

# UOB MALAYSIA x 1PAY E-WALLET PROMOTION

## TERMS & CONDITIONS

### UOB MALAYSIA DEBIT & CREDIT CARD

#### Update to the Terms and Conditions:

The following have been updated and the terms and conditions shall be effective from 9<sup>th</sup> November 2022.

- a. Clause 21 (b) (ii) and 21 (c) has been revised to reflect extended application and redemption date for the complimentary 5-Year ONECARD membership to 15<sup>th</sup> December 2022.

1. United Overseas Bank (Malaysia) Bhd (Company Reg. No. 199301017069 (271809-K)) (“UOB Malaysia”) is organising a “**UOB Malaysia x 1PAY e-Wallet**” Promotion (“Promotion”) from **3 October 2022 to 20 November 2022**(both dates inclusive) or such other dates as may be determined by UOB Malaysia from time to time (“Promotion Period”).

#### ELIGIBILITY

2. This Promotion is open to all new or existing UOB individual customer who has 1Utama SuperApp and meets **ALL** of the following conditions (hereinafter referred to as “**Eligible Customer**”):
  - a) 18 years of age and above.
  - b) Apply or hold the following UOB Master/Visa Credit Card/ UOB Debit MasterCard (“**UOB Card**”) during the Promotion Period:
    - Principal /supplementary UOB Master/ Visa Credit Card; or
    - UOB Debit MasterCard issued linked to an existing/new UOB Malaysia conventional/islamic current or savings account (“**Participating Account**”).
  - c) Account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia.
  - d) Accounts(s) are not in breach of the UOB Visa / MasterCard Cardmember Agreement (“Cardmember Agreement”) and/or UOB Debit MasterCard Terms and Conditions.
  - e) Customer is a ONECARD member whose membership is current, valid and subsisting as determined by ONECARD, 1PAY and 1 Utama Shopping Centre during the Promotion Period.
3. Customers shall not be eligible to participate in this Promotion if they fall within **ANY** of the following:
  - a) Private Banking customers of UOB Malaysia.
  - b) Non-individual customers of UOB Malaysia.
  - c) Customers whose Participating Account is pledged, charged or assigned under loan/financing facilities.
  - d) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
  - e) Customers whose Participating Account and/or UOB Cards are terminated, closed, delinquent or unsatisfactorily conducted as determined by UOB Malaysia within the Promotion Period.
  - f) Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies).
  - g) Customers who hold any UOB Malaysia Corporate, Purchasing, Business and Private Label Card accounts(s).
  - h) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia, UOB Malaysia’s subsidiary(ies) and UOB Malaysia’s related company(ies).
  - i) Sole-proprietors, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers.
4. This promotion is applicable to any 1PAY participating outlet(s) at Bandar Utama, including the following (“**Participating Outlet**”):
  - a) 1 Utama Shopping Centre
  - b) One World Hotel
  - c) 1 First Avenue
  - d) Centrepont Neighbourhood Centre
  - e) The Club @ Bukit Utama

- f) Village Shops @ The Club, Bukit Utama
  - g) Avante Hotel
5. For avoidance of doubt, this promotion shall commence on 3 October 2022 at 00:00 hours (12.00 am Malaysian time) and ends on 20 November 2022 at 23:59 hours (11.59pm Malaysian time).
  6. Eligible Customer shall be entitled to participate in the following three (3) promotions:
    - a) **Promotion 1:** Top Up 1PAY e-Wallet with UOB Card to earn 10% Cashback
    - b) **Promotion 2:** Spend with UOB Card via 1PAY e-Wallet to earn 10% Cashback
    - c) **Promotion 3:** Apply and activate UOB Card to earn cash rewards and a complimentary 5-year ONECARD Membership.

**Promotion 1: Top Up 1PAY e-Wallet With UOB Card to Earn 10% Cashback**

7. Eligible Customer is required to top up a minimum of RM 100 in a single transaction with UOB Card via 1PAY e-Wallet during the Promotion Period to earn 10% cashback ("**Cashback 1**"). The top up must be captured by the card system maintained by UOB Malaysia and ONECARD Operator to be deemed successful participation.
8. The Cashback 1 is allocated as per presented in Table A:

**Table A**

<b>Capping</b>	Limited to 1 cashback redemption per Eligible Customer per day and capped at RM50 per Eligible Customer throughout the Promotion Period.
<b>Total Cashback 1 allocated daily</b>	RM 2,000
<b>Total Cashback 1 allocated throughout Promotion Period</b>	RM 100,000

9. The Cashback 1 is rewarded on a first-come, first-served basis, and subject to availability. UOB Malaysia does not have any obligation to inform the Eligible Customers should the Cashback 1 has reached its allocated limit.
10. For avoidance of doubt, Promotion 1 is not applicable for car park credit top up.

**Promotion 2: Spend With UOB Card Via 1PAY e-Wallet To Earn 10% Cashback**

11. Eligible Customer is required to spend a minimum of RM 300 in a single transaction with UOB Card via 1PAY e-wallet at any Participating Outlet during Promotion Period, to earn 10% cashback ("**Cashback 2**"). The spend made must be captured by the card system maintained by UOB Malaysia and ONECARD Operator to be deemed successful participation.
12. The transaction(s) must be made with direct pull payment using linked UOB Card via 1PAY e-Wallet. Physical payments made with UOB Card shall not be eligible for Promotion 2.
13. The Cashback 2 is allocated as per presented in Table B:

**Table B**

<b>Capping</b>	Limited to 1 cashback redemption per Eligible Customer per day and capped at RM120 per Eligible Customer throughout the Promotion Period.
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<b>Total Cashback 2 allocated daily</b>	RM 1,200
<b>Total Cashback 2 allocated throughout Promotion Period</b>	RM 60,000

14. The Cashback 2 is rewarded on a first-come, first-served basis, and subject to availability. UOB Malaysia does not have any obligation to inform the Eligible Customers should the Cashback 2 has reached its allocated limit.
15. 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.

**Promotion 3: Apply and Activate UOB Card To Earn Cash Rewards & A Complimentary 5-Year ONECARD Membership.**

16. To participate in this Promotion, Eligible Customer must apply for UOB Master/Visa Credit Card via **ANY** of the following channels during the Promotion Period:
  - a) UOB Malaysia sales booth at 1 Utama Shopping Centre.
  - b) Online application via UOB Malaysia website through specific QR code or link provided in channels of communication UOB Malaysia uses to reach out to Eligible Customers.
17. Eligible Customer who successfully apply and activate UOB Cards during the Promotion Period is entitled to earn up to RM 200 cash reward (“**Cash Reward**”) and complimentary 5-Year ONECARD membership (“**Membership Reward**”), subject to Eligible Customer’s ONECARD membership tier as set out in Table C below.

For avoidance of doubt, Eligible Customer who is an existing ONECARD member is entitled for the Cash Reward only. For Eligible Customer who is not an existing ONECARD member is entitled for the Cash Reward and complimentary 5-year ONECARD membership.

**Table C**

<b>Membership Tier</b>	<b>ONECARD (Red)</b>	<b>ONECARD SILVER and ONECARD LUXE</b>
<b>Rewards</b>	<ul style="list-style-type: none"> <li>• RM 100 Cash Reward</li> <li>• Complimentary 5-Year ONECARD membership</li> </ul>	<ul style="list-style-type: none"> <li>• RM 200 Cash Reward</li> <li>• Complimentary 5-Year ONECARD membership</li> </ul>

18. Each Eligible Customer will receive a maximum of one (1) Reward irrespective of the total number of UOB Card applied and activated throughout the Campaign Period.
19. The total Cash Reward allocated under this Promotion 3 is capped at RM 300,000 throughout the Promotion Period, on a first-come, first-served basis and subject to availability. UOB Malaysia does not have any obligation to inform the Eligible Customers should the Cash Reward has reached its allocated limit.

**Fulfilment of Cashbacks/ Rewards**

20. Cashback 1 and/or Cashback 2 (collectively as “**Cashback**”), are subject to the following conditions:
  - a) The Cashback(s) awarded will be credited into the Eligible Customer’s ONECARD account in the form of UPoints within fourteen (14) business days from the date of transaction.
  - b) Eligible Customers who qualifies for the Cashback(s) can check the Cashback credited via transaction history in the 1 Utama SuperApp.

21. The Cash Reward and/or Membership Reward (collectively as “**Reward**”) are subject to the following conditions:
  - a) The Eligible Customer consents and allow UOB Malaysia to provide 1Utama with Eligible Customer’s personal information including name, contact number, email address and National Registration Identity Card (NRIC) number for the purpose of facilitating the Reward fulfilment process.
  - b) In order to redeem the Cash Reward, Eligible Customer who is not an existing ONECARD member:
    - i. Must redeem the Membership Reward (if applicable) at 1 Utama Shopping Centre’s customer service counter by presenting the Eligible Customer proof of successfully activated UOB Card account within the Promotion Period. For avoidance of doubt, the Membership Reward is not redeemable via ONECARD online application.
    - ii. Are required to apply for ONECARD membership by 15<sup>th</sup> December 2022 for the crediting of the CashReward into the Eligible Customer ONECARD account.
  - c) Subject to Clause 21(b), Eligible Customers will receive an E-Code via a Short Messaging Service (“**SMS**”) from UOB Malaysia within fourteen (14) days after 15<sup>th</sup> December 2022 to redeem the Cash Reward via 1 Utama SuperApp. The SMS will be sent to the Eligible Customer’s registered mobile numbers as per UOB Malaysia record.
  - d) The Cash Reward shall be credited in the form of 1PAY e-wallet credits into Eligible Customers’ ONECARD account immediately upon redemption.
22. The Cashback and Reward (whichever applicable) is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
23. At the time of awarding the Cashback and Reward (whichever applicable), the Eligible Customer’s UOB Card account(s), ONECARD membership and 1PAY e-Wallet must be current, valid, subsisting and in good credit standing as may be determined by UOB Malaysia and 1 Utama, and not in breach of any of these terms and conditions and any of the terms and conditions of the Cardmember Agreement.

## GENERAL TERMS AND CONDITIONS

24. By participating in this Promotion, the Eligible Customers agree to be bound by these terms and conditions, Cardmember Agreement, UOB Debit MasterCard Terms and Conditions, Terms and Conditions Governing Accounts and Services (Conventional Banking) and the Terms and Conditions governing Islamic Accounts and Services (collectively as “Generic T&Cs”), including any amendments or variations to the Generic T&Cs and the decision of UOB Malaysia in connection with any matter relating to the Promotion shall be final, conclusive and binding on the Eligible Customers. If there is any inconsistency between this terms and conditions and the Generic T&Cs, this terms and conditions will prevail.
25. Customers shall seek clarification from UOB Malaysia or 1 Utama’s authorized representative if there are any terms and conditions that the customers do not understand.
26. UOB Malaysia and 1 Utama 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 Customers failing to be entitled to the rewards under the Promotion.
27. 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 Promotion 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 Promotion.
28. UOB Malaysia and 1 Utama shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Promotion offered which are published in any mass media, marketing or advertising materials.
29. UOB Malaysia and 1 Utama 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 Promotion, unless due to UOB Malaysia or 1 Utama's gross negligence or willful misconduct specifically related to this Promotion.

30. To the fullest extent permitted by law and unless due to UOB Malaysia or 1 Utama's gross negligence or willful misconduct, UOB Malaysia and 1 Utama 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.
31. In the event of any inconsistency between these terms and conditions and the terms and conditions stated in any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, these terms and conditions shall prevail.
32. UOB Malaysia and 1 Utama reserves the right to cancel, withdraw, suspend, extend or terminate the Promotion prior to the expiry of the Promotion 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 or 1 Utama of the Promotion shall not entitle the Eligible Customers to any claim or compensation against UOB Malaysia and 1 Utama 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.
33. To the fullest extent permitted by Shariah, UOB Malaysia and 1 Utama reserves the right to add, delete, suspend or vary the Promotion terms and conditions, from time to time, wholly or in part by providing prior notice to the Eligible Customers via posting on UOB Malaysia and 1 Utama'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.
34. 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**