

**2025 MID YEAR SPENDTACULAR**  
**(16 June 2025 to 17 September 2025)**  
United Overseas Bank (Malaysia) Bhd  
Terms and Conditions

This “2025 Mid Year Spendtacular” (“Campaign”) is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) which will run from 16 June 2025 at 00.00 hours (between 12.00 AM Malaysian time) to 17 September 2025 (11.59pm Malaysia time) (both dates inclusive) or such other dates as may be determined by UOB Malaysia from time to time with prior notice to you (“Campaign Period”).

**ELIGIBILITY TO PARTICIPATE**

1. This Campaign is open to all new and existing 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, or
  - b) Who holds Debit Mastercard and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia,
  - c) Cardmembers are required to enrol (using Cardmember’s mobile numbers as per UOB Malaysia’s record only) in order to participate in this Campaign through the Short Message Service (“SMS”) sent by UOB Malaysia

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 “Eligible Cardmember”.

2. Cardmember shall not be eligible to participate in this Campaign if they fall within ANY of the following:
  - a) Non-individual Cardmembers of UOB Malaysia or individual Cardmembers who does not hold any principal and/or supplementary UOB Mastercard/Visa Credit Card but holder of any of the following UOB Commercial Cards:
    - UOB Malaysia Business Card,
    - UOB Malaysia Corporate Card,
    - UOB Malaysia Purchasing Card and
    - UOB Malaysia Private Label Card.For the avoidance of doubt, Cardmember who hold multiple credit cards including UOB Card may participate in this Campaign.
  - 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.
- f) All employees (including permanent, contract or temporary staffs) of UOB Malaysia, UOB Malaysia's subsidiary (ies) and UOB Malaysia's related company (ies) shall not be eligible to win the Grand Prize.

### Campaign enrolment

3. Cardmember is required to enrol ONCE via SMS (using Cardmember's mobile number in UOB Malaysia records) during the Campaign Period as per the enrolment process sets out below:
  - a) Cardmembers who receive SMS and/or electronic direct mailer ("EDM") invitation from UOB Malaysia must follow the instructions provided in the SMS and/or EDM to enrol. The SMS and/or EDM will be sent to Eligible Cardmember's latest mobile numbers and/or latest email address recorded in UOB Malaysia's system; or
  - b) Eligible Cardmember who do not receive an SMS and/or EDM invitation from UOB Malaysia but wish to participate in the Campaign can SMS to 66300 with the message: **U4**
  - c) Upon successful enrolment, Eligible Cardmember will receive a confirmation of enrolment through SMS. The enrolment is deemed as not successful if the Cardmember does not receive any confirmation or acknowledgment of the enrolment for this Campaign from UOB Malaysia.
4. Eligible Cardmember who enrolled in the Campaign during the Campaign Period will be entitled to participate from the day of successful enrolment onwards until end of campaign period for Daily Cashback category. The sample of the date of enrolment are as illustrated in Table 1 below:

Table 1: Enrolment & Eligibility		
Eligible Cardmember Successfully enrolled on the following dates	Eligibility	
	Daily Cashback	Grand Prize
16 June 2025	From 16 June 2025 onwards	From 16 June 2025 onwards
10 July 2025	From 10 July 2025 onwards	
31 August 2025	From 31 August 2025 onwards	

5. Standard telecommunication charges will apply for each SMS send and such charges shall be borne by the Eligible Cardmembers.
6. 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 delay on the SMS.
7. Upon successful enrolment, Eligible Cardmembers must meet the qualifying spend criteria below in order to win the Grand Prizes and earn Cashback during the Campaign Period.

**Campaign Mechanics**

8. This Campaign consist of two (2) sub-campaigns as stated below:
- i. **Daily Cashback**  
Cardmembers who enrol and meet the condition of Qualifying Spend will be rewarded with Daily Cashbacks
  - ii. **Grand Prize**  
Two (2) cardmembers who are shortlisted will stand a chance to win a Grand gift box worth more than RM63, 000.

The cashback in Grand prizes and Daily cashback shall collectively be referred as “Cashback”

**Qualifying spend**

9. **Qualifying Spend** refers to:
- a) Spend must be transacted using valid UOB Cards during Campaign Period settled in local currency (“**Local Spend**”) or foreign currency (“**Foreign Spend**”).
  - b) All the Foreign Spends shall be converted to Ringgit Malaysia (RM) based on prevailing exchange rate as recorded in UOB Malaysia’s system for the purpose of calculating the Qualifying Spend requirement;
  - c) Qualifying Spend made during Campaign Period must be captured by the UOB Malaysia’s system and posted not later than 14th from the end of the Campaign Period.
  - d) The Qualifying Spend commence on respective on 16 June 2025 at 00:00 hours (12:00am Malaysia Time) and ends on 17 September 2025 at 23:59 (11:59pm Malaysia Time).
10. Qualifying Spend shall NOT include the following:
- a) Instalments paid under Cash Advance, Flexi-Credit Plans and Easi Payment Plan purchases,
  - b) Auto Balance Conversion, Balance Conversion; or
  - c) Balance Transfer; or Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.); or
  - d) Void transactions; or
  - e) Reversals or refunds; or
  - f) Any taxes or levies; or
  - g) Such other transactions as UOB Malaysia may determine
11. Qualifying Spend performed by supplementary credit card will be combined with its principal credit card in determining the total Qualifying Spend for the purpose of this Campaign. For the avoidance of doubt, only the principal Cardmember will be eligible to receive the Grand Prizes and Daily Cashback stated in Table 3 below.
12. At the end of each day, the Qualifying Spend will be calculated and sorted via date and time stamp in an ascending order.
13. UOB Malaysia shall be relying on the information provided by the merchant to determine whether such transaction falls within the Qualifying Spend.
14. UOB Malaysia shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishment or any other party, which are not within the reasonable control of UOB Malaysia.
15. To the fullest extent permitted by law, any determination by UOB Malaysia as to which spend category constitutes Qualifying Spend and all transactions as recorded by UOB Malaysia (save for fraud and manifest error) shall be final and conclusive

16. 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

### Campaign Entries

17. Eligible Cardmembers who fulfil the Qualifying Spend and the following activities in Table 2 will earn entries (“**Entries**”) for the purpose of shortlisting of Grand Prize winners.

Table 2: Entries		
Spend Requirement	Spend Category	Entries
Every RM50 spent during Campaign Period	Local Spend <sup>1</sup>	1
	Foreign Spend <sup>2</sup>	5

Note:

- <sup>1</sup>Local spend refers to Qualifying Spend made in Ringgit Malaysia.
- <sup>2</sup>Foreign spend refers to eligible spend made in other than Ringgit Malaysia.

18. All related UOB Cards that include Principal Credit Card(s) and Supplementary Credit Card(s) and/or Debit Mastercard shall be automatically tracked for the purposes of this Campaign. If the Eligible Cardmember has multiple UOB Credit Cards and/or Debit Mastercard, the Qualifying Spend(s) and/or Entries made on all his/her UOB Credit Cards and/or Debit Mastercard including principal and supplementary shall be consolidated on customer level and not be viewed individually.

As an illustration, if customer A holding one principal UOB PRVI Miles Elite Card with one Supplementary credit card for her son, one UOB World Card as supplementary and one UOB debit card. Entries that will be consolidated under customer A's name are Qualifying Spend on customer A's UOB PRVI Miles Elite (principal and supplementary) and UOB Debit Card.

19. The tabulation of Entries for each Qualifying Spend Transactions(s) shall be based on those transacted within the Campaign Period and not later than 7th day from the end of each Campaign Period.

### Campaign Prizes & Cashback

20. Eligible Cardmember(s) will stand a chance to win the following as stated in Table 3 below:

Table 3: Campaign Prizes				
Rewards			Quantity	Requirements
Daily Cashback	Up to RM168 cashback on Foreign spend		Subject to daily cashback pool capping	Fulfill the spend requirement the Daily Cashback.
	Up to RM168 cashback on Local spend		Subject to daily cashback pool capping	
Grand Prizes	A <b>Grand Gift Box</b> worth over RM63,000 inclusive of :  • RM8,000 Grand Prize cashback, and • Six (6) categories of products as per following:		2 winners throughout the Campaign Period	The two (2) shortlisted participants fulfilling the criteria to respond fastest shall be the Grand Prize winners
	Luxury Escape	3D2N stay at Sunway Resort 1 Bedroom Villa (includes breakfast for 2) worth RM12 648		

	Gourmet Indulgence	<p>Lunch for 2 at:</p> <ul style="list-style-type: none"> <li>▪ Black Tap Craft Burgers &amp; Shakes, worth RM250 and</li> <li>▪ Gordon Ramsay Street Pizza Full-course worth RM250</li> </ul> <p>Dinner for 2 at:</p> <ul style="list-style-type: none"> <li>▪ Gordon Ramsay Bar &amp; Grill worth RM1,590 and</li> <li>▪ Buffet Dinner at Sunset Terrance worth RM530</li> </ul>		
	Theme Park Adventure	Sunway Lagoon Theme park entrance tickets for 2 worth RM400		
	Wellness Retreat	Sunway MediSpa Experience for 2 worth RM1,220		
	Smart Living Essentials	<ul style="list-style-type: none"> <li>• One (1) Unit Dyson Purifier Big+Quiet Formaldehyde worth RM5,099</li> <li>• One (1) Unit Dyson Supersonic r™ Hair Dryer worth RM2,599, and</li> <li>• One (1) Unit Apple 14-inch MacBook Pro M4 worth RM7,849</li> </ul>		
	Immersive Entertainment	<ul style="list-style-type: none"> <li>• One (1) Unit 75" The Frame Pro 4K Samsung Vision AI Smart TV worth RM13,999</li> <li>• One (1) Unit JBL BAR 1300 11.14-Channel Soundbar with Detachable Surround Speakers, MultiBeam™, Dolby Atmos® DTS:X® worth RM7,999, and</li> <li>• PlayStation®5 Disc Console worth RM2,499</li> </ul>		

### Daily Cashback Mechanics and Fulfillment

21. Daily Cashback on

#### i. Foreign Spend

- a) Subject to the Foreign Spend Daily Cashback (“Foreign Spend Daily Cashback”) capping below, Eligible Customer who meets a minimum of **RM1,500 Foreign Spend in a Campaign day (“Qualifying Foreign Spend”)** will be eligible for the daily cashback based on the following in Table 4

Table 4: Foreign Spend Daily Cashback		
Campaign Day	31 August 2025 & 16 September 2025	Other Campaign days
Eligible Cashback per Eligible Cardmember per day	RM168 cashback	RM68 cashback
Daily Cashback Pool	RM10,080	RM4,080

- b) Eligible Cardmember can only win one (1) Daily Cashback in a Campaign Day.  
c) The Cashback will be awarded to Eligible Cardmember who meets the Qualifying Foreign Spend requirement on a **first-come, first-served basis** subject to availability.  
d) In the event of a tie for the last cashback allocation (i.e. same time stamp) before the pool is exhausted, the Qualifying Foreign Spend transaction with the highest amount will be awarded the cashback  
e) Cashback will be credited into Eligible Cardmembers principal card account, which with the highest cumulative qualifying spend amount by the following fulfilment date as per Table 6 below.

## ii. Local Spend

- a) Eligible Cardmembers who meets a minimum of **RM68 Local Spend in single transaction** (“Qualifying Local Spend”) and satisfy the conditions as stipulated in Table 5 below will be eligible for Local Spend Daily Cashback (“Local Spend Daily Cashback”), subject to respective daily pool capping.  
b) The cashback amount will be awarded to Eligible Cardmembers according to the approval code shown on the transaction slip of the Qualifying Local Spend:

Table 5: Local Spend Daily Cashback		
Condition for Cashback (“Eligible approval code”)	Cashback on 31 August 2025 & 16 September 2025	Cashback on other Campaign Days
Last digit “6”	RM16	RM6
Last digit “8”	RM18	RM8
Last 2 digits “68”	RM168	RM68
Daily Pool Capping	RM8,000	RM4,000

- c) The cashback amount is determined by the first eligible transaction that meets one of the above approval codes requirements and Eligible Cardmember can only win one (1) Local Spend Daily Cashback in a Campaign Day.  
d) The Cashback will be awarded to Eligible Cardmember who meets the Qualifying Local Spend on a **first-come, first-served basis** subject to availability.

- e) In the event of a tie for the last cashback allocation (i.e. same time stamp) before the pool is exhausted, the Qualifying Spend transaction with the highest amount will be awarded the cashback
- f) Cashback will be credited into Eligible Cardmembers principal card account which with the highest cumulative Qualifying Local Spend amount by the following fulfilment date as per Table 6 below

Note: Both Foreign Spend Daily Cashback and Local Spend Daily Cashback shall referred as Daily Cashback.

For clarity, all the Auto-billings and/or recurring payments transactions shall be **excluded** for tabulation the Daily Cashback.

Note: Recurring/Auto-billing spend refers to the transaction where Eligible Cardmembers or Supplementary Cardmember instructed or authorized a merchant to charge an amount to UOB Card(s) using the card number on a recurring basis.

### **Fulfilment of Daily Cashback**

22. The Daily Cashback will be credited to the Eligible Cardmember's principal Card which with the highest cumulative qualifying spend amount by the following fulfilment date as per Table 6.

Table 6: Daily Cashback Fulfilment Dates	
Daily Cashback earned from the following period	Fulfilment Date
16 June – 30 June 2025	31 July 2025
1 July – 31 July 2025	31 August 2025
1 August – 31 August 2025	30 September 2025
1 September – 17 September 2025	31 October 2025

23. If the Eligible Cardmember have multiple UOB Cards, the Cashback will be credited to the UOB Card that was charged for Qualifying Spend.
24. The following additional terms and conditions shall apply to the Cashback:-
  - i. Cashback is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
  - ii. If there is any dispute or non-receipt of Cashback, the Eligible Cardmember is required to contact UOB Malaysia by 30 November 2025 the latest to request for an inquiry, no request for any inquiry will be entertained after 30 November 2025.
  - iii. Qualifying Spend made by the supplementary Cardmembers will be calculated towards the total Qualifying Spend made on the UOB Card. Any Cashback received will be credited to the principal Card account.
25. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Cardmember receive the Cashback, the Cashback shall be forfeited, and the Eligible Cardmember 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.
26. UOB Malaysia reserves the right to forfeit the Cashback with prior notice in the event where a reversal of Qualifying Spend entry or termination of the Eligible Cardmember's credit card prior to the Cashback being credited to them, or non-compliance or breach of these terms and conditions



or the terms and conditions in the Cardmember Agreement.

27. 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.
28. Eligible Cardmember who participate in this Campaign (fulfilling the campaign mechanics' criteria 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.
29. In the event the Eligible Cardmember participated in other UOB Malaysia ongoing campaign which the promotion/campaign period overlapped with this Campaign Period and the same Qualifying Spend had been rewarded (or due to reward) from such other ongoing campaign(s), the Eligible Cardmember understand that he/she shall not be eligible to participate in this Campaign.
30. For the avoidance of doubt, the account(s) of the Eligible Cardmember must be in good standing at all times as determined by UOB Malaysia 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 Cardmember receive the Cashback, the Cashback shall be forfeited with no compensation or payment whatsoever

### **Grand Prize Mechanics and Fulfillment**

#### **33. Grand Prize**

- a) The Grand Prize is a Grand Gift Box, which contains rewards worth more than RM63,000 as stated in Table 3 above. There will be only two (2) Grand Prizes allocated throughout the Campaign Period.
- b) Eligible Cardmembers can only win one (1) Grand Prize based on entries earned throughout the Campaign Period.
- c) Based on the highest number of Entries earned throughout the Campaign Period, ten (10) Eligible Cardmembers will be shortlisted by UOB Malaysia's selection program for the Grand Prizes following the process below:
  - i. The shortlisted Eligible Cardmembers will be contacted by UOB Malaysia via SMS at the mobile phone numbers registered in UOB Malaysia's system and records to answer one (1) question. For avoidance of doubt, such SMS will be sent mobile phone number of principal Eligible Cardmembers.
  - ii. Two (2) shortlisted Eligible Cardmembers who reply to the SMS with the correct answer and in the fastest time within 24 hours shall be deemed as the Grand Prize Winner ("Grand Prize Winner")
  - iii. If any Eligible Cardmember is unable to answer the question correctly or does not reply to the aforesaid SMS within the stipulated date/time, he/she will be withdrawn as the shortlisted Eligible Cardmember by UOB Malaysia and the next Eligible Cardmember in sequence will be shortlisted.
  - iv. If an Eligible Cardmember sends more than one SMS, only the first SMS received by UOB Malaysia will be counted. Standard telecommunication charges to reply to the SMS Q&A will apply.
  - v. UOB Malaysia is not responsible for, nor it have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunications service providers or UOB Malaysia's SMS vendor for any other reason(s) whatsoever resulting in the delay of the SMS during the SMS Q&A.
- d) The two (2) Grand Prize Winners will be notified by UOB Malaysia via SMS and/or EDM at the mobile phone numbers and/or email address maintain in UOB Malaysia's system, within eight (8) weeks from the end of Campaign Period ("Winner Notification"). Such Winner Notification



which consists of the redemption details for Stay, Dine & Play prizes ("Sunway Packages") will be sent to principal Eligible Cardmember.

- e) A unique e-voucher and redemption period will be included in the Winner Notification for Sunway Package redemption with Sunway Resort Hotel ("Appointed Hotel Agency").
- f) Grand Prize Winner is required to contact the Appointed Hotel Agency for the redemption of the Sunway Packages within the validity period as specified in the Winner Notification.
- g) If any of the Grand Prize Winner failed to redeem the Sunway Packages within the redemption period, the entire Sunway Packages will be forfeited.
- h) Any dispute concerning the Sunway Package redeemed must be settled directly between affected Grand Prize Winner and the Appointed Hotel Agency. UOB Malaysia is not responsible for resolving such disputes or for the dispute itself.
- i) UOB Malaysia will bear no responsibility for lost or stolen Sunway Package redemption whether the loss occurred in the course of delivery or under any other situation.
- j) The awarded Grand Prize, Cashback and Prizes are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
- k) The awarded Grand Prize is also not exchangeable with another pre-selected room, restaurant, Sunway Lagoon entrance tickets or spa packages otherwise stated in the Campaign Terms & condition.
- l) The RM8,000 Cashback ("Grand Prize Cashback") will be credited into the Grand Prize Winner's principal card within eight (8) weeks from the end of Campaign Period. In the event the Grand Prize Winner has multiple card accounts, the Grand Prize Cashback will be credited to the principal card that with highest Qualifying Spend.
- m) The **Smart Living Essentials** and **Immersive Entertainment** products for the Grand Prize will be sent to Grand Prize Winner's registered mailing address within Malaysia ONLY as per UOB Malaysia's system and records. by 30 November 2025
- n) In the event any of the Grand Prize Winners do not have Malaysia address and shall not able to provide a valid alternative Malaysia address during the ensuing communications, UOB Malaysia reserves the right to forfeit the Prizes.
- o) Subject to stocks availability, UOB Malaysia will not be liable for any delay and reserves the right to substitute any of the Prizes with that of similar value at any time with notice.

## Consent

- 34. Eligible Cardmembers 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 phone call) and/or accepting the Prize(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 fulfilment of prizes and/or rewards.
- 35. UOB Malaysia warrants that the disclosure of such particulars to any third party service providers shall be limited to the Eligible Cardmember'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 fulfilment 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

- 36. By participating in this Campaign, the Eligible Cardmember agree to be bound by this terms and conditions and ALL of the following terms and conditions where applicable:
  - 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) The Terms and Conditions governing Islamic Accounts and Services;
- c) UOB Malaysia Visa/Mastercard Cardmember Agreement;
- d) UOB Malaysia Credit Cards terms and conditions for the Eligible UOB Credit Cards;
- e) UOB Terms and Conditions Governing Accounts and Services and UOB Malaysia Debit Mastercard 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 Cardmember. 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.

- 37. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
- 38. 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 Cardmember in addition to this Campaign.
- 39. 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 Cardmember. 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.
- 40. 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 Cardmember failing to be entitled to the Cashback under the Campaign.
- 41. 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.
- 42. 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.
- 43. 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 and the Rewards, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
- 44. 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, cancelation, 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 cancelation, withdrawal, suspension, extension or termination.

45. To the fullest extent permitted by law, 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 Cardmember 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.
46. 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]***