

CYBERSALE CAMPAIGN
(5 July 2024 to 14 July 2024)
United Overseas Bank (Malaysia) Bhd
Terms and Conditions

This “Cybersale Campaign” (“Campaign”) is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia” or “the Bank”) which will run from 5 July 2024 at 00.00 hours (12.00 AM Malaysian time) to 14 July 2024 (11.59pm Malaysia time) (both dates inclusive) or such other dates as may be determined by the Bank from time to time with prior notice to you (“Campaign Period”).

ELIGIBILITY TO PARTICIPATE

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

- a) Who holds the UOB MasterCard/Visa Credit Card (“Eligible UOB Credit 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 UOB Malaysia Credit Cards terms and conditions for the Eligible UOB Credit Cards; or
- b) Who holds Debit MasterCard.

For the avoidance of doubt, Eligible UOB Credit Card and Debit MasterCard shall hereafter collectively referred to as “UOB Cards” or “UOB Card” if singular. Cardholders of UOB Cards shall be referred to as the “Cardmember”.

- c) Cardmember is required to enroll (using the cardmember’s mobile numbers as per UOB Malaysia’s record only) in order to participate in this Campaign through the short message service (“SMS”).

Cardmember who fulfill the above criteria shall hereinafter referred to as “Eligible Customers”.

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

- a) Transaction made using any of the following UOB Commercial Cards by Eligible Customer:
 - UOB Malaysia Business Card,
 - UOB Malaysia Corporate Card,
 - UOB Malaysia Purchasing Card and
 - UOB Malaysia Private Label Card.

For the avoidance of doubt, only the non-individuals commercial cardmember will be excluded from this campaign. Individual customers who hold both the above UOB Commercial Cards and UOB Cards may participate in this Campaign using their UOB Cards.

- b) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
- c) Customers whose participating Current and/or Savings Account and Debit Card/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.
- d) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia, UOB Malaysia’s subsidiary (ies) and UOB Malaysia’s related company (ies).
- e) Sole-proprietors, Partnerships, Charitable/ Non-profit Organizations/ Societies Customer, corporate and commercial customers.

Campaign Mechanic

3. This Campaign will consist of two (2) sub-elements as stated below:-

i. Spend Related Offers**a) Grand Prize**

3 Eligible Customers with highest cumulative Qualifying spend throughout the campaign period will be rewarded with RM7, 777 cashback ("Grand Prize Cashback")

b) Daily Cashback

Every 77th Qualifying spend in a day will be rewarded with 77% cashback of the 77th Qualifying spend, subject to a capping of RM777 ("Daily Cashback"). Total 5 Eligible Customers will be rewarded in a day.

c) E-Wallet Cashback

300 Eligible Customers who meets a minimum e-Wallet top up ("Qualifying e-Wallet spend") of RM500 in a single transaction in a day will stand a chance to be rewarded with RM37 cashback ("e-Wallet Cashback").

Grand Prize Cashback, Daily Cashback and e-Wallet Cashback shall collectively referred as "Cashback".

ii. UNIRM Redemption Offers**d) Pay with UNIRM (PwU)**

Eligible Customers will enjoy special redemption conversion rate of 500 UNIRM to RM1 for all the purchases that are posted in Eligible Customers' card accounts at the point of redemption ("PwU Conversion Rate") within Campaign Period.

e) Exclusive Catalogue Redemption ("Exclusive Catalogue Redemption")

10 products listed in clause 21 below will be offered at a special discounted points for redemption within the campaign period.

Enrolment

4. To participate in the Spend Related Offers, Eligible Customers are required to enroll via SMS (using Cardmember's mobile number in UOB Malaysia records) as per the enrolment process sets out below:

- a) Eligible Customers who receives an SMS and/or electronic direct mailer ("EDM") invitation from UOB Malaysia must follow the instructions provided in the SMS and/or EDM to enroll. The SMS and/or EDM will be sent to Eligible Customer's latest mobile numbers and/or latest email address recorded in UOB Malaysia's system; or
- b) Eligible Customers 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: **U3**
- c) Upon successful enrolment, the Eligible Customers will receive a confirmation of enrolment through SMS. The enrolment is deemed as not successful if the Eligible Customers does not receive any confirmation or acknowledgment of the enrolment for this Campaign from UOB Malaysia.

5. Eligible Customers are only required to enroll one (1)-time **from 4 July 2024 to 14 July 2024** and will be deemed as eligible to participate the Spend Related Offer after successful enrolment. The summary of the eligibility is illustrated in Table 1 below:

Table 1: Enrolment and Eligibility	
Eligible Customers successfully enrolled on:	Eligibility for Spend Related Offers
4 July 2024	Yes
6 July 2024	Yes
15 July 2024	No

6. Standard telecommunication charges will apply for each SMS send and such charges shall be borne by the Eligible Customers.
7. 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 the delay of the invitation SMS.
8. Upon successful enrolment, Eligible Customer must spend with their UOB Cards based on the Qualifying Spend criteria below in order to earn Cashback during the Campaign Period.

Campaign Qualifying Criteria

9. "Qualifying Spend" means any online purchases or transaction (including E-Wallet top-up) made within the Campaign Period.
10. Qualifying Spend that meet the following criteria:
 - a) Spend must be transacted using valid UOB Cards in local or foreign currency via online platform. In the event that any Qualifying Spend is made in a foreign currency, UOB Malaysia's prevailing exchange rate shall apply;
 - b) Qualifying Spend purchase or transaction made during the Campaign Period must be captured by the UOB Malaysia's system and posted not later than 7th from the end of the Campaign Period.
 - c) The Qualifying Spend commerce on 5 July 2024 at 00:00 hours (12:00am Malaysia Time) and ends on 14 July 2024 at 23:59 (11:59pm Malaysia Time).
11. Qualifying Spend shall **NOT** include the following:
 - a) Physical purchases or transaction made at merchants physical stores;
 - b) Instalments paid under Cash Advance, Flexi-Credit Plans, Easi-Payment Plan purchases, Auto Balance Conversion, Balance Transfer, Balance Conversion; or
 - c) Auto-billing/recurring transaction; or
For the avoidance of doubt, Auto-Billing transaction refer to an instruction from or authorized by you or a supplementary cardmember to a merchant to charge an amount to your UOB card using the card number on a recurring basis.
 - d) Void transactions; or
 - e) Reversals or refunds; or
 - f) Any taxes or levies; or
 - g) Such other transactions as UOB Malaysia may determine.
12. Qualifying Spend performed by supplementary credit card Cardholder and/or if the current/saving account is held by more than one person will be combined with its principal credit card/main account holder of current/saving for the purpose of this Campaign. For the avoidance of doubt, only the principal Cardholder will be eligible to receive the Cashback.

13. UOB Debit Card linked to Islamic current/savings account shall be subject to its terms and conditions for the purchase of Shariah Compliant goods and services only.

Spend Related Offers

14. E-Wallet Cashback

- a) The E-Wallet Cashback is RM37 Cashback and there will be a total of Three Hundred (300) E-Wallet Cashback allocated on each campaign day.
- b) “Qualifying E-Wallet Spend” means minimum spending of RM500 E-Wallet top-up at the following E-Wallet Platform using the valid UOB Cards and the E-Wallet top-up must be captured under the Merchant Category Code (“MCC”) in Table 3.

Table 3: E-Wallet Platform and Merchant Category Code (“MCC”)		
Eligible E-Wallet Platform	MCC	Description
Touch n Go	6540	E-Wallet
GrabPay		
Boost		
Lazada Wallet		
Shopee Pay		

- c) Eligible Customers who are also the first 300 with a minimum of **RM500** Qualifying e-Wallet spend in a single transaction made in a campaign day (in accordance with UOB Malaysia’s records) will be considered as the winner (“e-Wallet Cashback Winners”). See Table 4 below for the summary of winning criteria for E-Wallet Cashback.

Table 4: E-Wallet Cashback		
Spend Requirement	E-Wallet Cashback	E-Wallet Cashback capping
Minimum of RM500 Qualifying E-Wallet Spend	RM37	First 300 customers who fulfill the Spend Requirement per campaign day

- d) Eligible Customers can only win one (1) E-Wallet Cashback in a campaign day.
- e) The E-Wallet Cashback will be credited to the card that Eligible Customer used to transact within eight (8) weeks from the end of Campaign Period. If the transaction is made under the supplementary card, the cashback will be credited to the Principal cardholder’s credit card/account.
- f) The cashback awarded are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
- g) For the avoidance of doubt, the account(s) of the Eligible Customer must be in good standing at all times as determined by the Bank and not in breach of any of these Terms and Conditions and any of the terms and conditions defined below in general Terms and Conditions section. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Customer receive the Cashback, the Cashback shall be forfeited with no compensation or payment whatsoever.

15. Daily Cashback

- a) Five (5) Eligible Customers who are also the first 5 to be the 77th Qualifying Spend made in a campaign day (“Winning Transaction”) will be eligible for 77% cashback on the Wining Transaction amount. (“Daily Winners”).

Table 5: Daily Cashback		
Winning Transaction	Daily Cashback	Cashback Cap
First five (5) to be the 77 th Qualifying Spend made in a campaign day	77% cashback on the Winning Transaction amount subject to cashback cap	RM777 per Eligible Customer per campaign day

- b) The 77% cashback of the Winning Transaction is capped at RM777 per Daily Winner per campaign day.
- c) Eligible Customers can only win one (1) “Daily Cashback” a in a campaign day.
- d) Total Cashback for “Daily Cashback” is 5 units per campaign day and 50 units throughout the Campaign Period.
- e) The Daily Cashback will be credited to the Eligible Customer’s principal card account within eight (8) weeks after the end of the Campaign Period. If an Eligible Customer has multiple Cards the Daily Cashback will be credited to the highest Eligible card type with Qualifying Spend.
- f) The cashback awarded are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
- g) For the avoidance of doubt, the account(s) of the Eligible Customer must be in good standing at all times as determined by the Bank and not in breach of any of these Terms and Conditions and any of the terms and conditions defined below in general Terms and Conditions section. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Customer receive the Cashback, the Cashback shall be forfeited with no compensation or payment whatsoever.

16. Grand Prize

- a) The Grand Prize Cashback is RM7, 777 cashback which there will be three (3) Grand Prize Cashback allocated throughout the Campaign Period.
- b) Three (3) Eligible Customers with highest cumulative Qualifying spend throughout the Campaign Period will win the RM7,777 cashback and will be considered as the Grand Prize Cashback winner (“Grand Prize Cashback Winner”).
- c) The Grand Prize Cashback will be credited to the Eligible Customer’s principal card account within eight (8) weeks after the end of the Campaign Period. If an Eligible Customer has multiple Card Accounts, the Grand Prize Cashback will be credited to the highest Eligible card type with Qualifying Spend.
- d) The Cashback awarded are non-transferable to any other party or parties and not
- e) exchangeable for cash, credit or other goods, whether in part or in full.
- f) For the avoidance of doubt, the account(s) of the Eligible Customer must be in good standing at all times as determined by the Bank and not in breach of any of these Terms and Conditions and any of the terms and conditions defined below in general Terms and Conditions section, In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Customer receive the Cashback, the Cashback shall be forfeited with no compensation or payment whatsoever

UNIRM Redemption Offers

17. Subject to this Terms and Conditions, the UNIRinggit Redemption Offers is only applicable to the following cards listed as per below Table 6

Table 6: Eligible Card Type for UNIRinggit Redemption Offers	
Product Name	
<ul style="list-style-type: none"> • UOB Zenith, • UOB Visa PRVI Miles, • UOB Lady's Solitaire, • UOB Lady's Classic, • UOB Lady's Platinum, • UOB Preferred Platinum, • UOB Visa Infinite, • UOB Visa Infinite Metal, • UOB Privilege Banking Visa Infinite, • UOB PRVI Miles Elite, • UOB World, • Lazada UOB (only for Pay with UNIRM) 	

18. Pay with UNIRM (PwU)

- a) Eligible Principal Cardholder may use their UNIRinggit to pay for purchases made within the Campaign Period. For the avoidance of doubt, the PwU is only be eligible to Principal Cardholder of the UOB Credit Card but not the supplementary cardholder.
- b) To enjoy the special redemption conversion rate of 500 UNIRinggit to RM1, the Eligible Principal Cardholder is required to perform successful PwU via UOB TMRW during the Campaign Period. For avoidance of doubt, any PwU perform outside the Campaign Period will be converted as per normal conversion rate of 800 UNIRinggit to RM1.
- c) Eligible Principal Cardholder can only perform PwU for purchases that are billed/charged to Eligible Customer's account. Purchases made under 0% Instalment Payment Plan will not be eligible for PwU.
- d) For full terms and conditions of the Pw, please visit www.uob.my/unirm

19. Exclusive Catalogue Redemption ("Exclusive Catalogue Redemption")

- a) Subject to this Terms and Conditions, ten (10) exclusive catalogue products/items will be offered at discounted points for redemption in the UNIRinggit Rewards Programme. For the list of products/items may refers to Table 4 below.

Table 4: Exclusive Catalogue Redemption		
Redemption Code	Exclusive Catalogue Products	Discounted Points
CBJ001	20000MAH Redmi 18W Fast Charge Power Bank	68,000
CBJ002	Xiaomi Smart Kids Watch	176,000
CBJ003	OTE Coffee Mug	61,000
CBJ004	Daewoo Retro Steamer Iron	151,000
CBJ005	Popolo Portable Clothes Dryer	78,000
CBJ006	Barry Smith Pocket Pillow Air Travel W/Hoodie	80,000
CBJ007	IMOU Bullet 3 (5Mp)	160,000
CBJ008	Tefal Pure Pop Handheld Garment Steamer	111,000
CBJ009	OMRON Body Composition Monitor Hbf-375	411,000
CBJ010	GravaStar Alpha 65W Gan Fast Wall Charger	135,000

- b) Eligible Customer may redeem the exclusive catalogue product/items using their UNIRinggit within the Campaign Period.
- c) The exclusive catalogue products/items is only applicable for online redemption via UOB TMRW app and/or UOB Online Rewards Page.
- d) The exclusive catalogues products/items is only valid within the Campaign Period, while stock last.
- e) For full terms and conditions of the PwU, please visit www.uob.my/rewardsplus

Consent

- 20. Eligible Customers who participate in this Campaign (including by enrolling/registering with the Campaign and/or fulfilling the campaign mechanics' criteria and/or replying to the Campaign Q&A (by way of SMS)/ or perform PwU redemption/ or Exclusive Catalogue Redemption and/or accepting the Cashback(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 fulfillment of cashback.
- 21. UOB Malaysia warrants that the disclosure of such particulars to any third party service providers shall be limited to the Eligible Customer's names, mailing 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 fulfillment 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 AND CONDITIONS

- 22. 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) 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;
 - c) UOB Malaysia Credit Cards terms and conditions for the Eligible Cards;
 - d) UOB Debit Mastercard terms and conditions;
 - e) UOB Malaysia UNIRinggit Rewards Programme 2024 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.

- 23. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
- 24. 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.

25. 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. 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.
26. 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 Customer failing to be entitled to the cashback/offers/rewards under the Campaign.
27. 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.
28. 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.
29. 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.
30. 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 Customers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
31. 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 Customers 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.
32. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

[END]