

UOB Malaysia CNY Cashback Campaign

TERMS AND CONDITIONS

CAMPAIGN PERIOD

This UOB Malaysia CNY Cashback Campaign (“**Campaign**”) organized by United Overseas Bank (Malaysia) Bhd (Company No. 199301017069 (271809-K)) (“**UOB Malaysia**” or the “**Bank**”) will commence from **27 January 2025 to 16 February 2025** (both dates inclusive) (“**Campaign Period**”).

ELIGIBILITY

1. Subject to these terms and conditions, this Campaign is open to new-to-bank or new-to-card individuals (hereby known as “**Eligible Persons**”) who are residents of Malaysia, who have attained the age of 21 years at the time of making an application for any one of the aforementioned UOB Credit Card as a principal cardmember during the Campaign Period: -
 - 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:
 - a. UOB Lady’s Solitaire Card
 - b. UOB Lady’s Platinum Card
 - UOB Platinum Business Card
 - UOB Simple Card
 - Lazada UOB Card
 - UOB Preferred Card
 - UOB ONE Platinum Card
 - UOB EVOL Card

Each of the UOB Credit Cards above shall be referred to as “**Card**”, “**Eligible Cardtypes**” or “**UOB Credit Card**” and collectively as “**Cards**” or “**UOB Credit Cards**”, depending on context.

For clarity: “**New-to-Bank**” refers to any person(s) who is not an existing UOB Malaysia product holder including UOB Credit Cards and is subject to Clause 2 below.

“**New-to-Card**” refers to any person(s) who is an existing UOB product holder but do not own an existing UOB Credit Card and is subject to Clause 2 below.

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 an existing holder of **UOB Credit Card(s)**;
 - c) Any applicant who had cancelled any of his/her UOB Credit Card within twelve (12) months before the date of new card application and is re-applying for any of the UOB Credit Card.
 - 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.
3. To be eligible for this Campaign, an Eligible Person must apply for any one or more UOB Credit Card via UOB Malaysia’s website, directly accessible at <https://www.uob.com.my> (“the Website”) by completing an electronic online UOB Credit Card application form and uploading all required supporting documents to the Bank. For the avoidance of doubt, UOB Credit Card applications originated from non-UOB websites, for example application via CompareHero and/or RinggitPlus, are not eligible for this Campaign. Eligible Persons who apply for any one or more UOB Credit Cards under this Campaign shall hereinafter be referred to as “Applicants” or each, an “Applicant”.

UOB MALAYSIA CNY CASHBACK CAMPAIGN CRITERIA

4. To participate in the Campaign, an Applicant is required to meet the Campaign criteria below: -

<p>Eligibility and list of Cards for Tier 1 and Tier 2</p>	<p>Applicant must be a New-to-Bank or New-to-Card individual and apply for any one of the following card types during the Campaign Period to be eligible for the RM1,888 cashback (“Tier 1 Gift”) or RM888 cashback (“Tier 2 Gift”):</p> <p><u>Tier 1:</u></p> <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 Solitaire Card • UOB Platinum Business Card <p>The first ten (10) applicants who apply for any of the Eligible Cardtype listed in Tier 1 above, get approved, activate their Card and meet the minimum Retail Spend of RM888 within the Qualifying Period, will be eligible for the Tier 1 Gift.</p> <p><u>Tier 2:</u></p> <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 Platinum Business Card • UOB Simple Card • Lazada UOB Card • UOB Preferred Card • UOB ONE Platinum Card • UOB EVOL Card • UOB Lady’s Card which consists of: <ul style="list-style-type: none"> ○ UOB Lady’s Solitaire Card ○ UOB Lady’s Platinum Card
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	<p>The first twenty-eight (28) applicants (upon determination of Tier 1 Gift) who apply for any of the card type listed in Tier 2 above, get approved, activate their Card and meet the minimum Retail Spend of RM388 within the Qualifying Period, will be eligible for the Tier 2 Gift.</p> <p>(The Tier 1 Gift and Tier 2 Gift shall collectively be referred as “Campaign Prize (Rewards)”).</p> <p><i>Note: “Qualifying Period” is defined as the first sixty (60) days from the date the card has been successfully approved.</i></p> <p>Bonus: The applicant who meets the highest spend during the Qualifying Period will qualify to win a pair of Malaysia Airlines Business Class tickets to Taipei, Taiwan (“Bonus Prize”).</p> <p><i>Applicants whose UOB Credit Card applications have been approved, must activate their UOB Credit Card and meet the minimum Retail Spend within the Qualifying Period, in order to receive the Campaign Prize, and/or the highest Retail Spend within the Qualifying Period to win the Bonus Prize.</i></p> <p><i>To qualify for the Acquisition Gift of RM200 or RM400 (depending on the cardtype), Applicants must use their UOB Credit Card and meet the minimum Retail Spend of RM200 or RM400 within the Qualifying Period; however, this minimum spend requirement will be deemed as fulfilled should the Applicants meet the minimum Retail Spend for Tier 1 or Tier 2 Gift(s). (See clause 8 under Campaign Mechanics).</i></p>
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5. Subject to these Terms and Conditions, each Applicant whose application has been submitted during the Campaign Period and successfully approved by the Bank on or before **16 March 2025** will be entitled to the acquisition gift in the table below when the Applicant fulfills the fulfillment criteria (defined below):

Eligible Cardtypes	Fulfillment Criteria	Acquisition Gift/Reward(s)
<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 Platinum Business Card • UOB Lady’s Solitaire Card 	<p>Activate and meet the minimum Retail Spend of RM400 within the “Qualifying Period”</p>	<p>RM400 Cashback</p>

<ul style="list-style-type: none"> • UOB Simple Card • Lazada UOB Card • UOB Preferred Card • UOB ONE Platinum Card • UOB EVOL Card • UOB Lady's Platinum Card 	<p>Activate and meet the minimum Retail Spend of RM200 within the "Qualifying Period"</p>	<p>RM200 Cashback</p>
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6. Retail Spend refers to the purchase of any goods or services (local or international) with the use of a UOB Credit Card and may, at UOB Malaysia's discretion, include retail or online transaction, e-wallet top-up and any transactions related to a UOB Credit Card as may be determined by UOB Malaysia, except for the following transactions:
- a) Cash Advance.
 - b) Balance Transfers and/or Balance Conversion.
 - c) Flexi Credit Plans.
 - d) Easi-Payment Plan ("EPP") instalments and/or purchases.
 - e) Installment Payment Plan ("IPP") instalments and/or purchases.
 - f) Auto Balance Conversion.
 - g) Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.).
 - h) Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions.
 - i) Any taxes or levies.
7. Applicants 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 Applicants 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 Applicants 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 Applicants had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.

CAMPAIGN MECHANICS

8. The first thirty-eight (38) Applicants who meet the criteria in Clause 4 above shall be entitled to the Campaign Prize in addition to the acquisition gift/reward(s). Summary of the gift /prizes and the criteria are as follows: -

<p>Campaign Prize/Acquisition Gift/Bonus Prize (Rewards)</p>	<p>Criteria</p>
<p>Campaign Prize for Tier 1: RM1,888 cashback x 10 winners</p> <p>Campaign Prize for Tier 2: RM888 x 28 winners</p>	<p>The first 10 Applicants who apply for any eligible UOB Credit Card type under Tier 1, are successfully approved, and fulfill the minimum RM888 Retail Spend within the Qualifying Period, will qualify to win the Tier 1 Gift.</p> <p>The first 28 Applicants (upon determination of Tier 1 Gift) who apply for any eligible UOB Credit Card type under Tier 2, are successfully approved, and fulfill the minimum</p>

	RM388 Retail Spend within the Qualifying Period, will qualify to win the Tier 2 Gift.
Acquisition Gift: Cashback offer of RM400 or RM200 depending on the card type.	Applicants must activate their card and meet the minimum Retail Spend of RM200 or RM400 within the Qualifying Period. This minimum spend requirement will be considered fulfilled should the Applicants meet the minimum Retail Spend criteria for Tier 1 and Tier 2 Gift(s).
Bonus Prize: One pair of Malaysia Airlines business class tickets to Taipei, Taiwan worth RM8,000 (total of two tickets)	The Applicant who meets the highest Retail Spend within the Qualifying Period, will qualify to win the Bonus Prize.

9. **Winner Selection Process:**

- a) Post the Campaign end date, the list of successful Applicants will be pre-filtered for the first 38 (thirty-eight) Applicants who have applied for any eligible card type under Tier 1 and Tier 2 and have fulfilled the criteria as stated in the Campaign Mechanics (“Eligible Applicant”).
- b) Subject to Clause 6 above, Applicants who have met the criteria will receive the Campaign Prize (in addition to their Acquisition Gift/Reward(s)).
- c) Winners will be notified by the Bank via SMS and/or Electronic Direct Mailer (EDM) on or before 24 July 2025.

ADDITIONAL TERMS & CONDITIONS, DISCLAIMERS AND CONSENT TO DISCLOSURE OF PARTICULARS

10. All applicants must fulfill the requirements as stated in the terms and conditions above in order to participate in this campaign. Applicants must apply and submit by 16 February 2025 and the application must be subsequently approved (without any condition) by 16 March 2025.
11. The Bank has the right to forfeit the **Campaign Prize, Acquisition Gift and Bonus Prize** should the Applicant cancel their new UOB Credit Card prior to the fulfillment of the prize/gift.
12. Prior notice will be given to customers should there be any variation in the gift type offered.
13. **Consent to Disclosure of Particulars to Third-Party Service Providers:**
Eligible Persons, and/or Participants who participate in this Campaign and/or accepted any gift under the 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.
14. The following additional terms and conditions shall apply for the **Campaign Prize**: -
 - i. The Campaign Prize will be credited by the Bank to the Eligible Applicant’s credit card as per UOB Malaysia’s system and records within ten (10) weeks from the last calendar day of the Qualifying Period;

- ii. A confirmation SMS and/or EDM will be sent by the Bank to the Eligible Applicant to acknowledge that they will be rewarded with the Campaign Prize;
 - iii. Supplementary UOB Cardmembers are not entitled to the Campaign Prize. The Campaign Prize will be given to the principal UOB Cardmember only;
 - iv. Campaign Prize are given out on “as is” basis;
 - v. If there is any dispute or non-receipt of the Campaign Prize, Eligible Applicants are required to contact UOB Malaysia Contact Centre at 03-2612 8121 by 23 August 2025 at the latest to request an inquiry. No request for any inquiry will be entertained after 23 August 2025.
15. The following additional terms and conditions shall apply for **Acquisition Gift**: -
- i. The Acquisition Gift will be credited to Eligible Applicant’s credit card account within ten (10) weeks after the fulfilment of criteria in Clause 5 above;
 - ii. If there is any non-receipt of the Acquisition Gift, the Eligible Applicants is required to contact UOB Malaysia’s Contact Centre by phone or in writing and in any event, no later than 23 August 2025, failing which thereafter UOB Malaysia shall not be liable for non-receipt of the Acquisition Gift by the Eligible Applicant.
 - iii. The Acquisition Gift is provided on an “As Is” basis;
 - iv. UOBM reserves the right, as it deems fit to substitute the Acquisition Gift with another product of similar retail value with prior notice; and
 - v. The Acquisition Gift is not transferable.
16. The following additional terms and conditions shall apply for **Bonus Prize**: -
- i. The Bonus Prize will be supplied by the Bank’s participating partner merchant (“Partner”) and instructions to redeem the Bonus Prize will be emailed to the Eligible Applicant’s registered e-mail address as per UOB Malaysia’s system and records within ten (10) weeks from the last calendar day of the Qualifying Period;
 - ii. A confirmation SMS and/or EDM will be sent by the Bank to the Eligible Applicant to acknowledge that they will be rewarded with the Bonus Prize;
 - iii. Supplementary UOB Cardmembers are not entitled to the Bonus Prize. The Bonus Prize will be given to the principal UOB Cardmember only;
 - iv. Bonus Prize is not transferable, nor exchangeable for cash or credit or kind whether in part or in full;
 - v. Bonus Prize are given out on “as is” basis;
 - vi. Bonus Prize is subject to availability from the supplier. In the event that the supplier is unable to supply the Bonus Prize, the Bank reserves the right, as it deems fit to substitute the Bonus Prize with another product of similar retail value with prior notice;
 - vii. The delivery of the Bonus Prize will be fulfilled by Partner;
 - viii. 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 Bonus Prize. All disputed, claims or warranties must be addressed with the supplier. Where applicable, the Applicant will be solely responsible to bear any taxes, charges or fees attributable to such purchases;
 - viii. If there is any dispute or non-receipt of the Bonus Prize, the Eligible Applicant is required to contact UOB Malaysia Contact Centre at 03-2612 8121 by 23 August 2025 at the latest to request an inquiry. No request for any inquiry will be entertained after 23 August 2025.
17. In addition, Applicants whose application is submitted during the Campaign Period and successfully approved by UOB Malaysia on or before **16 March 2025** will be entitled to enjoy a 1-year annual fee waiver as per the table below:

Eligible Card Type	Annual Fee Waiver
<ul style="list-style-type: none"> • UOB Visa Infinite Card • UOB PRVI Miles Elite Card • UOB PRVI Miles Card • UOB World Card • UOB Platinum Business Card • UOB Lady’s Solitaire Card 	<p>1-year annual fee waiver (except for UOB Zenith Card)</p>
<ul style="list-style-type: none"> • Lazada UOB Card • UOB Preferred Card • UOB ONE Platinum Card • UOB EVOL Card • UOB Lady’s Platinum Card 	<p>1-year annual fee waiver</p>
<ul style="list-style-type: none"> • UOB Simple Card 	<p><i>Annual Fee Waiver Not Applicable as there is no Annual Fee for UOB Simple Card</i></p>

OTHER TERMS AND CONDITIONS

18. 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.
 - (e) Relevant UOB Credit Cards Terms and Conditions

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 in relation to this Campaign, this terms and conditions will prevail.

19. Customers shall seek clarification from UOB Malaysia’s authorized representative if there are any terms and conditions that the customers do not understand.
20. 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.
21. 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.
22. 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.

23. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or willful 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.
24. 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.
25. 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 willful misconduct specifically related to this Campaign.
26. 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.
27. The Bank has the discretion to forfeit the said Reward(s) under this Campaign if the Applicant 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.
28. The Bank's decision on all matters relating to the Campaign will be final and binding.
29. 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/ Applicant 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/Applicant 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.
30. 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, system failure, or any event beyond the reasonable control of the Bank.
31. 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.

32. 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.
33. 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.
34. 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 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.