB One Platinum Card
 - viii) UOB Preferred Card
 - ix) UOB EVOL Card
 - x) Lazada UOB Card
 - xi) UOB Simple Card
 - xii) UOB Basic Card
 - xiii) UOB Platinum Business Card
 - d) Whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.
 - e) UOB Malaysia Credit Card applications originated from non-UOB Malaysia websites for example application via Compare Hero and Ringgit Plus are not eligible for this Campaign.
2. Eligible Customer shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - a) Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies) and their respective immediate family members.
 - b) Whose credit card account(s) held with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

- c) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
- d) Eligible Customer who had their Eligible Card(s) terminated, suspended, closed or cancelled within the Campaign Period and prior to Campaign fulfilment.
- e) Existing customers and/or any person who have/has committed or suspected of any fraudulent acts and misconducts in relation to their account(s), services and facilities with UOB Malaysia.

Campaign Mechanics and Qualifying Criteria

3. Eligible Customers must fulfil the following criteria (“Qualifying Criteria”) to be entitled to receive **ZUS COFFEE voucher** (“Gift”) in accordance with the Table below:

- a) The Eligible Customer must access to ZUS COFFEE mobile app or ZUS Coffee dedicated webpage, click on the UOB promotion banner for credit card and apply for at least one (1) Eligible Card as principal cardmember via the joint promotion banner in ZUS
- b) Eligible Card application is submitted during the Campaign Period and approved by UOB Malaysia on or before 31 January 2025
- c) Customers who fulfil the Qualifying Criteria are hereinafter to be referred to as (“Eligible Cardmembers”).
- d) Below is the summary of Qualifying Criteria and the Gift.

Table

Eligible Card(s) Type	Fulfillment Criteria	Gift
<ul style="list-style-type: none"> • UOB Zenith Card • UOB Visa Infinite Card • UOB PRVI Miles Elite Card • UOB PRVI Miles Card • UOB World Card • UOB Lady’s Card which consists of: <ul style="list-style-type: none"> a. UOB Lady’s Classic Card b. UOB Lady’s Platinum Card c. UOB Lady’s Solitaire Card • UOB ONE Card which consists of: <ul style="list-style-type: none"> a. UOB ONE Classic Card b. UOB One Platinum Card • UOB Preferred Card • UOB EVOL Card • Lazada UOB Card • UOB Simple Card • UOB Basic Card • UOB Platinum Business Card 	<p>Eligible Card application is submitted during the Campaign Period and approved by UOB Malaysia on or before 31 January 2025</p>	<ul style="list-style-type: none"> a) First 288 Eligible Cardmembers will receive RM200 ZUS COFFEE Vouchers b) Subsequent (to the first 288) Eligible Cardmembers will receive RM100 ZUS COFFEE Vouchers.

- 4. For the avoidance of doubt:
 - a) If your application or supporting documents are dispatched by courier, the UOB Malaysia will not be responsible for any mishandling or misdirection of any courier; and/or
 - b) All relevant conditions under these Terms and Conditions must be fulfilled, including the Card account of the successful applicant in good standing, in order to be eligible for any of the Reward or other privileges, waivers and benefits under this Campaign.
- 5. Each Eligible Cardmembers is only entitled to receive a maximum of one (1) unit of Gift throughout the Campaign Period, regardless of the number of Eligible Cards applied. For the avoidance of doubt, supplementary cardmembers are not entitled to any Gift.
- 6. UOB Malaysia has the right to forfeit any Gift should the Eligible Cardmembers cancel their new UOB Credit Card prior to the fulfilment of the Gift.

7. Eligible Cardmembers may also be participating in more than one UOB credit cards promotions organized for or in conjunction with the acquisition of new credit card customers where the Eligible Cardmembers may also be similarly entitled to gifts or rewards. In the event that the promotion periods for such other promotions overlap with the Campaign Period of this Campaign, the Eligible Cardmembers understand that he/she shall only be entitled to receive the gifts/rewards from the first UOB credit card approved by UOB Malaysia via the channel that the Eligible Cardmembers had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.
8. The fulfilment and delivery of Gift are provided and supported by **Zuspreso (M) Sdn Bhd ("Appointed Agent")**. Eligible Cardmembers will receive an In App Push Notification from the Appointed Agent once the Gift is delivered.
9. Eligible Cardmembers' consent to and authorize UOB Malaysia to disclose their particulars to the Appointed Agent engaged by UOB Malaysia for purposes of the Campaign. UOB Malaysia warrants that the disclosure of such particulars to the Appointed Agent shall be limited to the Eligible Cardmembers names, email address and telephone numbers and shall be used only in relation to and for purposes of the Campaign.
10. The Appointed Agent shall arrange for provision of Gift to Eligible Cardmembers' ZUS COFFEE mobile App within ten (10) weeks after the Eligible Cardmember's fulfilment of Qualifying Criteria. For avoidance of doubt, the Gift is applicable for usage on ZUS COFFEE mobile App and subject to the terms and conditions imposed by the Appointed Agent.
11. In the event that the Gift is not received by the Eligible Cardmembers, the Eligible Cardmembers shall be fully responsible to promptly notify UOB Malaysia's Contact Centre by phone or in writing and in any event, no later than **11 May 2025**, failing which thereafter UOB Malaysia shall not be liable for non-receipt of the Gift by the Eligible Cardmembers.
12. The following terms and conditions shall apply to the "Gift"
 - a) The Gift is subject to availability from the Appointed Agent. In the event that the Appointed Agent is unable to supply the same model of the Gift, UOB Malaysia reserves the right, as it deem fit, to substitute the Gift with another product of similar retail value.
 - b) The Gift does not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustration purposes only.
 - c) The Gift is non-transferable to any other party or parties and not exchangeable for other goods, cash or credit, whether in part or in full.
 - d) The Gift will be given in the form of auto push redemption conducted by Appointed Agent and sent by Appointed Agent via ZUS APP within ten (10) weeks after the fulfilment of criteria in Clause 3 above;
 - e) Eligible Cardmembers are responsible for reaching out to the Appointed Agent in the event they failed to receive the Gift.
 - f) Where applicable, the Gift has to be redeemed within the validity period of the e-code as indicated in the T&C.
 - g) The instructions on how to redeem the Gift can be found on the ZUS COFFEE mobile App.
 - h) The Gift is provided on an "As Is" basis;
 - i) UOB Malaysia reserves the right, as it deems fit to substitute the Gift with another Gift of similar retail value with prior notice; and
 - j) The Gift is not transferable, nor exchangeable for cash or credit or kind whether in part or in full.

13. The title in the Gift and any risk of loss and damage to the Gift will be passed to the Eligible Cardmembers upon delivery of the Gift to the Eligible Cardmembers. UOB Malaysia shall not be liable for or obliged to recognize or replace any defective, lost, damage or stolen Gift where such defect, loss or damage in respect to the Gift is not due to the fault and/or negligence of UOB Malaysia.
14. In addition, Eligible Cardmembers whose application is submitted during the Campaign Period and successfully approved by UOB Malaysia on or before **31 January 2025** will be entitled to enjoy a 3 year annual fee waiver as per the table below:

Eligible Card(s)	Annual Fee Waiver
UOB Visa Infinite Card	3 year's annual fee waiver (except for UOB Zenith Card)
UOB Lady's Solitaire Card	
UOB Lady's Platinum Card	
UOB Lady's Classic Card	
UOB PRVI Miles Elite Card	
UOB PRVI Miles Card	
UOB World Card	
UOB Platinum Business Card	
UOB Preferred Card	
UOB ONE Platinum Card	
UOB ONE Classic Card	
Lazada UOB Card	
UOB EVOL Card	
UOB Basic Card	
UOB Simple Card	<i>Annual Fee Waiver Not Applicable as there is no Annual Fee for UOB Simple Card</i>

15. In addition and pertaining to Appointed Agents/partner engagement, Eligible Customer and/or Eligible Cardmember are responsible to read and understand the Appointed Agents/partner's security and privacy policies and terms and conditions (including their end-user license agreement(s)), including for purposes for fulfilment of the Gift(s). No data transmission over the internet are guaranteed to be completely secure, and to the fullest extent permitted by law, neither UOB Malaysia, 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.

General Terms and Conditions

16. 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) UOB VISA/MASTERCARD Cardmember Agreement; and
 - b) The relevant Eligible Card(s) 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 Cardmembers. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

17. UOB Malaysia reserves the right to approve or reject any application and/or supporting documents as requested by UOB Malaysia. For the avoidance of doubt, UOB Malaysia reserves the right, as it

deems fit, to determine if the supporting documents are valid or sufficiently clear for purposes of approval.

18. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
19. 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 Cardmembers in addition to this Campaign.
20. 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 Cardmembers. 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.
21. 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 Eligible Cardmembers failing to be entitled to the rewards under the Campaign.
22. 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.
23. 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.
24. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Cardmembers 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.
25. 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.
26. 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, cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the Eligible Cardmembers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Cardmembers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
27. 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.



28. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardmembers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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