

UOB Malaysia Capture Every Merdeka Moment Flash Deal Campaign

TERMS AND CONDITIONS

CAMPAIGN PERIOD

This UOB Malaysia Capture Every Merdeka Moment Flash Deal Campaign (“**Campaign**”) organized by United Overseas Bank (Malaysia) Bhd (Company No. 199301017069 (271809-K)) (“**UOB Malaysia**” or the “**Bank**”) will commence from **10 August 2026 to 23 August 2026** (both dates inclusive) or until such date(s) as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

ELIGIBILITY

1. 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 Visa Infinite Card
- UOB PRVI Miles Elite 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;
 - 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 CAPTURE EVERY MERDEKA MOMENT FLASH DEAL CAMPAIGN CRITERIA

4. To be eligible to receive a prize under this Campaign, an Applicant is required to meet the Campaign criteria set out below:-

Eligibility and List of Cards for Tier 1 and Tier 2	a. Applicants must apply for any of the eligible UOB Credit Card during the Campaign Period to qualify to be in running to win for either the Insta360 GO Ultra Snap & Shoot Bundle ("Tier 1 Gift") or RM1,000 cashback ("Tier 2 Gift"). b. The first five (5) applicants who applies for any of the eligible card types listed in Tier 1 below, whose applications are approved, who activate their card, and meet the minimum retail spend of RM2,500 within the Qualifying Period will win the Tier 1 Gift. <u>Eligible card type for Tier 1 Gift:</u> • UOB Visa Infinite Card • UOB PRVI Miles Elite Card • UOB World Card • UOB Lady's Solitaire Card • UOB Platinum Business Card c. The first fifteen (15) applicants (upon determination of Tier 1 Gift) who apply for any of the eligible card types listed in Tier 2 below, whose applications are approved, who activate their card, and meet the minimum retail spend of RM500 within the Qualifying Period will win for the Tier 2 Gift. <u>Eligible card type for Tier 2 Gift:</u> • UOB Visa Infinite Card • UOB PRVI Miles Elite 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: ○ UOB Lady's Solitaire Card ○ UOB Lady's Platinum Card d. The Tier 1 Gift and Tier 2 Gift shall collectively be referred as the ("Campaign Prize"). Applicants who apply for any eligible Cards stated above will only be entitled to received one (1) Campaign Prize, which will be awarded based on the first eligible Card that meets
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	the minimum retail spend requirement within the Qualifying Period. e. Applicants whose UOB Credit Card applications have been approved must activate their UOB Credit Card and fulfill the minimum retail spend requirement within the Qualifying Period in order to be qualified to win the Campaign Prize(s), in accordance with the Campaign Mechanics set out in Clause 7 below. f. In addition to the above prize, all Applicants whose UOB Credit Card applications are successfully approved by the Bank on or before 23 September 2026 will be entitled to an annual fee waiver, as specified in Clause 15 of these Terms and Conditions, as well as an acquisition gift of RM88 cashback ("Acquisition Gift"). g. To qualify for the Acquisition Gift of RM88 cashback, Applicants must use their UOB Credit Card and meet the minimum retail spend of RM200 within the Qualifying Period. However, this minimum spend requirement will be deemed fulfilled if the Applicants meet the minimum retail spend requirement for Tier 1 or Tier 2 Gift(s). (Refer to Clause 7 under Campaign Mechanics). <i>Note: "Qualifying Period" is defined as sixty (60) days from the date the Card has been successfully approved.</i>
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5. "Retail spend" refers to the purchase of any goods or services (local or international) with the use of a UOB Credit Card and may, 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.

6. 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 Campaign Gift and/or Acquisition Gift (where applicable) 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

7. The Campaign Prize winner shall be qualified to receive BOTH the Campaign Prize(s) and the Acquisition Gift (where applicable). The summary of the Campaign Prize(s)/Acquisition Gift and the applicable criteria are set out below: -

Campaign Prize/Acquisition Gift	Campaign Criteria
Campaign Prize for Tier 1: Insta360 GO Ultra Snap & Shoot Bundle worth of RM2,099 X 5 winners	First five (5) Applicants who apply for any eligible UOB Credit Card type under Tier 1, are successfully approved, and fulfill the minimum RM2,500 retail spend within the Qualifying Period, shall be eligible to receive the Tier 1 Gift.
Campaign Prize for Tier 2: RM1,000 Cashback x 15 winners	First fifteen (15) 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 RM500 retail spend within the Qualifying Period, shall be eligible to receive the Tier 2 Gift.
*Acquisition Gift: Cashback offer of RM88	Applicants must activate their UOB Credit Card and meet the minimum retail spend of RM200 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).

*The Acquisition Gift of RM88 cashback is not capped. All Applicants who fulfil the criteria will receive the Acquisition Gift.

8. Winner Selection Process:

- Post the Campaign end date, the Bank will compile and verify all Applicants who have applied for the eligible Card(s) under Tier 1 and Tier 2 and have fulfilled the Campaign Criteria.
- Twenty (20) of the earliest Applicants, based on time sequence, who falls within the first five (5) qualifier for Tier 1 Gift and the first fifteen (15) qualifier for Tier 2 Gift, and who fulfills all Campaign Criteria, will be identified as the Winners of the respective Campaign Prize ("Winners").
- Subject to Clause 7 above, each Winner will receive the respective Campaign Prize, in addition to any Acquisition Gift are entitled to.
- Winners will be notified by the Bank via SMS and/or Electronic Direct Mailer (EDM) on or before 14 February 2027.

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

- 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 23 August 2026 and the application must be subsequently approved (without any condition) by 23 September 2026.
- The Bank has the right to forfeit the **Campaign Prize and Acquisition Gift** should the Applicant cancel their new UOB Credit Card prior to the fulfillment of the prize/gift.
- Prior notice will be given to Applicants should there be any variation in the gift type offered.
- 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.

13. The following additional terms and conditions shall apply for the **Campaign Prize (Tier 1 and Tier 2 Gift)**:

- i. The **Tier 1 Gift** will be supplied by the Bank's participating partner merchant ("Partner") and instructions to redeem the Campaign Prize will be emailed to the Winner's registered email address as per UOB Malaysia's system and records within ten (10) weeks from the last calendar day of the Qualifying Period;
- ii. The **Tier 1 Gift** is subject to availability from the supplier. In the event that the supplier is unable to supply the **Tier 1 Gift**, the Bank reserves the right, as it deems fit to substitute the **Tier 1 Gift** with another product of similar retail value with prior notice;
- iii. The delivery of the **Tier 1 Gift** will be fulfilled by Partner;
- iv. 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 **Tier 1 Gift**. All disputed, claims or warranties must be addressed with the supplier or the manufacturer. Where applicable, Winners will be solely responsible to bear any taxes, charges or fees attributable to such purchases;
- v. The title in the **Tier 1 Gift** and any risk of loss or damage to the **Tier 1 Gift** will pass to the Winners upon delivery of the **Tier 1 Gift** to such Winners. The Bank shall not be liable for or obliged to recognize or replace any defective **Tier 1 Gift** where such defect, loss or damage in respect of the **Tier 1 Gift** is not due to the fault and/or negligence of the Bank;
- vi. The **Tier 2 Gift** will be credited by the Bank to the Winner's credit card as per UOB Malaysia's system and records within ten (10) weeks from the last calendar day of the Qualifying Period;
- vii. A confirmation SMS and/or EDM will be sent by the Bank to the Winner to acknowledge that they will be rewarded with the **Campaign Prize**;
- viii. Supplementary UOB Cardmembers are not entitled to the **Campaign Prize**. The **Campaign Prize** will be given to the principal UOB Cardmember only;
- ix. The **Campaign Prize** will not be transferable;
- x. The **Campaign Prize** will be provided on an "As Is" basis;
- xi. UOBM reserves the right, as it deems fit to substitute the **Campaign Prize** with another product of similar retail value with prior notice; and
- xii. If there is any dispute or non-receipt of the **Campaign Prize**, Winners are required to contact UOB Malaysia Contact Centre at 03-2612 8121 by 14 February 2027 at the latest to request an inquiry. No request for any inquiry will be entertained after 14 February 2027.

14. The following additional terms and conditions shall apply for **Acquisition Gift**: -

- i. The **Acquisition Gift** will be credited to the Winner's credit card account within ten (10) weeks after the fulfilment of criteria in Clause 5 above;
- ii. The **Acquisition Gift** will be provided on an "As Is" basis;
- iii. The **Acquisition Gift** will not be transferable;

- iv. UOB Malaysia reserves the right, as it deems fit to substitute the **Acquisition Gift** with another product of similar retail value with prior notice;
- v. UOB Malaysia has the right to forfeit the **Acquisition Gift** should the Winner cancel their new UOB Credit Card prior to the fulfilment of the **Acquisition Gift**; and
- vi. If there is any non-receipt of the **Acquisition Gift**, the Winner is required to contact UOB Malaysia's Contact Centre by phone or in writing and in any event, no later than 14 February 2027, failing which thereafter UOB Malaysia shall not be liable for non-receipt of the **Acquisition Gift** by the Winner.

15. In addition, Applicants whose application is submitted during the Campaign Period and successfully approved by UOB Malaysia on or before **23 September 2026** will be entitled to enjoy annual fee waiver as per the table below:

Eligible Card(s)	Annual Fee Waiver
• UOB Visa Infinite Card • UOB PRVI Miles Elite Card • UOB World Card • UOB Lady's Solitaire Card • UOB Lady's Platinum Card • Lazada UOB Card • UOB Preferred Card • UOB ONE Platinum Card • UOB EVOL Card	1-year annual fee waiver
• UOB Platinum Business Card	2-year annual fee waiver
• UOB Simple Card	<i>Annual Fee Waiver Not Applicable as there is no Annual Fee for UOB Simple Card</i>

GENERAL TERMS AND CONDITIONS

16. By participating in this Campaign, the Eligible Applicants 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 UOB Personal Internet Banking and Mobile Services;
 - (b) UOB VISA/MASTERCARD Cardmember Agreement; and
 - (c) Product terms and conditions and/or agreements of the 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 Applicants. If there is any inconsistency between these terms and conditions and the terms and conditions listed above in relation to this Campaign, this terms and conditions will prevail.

17. UOB Malaysia may, having reviewed Eligible Applicants' supporting documents, have the right to approve or reject any application and/or supporting documents as requested by UOB Malaysia upon determining 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 Applicants 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 Applicants. 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 Applicants 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 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.
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 Applicants 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.
25. 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.
26. The Bank has to forfeit the said Reward(s) under this Campaign if the Eligible Person/participant/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.
27. 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.

28. To the fullest extent permitted by law, UOB Malaysia shall 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.
29. To the fullest extent permitted by law, UOB Malaysia may, with prior notice, reasonably 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.
30. 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.
31. 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.
32. 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.

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