

UOB MALAYSIA UNIRinggit Redemption Campaign TERMS AND CONDITIONS

This "UNIRinggit Redemption Campaign" ("Campaign") is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No.199301017069 (271809-K) ("UOB Malaysia") which will run from 10 July 2025 (12.00 AM Malaysian time) to 31 July 2025 (11.59pm Malaysia time) (both dates inclusive) ("Campaign Period").

ELIGIBILITY TO PARTICIPATE

1. This Campaign is open to all UOB Malaysia principal credit cardmembers and meet **ALL** of the following conditions:
 - a) Whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia.
 - b) Agree to be bound by the terms and conditions governing this Campaign.
 - c) Existing cardmembers of following UOB MasterCard/Visa credit card(s) issued in Malaysia:
 - i) UOB Zenith,
 - ii) UOB Visa PRVI Miles,
 - iii) UOB Lady's Solitaire
 - iv) UOB Lady's Classic,
 - v) UOB Lady's Platinum
 - vi) UOB Preferred Platinum,
 - vii) UOB Visa Infinite,
 - viii) UOB Visa Infinite Metal,
 - ix) UOB Privilege Banking Visa Infinite,
 - x) UOB PRVI Miles Elite,
 - xi) UOB World

Hereafter collectively referred to as "UOB Credit Cards" or "UOB Credit Card" if singular.

2. Cardmembers shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - a) Persons who are or have become mentally unsound, deceased, insolvent, adjudicated bankrupt or have legal proceedings of any nature instituted against them, facing legal incapacity or are incapable of handling their affairs.
 - b) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia.
 - c) Customers whose participating 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) Sole-proprietors, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers.

- e) Any individual who has not complied with any provision of these terms and conditions.
- f) Anyone whom UOB Malaysia may decide to exclude for any reason or with prior notice at any time.

CAMPAIGN MECHANICS

3. Cardmember(s) may earn a RM10 cashback with every 80,000 UNIRinggit from Pay with UNIRinggit OR TNG EWALLET RELOAD PIN redemption in a single transaction; shall hereinafter be referred to collectively as ("Eligible Redemption(s)") or, each ("Eligible Redemption"), as illustrated in Table 1 below using UOB Credit Cards and shall hereinafter be referred to collectively as "Eligible Cardmember(s)" or, each "Eligible Cardmember".

Table 1: Cashback Earning	
Criteria	With every 80,000 UNIRinggit redemption in a single transaction from: 1. Pay with UNIRinggit; OR 2. TNG EWALLET RELOAD PIN
Cashback Offer	RM10 Cashback on the Eligible Redemption, subject to the capping below
Total Cashback Pool throughout the Campaign Period	RM120,000

Each cashback shall be individually referred to as "Cashback" and collectively referred to as "Cashbacks".

4. As an illustration:

	Scenario 1	Scenario 2	Scenario 3
Eligible Redemption	800,000 UNIRinggit redemption of Pay with UNIRinggit	80,000 UNIRinggit redemption of TNG EWALLET RELOAD PIN	(a) 80,000 UNIRinggit redemption of TNG EWALLET RELOAD PIN (b) 160,000 UNIRinggit redemption of Pay with UNIRinggit
Cashback Offer ¹	RM10	RM10	RM10
Cashback Amount ²	RM100	RM10	RM30

¹ RM10 cashback with every 80,000 UNIRinggit redemption in a single transaction from Pay with UNIRinggit OR TNG EWALLET RELOAD PIN.

² the Cashback amount will be fulfilled according to the Fulfillment of Cashback section.

5. To enjoy Cashbacks, Eligible Cardmember(s) would have met the following step and/or requirement:
 - a) Performed a Pay with UNIRinggit redemption for purchases that are billed/charged to credit card account. Pay with UNIRinggit is not applicable to purchases using supplementary card and/or purchases made under 0% Instalment Payment Plan.
 - b) Eligible Cardmember(s) are required to perform successful Eligible Redemption(s) via UOB TMRW app within the Campaign Period. For the avoidance of doubt, any Eligible Redemption(s) performed outside of Campaign Period will not be eligible for Cashback.
6. Eligible Cardmember(s) are eligible for the Cashbacks upon successful Eligible Redemption(s), on a first-come, first served basis subject to availability until the total Cashback pool is exhausted.
7. In the event of a tie (i.e same redemption time stamp), Eligible Cardmember(s) with the highest UNIRinggit redeemed from Eligible Redemption(s) will be entitled to receive the Cashback.
8. For full terms and conditions of UOB Pay with UNIRinggit, please refer to UOB Malaysia UNIRinggit Rewards Programme Terms and Conditions.

FULFILMENT OF CASHBACK

9. Cashbacks will be credited to the Eligible Cardmember's principal card account within 8 weeks after the end of Campaign Period. The Cashback will be credited to the UOB Credit Cards that was used for Eligible Redemption(s).
10. The following additional terms and conditions shall apply to the Cashback:-
 - a) Cashback is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
 - b) If there is any dispute or non-receipt of Cashback, the Eligible Cardmember is required to contact UOB Malaysia within 8 weeks to request for an inquiry, no request for any inquiry will be processed thereafter.
11. UOB Malaysia reserves the right to substitute the Cashback at any time with prior notice for any product of similar or equivalent value with the Cashback.
12. In the event that Eligible Cardmember's card account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Cardmember(s) receive the Cashback, the Cashback shall be forfeited, and the Eligible Cardmember(s) shall not be entitled any compensation or payment whatsoever. At the time of awarding the Cashback, the Eligible Cardmember's card account(s) must fulfil the requirements of this terms and conditions.

GENERAL TERMS AND CONDITIONS

13. 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) 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).
- b) UOB Malaysia Visa/Mastercard Cardmember Agreement.
- c) UOB Malaysia Credit Cards terms and conditions relating to the respective UOB Credit Cards.
- d) UNIRINGGIT Rewards Programme 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 Cardmembers. 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.

- 14. Eligible Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
- 15. 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 cardmembers. 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.
- 16. If UOB Malaysia determines that the Eligible Cardmembers are disqualified to participate in this Campaign or to receive the Cashback under this Campaign, UOB Malaysia may forfeit the Cashback, reclaim the Cashback from any of the Eligible Cardmembers' accounts with UOB Malaysia and with notice to them. If the monies standing to the credit of Eligible Cardmembers' accounts are insufficient to reimburse UOB Malaysia, the Eligible Cardmembers shall immediately reimburse UOB Malaysia for the value of the Cashback through such means as UOB Malaysia may determine.
- 17. Unless specifically mentioned in this terms and conditions, this Campaign is not valid with other UOB Malaysia's campaigns, promotions and no other special, additional, preferential rates and/or gift shall be given to the Eligible Cardmembers in addition to this Campaign.
- 18. To the fullest extent permitted by law UOB Malaysia will not be liable or responsible for any loss or whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of Cashback under this Campaign or participation in this Campaign. Without limiting the foregoing, UOB Malaysia will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of the UOB Malaysia's online banking services or mobile banking services, howsoever caused.
- 19. 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.

20. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and/or the Cashback offered which are published in any mass media, marketing or advertising materials.
21. To the fullest extent permitted by law, 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 Cardmember to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Cardmember whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
22. 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.
23. To the fullest extent permitted by law, UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Cardmember 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.
24. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardmember agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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