

UOB MALAYSIA
5x UNIRM at MICHELIN Starred Restaurants, Kuala Lumpur | Penang 2025
TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is organising the 5x UNIRM at MICHELIN Starred Restaurants, Kuala Lumpur | Penang 2025 ("Campaign") from 1 June 2025 to 31 December 2025 (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time ("Campaign Period").

ELIGIBILITY TO PARTICIPATE

1. This campaign is open to customer of UOB Malaysia who are the principal and/or supplementary Mastercard/ Visa Credit card of the following: -
 - a) Visa Infinite Metal
 - b) Privilege Banking Visa Infinite
 - c) Visa Infinite
 - d) Zenith
 - e) Lady Solitaire
 - f) PRVI Miles Elite

Hereinafter the above card(s) shall be referred as "Eligible Card" or "Eligible Cards". Customer who are holding the above "Eligible Card" shall be known as the "Eligible Cardmembers" or each "Eligible Cardmember".

2. Eligible Cardmembers will not be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - a) Customers whose participating Eligible Card held with UOB Malaysia are terminated, closed, delinquent, pledged, charged or assigned under loan/financial facilities or unsatisfactorily conducted as determined by UOB Malaysia within the Campaign Period.
 - b) Person who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - c) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia.
 - d) Any individual who has not complied with any provision of these terms and conditions.
 - e) Anyone whom UOB Malaysia may decide to exclude for any reason or with prior notice at any time.

3. Notwithstanding the eligibility of participation, the following transactions will **NOT** be considered for the purpose of this Campaign: -
- E-Wallets
 - QR Payments
 - Cash payments
 - Bank Transfer
 - Online Banking (FPX)
 - E-Commerce/Online purchases

CAMPAIGN MECHANIC AND QUALIFYING CRITERIA

4. Eligible Cardmember(s) will be entitled to 5x UNIRM for every RM1.00 spend at **MICHELIN Starred Restaurants, Kuala Lumpur | Penang 2025** awarded restaurants that are settled in Ringgit Malaysia ("Eligible Spend") using the Eligible Card(s) during the Campaign Period.
5. The Eligible Spend that qualified for 5x UNIRM must fall under the following Eligible Merchant Listing and Merchant Category Code (MCC) as listed in Table A below.

Table A		
Merchant Listing	MCC	Merchant Description
2 MICHELIN Stars Restaurant, Kuala Lumpur Penang 2025 1. Dewakan	5811, 5812, 5813, 5814	Eating / Drinking places, Lounges, Fast Food Restaurants
1 MICHELIN Star Restaurant, Kuala Lumpur Penang 2025 <u>Kuala Lumpur</u> 1. Beta 2. Chim By Chef Noom 3. DC. By Darren Chin 4. Molina <u>Penang</u> 1. Au Jardin 2. Auntie Gaik Lean's Old School Eatery		

6. The 5x UNIRM will be capped at **15,000 UNIRM** per calendar month per Eligible Cardmember, where **"Calendar Month"** refer to the period commencing at 00:00 hours (12am Malaysia time) on the first day of the month and ending at 23:59 hours (11.59pm Malaysia time) on the last day of the same month.
7. The 5x UNIRM will be awarded upon the Eligible Spend being successfully captured and posted to the Eligible Cardmember's account.
8. Eligible Spend shall **NOT** include the following:
 - a) Transactions which are subsequently cancelled or refunded,
 - b) Disputed, unauthorized or fraudulent purchase transaction, or
 - c) Transaction which is not made at specific Merchant Categories and Eligible Merchant as states at Table A above.
9. UOB Malaysia will be relying on the information provided by the merchant to determine whether such transaction falls within the Eligible Spend. UOB Malaysia shall not be responsible for any error, failure or delay in transmission of evidences of sales transactions by merchant establishments or any other party.
10. The Eligible Spend made during the Campaign Period must be captured by the **UOB Malaysia's system and posted not later than 14th** day from the end of the Campaign.
11. To the fullest extent permitted by law, the Bank shall determine which spend category constitutes Eligible Spend and all transactions as recorded by the Bank (save for fraud and manifest error) shall be final and conclusive.
12. Eligible spend performed by supplementary credit card Cardholder will be combined with its principal credit card holder for the purpose of this campaign. For the avoidance of doubt, only principal Cardholder will be eligible to receive the 5x UNIRM.

GENERAL TERMS AND CONDITIONS

13. By participating in this Campaign, the Eligible Cardmembers agree to be bound by this terms and conditions.

14. Eligible Cardmember **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 5x UNIRM under this Campaign, UOB Malaysia may forfeit the 5x UNIRM, reclaim the 5x UNIRM from any of the **Eligible Cardmembers' accounts with UOB Malaysia and with notice to them.**
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. UOB Malaysia shall not be responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, Mastercard Worldwide, merchant establishments, postal or telecommunication authorities or any party in which may result in the Eligible Cardmember failing to be entitled to the cashback under this Campaign.
19. 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.**
20. **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.

21. 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.
22. 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.
23. 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.**
24. 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.**
25. 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.

[END]