

UOB MALAYSIA 2025 MALL SPEND CAMPAIGN TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("**UOB Malaysia**") is organising the **Spending Made Rewarding with UOB** ("**Campaign**") at Mid Valley Megamall and The Gardens Mall from 30 May 2025 00:00 hours to 30 June 2025 (both dates inclusive) at 23:59 hours (11:59pm Malaysia time), 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 all UOB Malaysia individual customers who meet ALL of the following conditions:
 - a) Who holds the UOB Mastercard/Visa Credit Card ("**Eligible Credit Cards**") issued in Malaysia and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia; or
 - b) Who holds UOB Debit Mastercard ("**Debit Card**") issued in Malaysia and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia.

(UOB Mastercard/Visa credit card and/or Debit Card are collectively referred to as "**Eligible Cards**" or "**Eligible Card**" if singular)

Hereinafter customers who fulfilled the above criteria shall referred as "**Eligible Cardmembers**" or, each "**Eligible Cardmember**".

2. Cardmembers 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 but holder of any of the following UOB Commercial Cards:
 - UOB Malaysia Business Card,
 - UOB Malaysia Corporate Card,
 - UOB Malaysia Purchasing Card,
 - UOB Malaysia Private Label.For the avoidance of doubt, Cardmembers who hold multiple credit cards including Eligible Card may participate in this Campaign using their Eligible Card.
 - b) Cardmembers whose account(s) are terminated, suspended, cancelled or closed during the Campaign Period.
 - c) Any accounts held with UOB Malaysia that are delinquent or unsatisfactorily conducted as may be determined by UOB Malaysia.
 - d) 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.
 - e) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia.
 - f) Sole-proprietors, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers.
 - g) Any individual who has not complied with any provision of these terms and conditions.
 - h) Anyone whom UOB Malaysia may decide to exclude for any reason or with prior notice at any time.
3. 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.

4. This campaign will consist of two (2) different offers in Table 1 below:

a) Spend & Win:

Table 1: Spend & Win		
Type	Prize	Quantity
Grand Prize	5D4N Deluxe Oceanview Stateroom with Verandah for 2 guests on the Disney Adventure	One (1) per Campaign Period
Weekly Prizes	A pair of Captain Mickey Mouse & Friends Plushies	Five (5) per campaign week

b) Spend & Redeem:

Customer can redeem daily gift i.e. Disney Cruise Line inspired Merchandise upon meeting the minimum qualifying spend requirement of RM300, subject to daily capping of 90 units.

Qualifying Spend

5. Subject to these Terms & Conditions, “**Qualifying Spend**” refers to all spend/purchases (other than Excluded Spend) using Eligible Card at Mid Valley Megamall and/or The Gardens Mall during the Campaign Period except for the spends at Aeon, Aeon Big, Jaya Grocer, Isetan, Money Changes, Banking, ATM transaction, utilities and deposit payment, and purchase of cash voucher/shopping voucher.
6. Notwithstanding the eligibility of participation as the following transactions will not be considered as Qualifying Spend (“**Excluded Spend**”) for the purpose of this Campaign:
 - a) E-Wallets
 - b) QR Payments
 - c) Cash payments
 - d) Bank Transfer
 - e) Online Banking (FPX)
 - f) E-Commerce/Online purchase
7. The Qualifying Spend made during the Campaign Period must be captured by the UOB Malaysia's system and posted not later than 7th day from the transaction date.
8. UOB Malaysia shall be relying on the information provided by the merchant to determine whether such transaction falls within the Qualifying Spend. UOB Malaysia shall not be responsible for any error, failure or delay in the transmission of evidence of sales transactions by merchant establishments or any other party.
9. To the fullest extent permitted by law, any determination by the Bank as to which spend category constitutes Qualifying Spend and all transactions as recorded by the Bank (save for fraud and manifest error) shall be final and conclusive.
10. Any determination by UOB Malaysia as to what constitutes Qualifying Spend and all transactions as recorded by UOB Malaysia (save for fraud and manifest error) shall be final and conclusive.
11. UOB Debit Card linked to Islamic Current and/or Savings Account shall be subject to its terms and conditions for the purchase of Shariah-compliant goods and services only.

Spend & Win

12. To participate/join the Spend & Win, Eligible Cardmembers are required to spend a minimal of RM50 Qualifying Spend using Eligible Card(s) during the Campaign Period and to register/submit the Qualifying Spend as per the processes set out below:
 - a) Eligible Cardmembers are required to complete and submit a form ("**Lead Form**") with the following Qualifying Spend details through the dedicated URL/QR Code, which will be made available to customers at UOB booth located at first floor, Mid Valley Megamall:
 - i. Mobile number that customer registered in UOBM system
 - ii. Last 4-digit of the eligible card used for the Qualifying Spend
 - iii. Qualifying Spend transaction approval code
 - iv. Qualifying Spend transaction amount
 - b) Eligible Cardmembers can only enter up to five (5) Qualifying Spend details. If customer has more than five (5) Qualifying Spend details on the same day, Eligible Cardmember will be required to click/scan the URL/QR Code and submit another Lead form for the remaining Qualifying Spend details.
 - c) Eligible Cardmembers must submit the Lead form on the same day Eligible Cardmembers made the Qualifying Spend.
 - d) There is no limit to the number of Lead Form(s) an Eligible Cardmember can submit in a day.

For the avoidance of doubt, all details inputted in the Lead Form will be considered final upon successful submission and no changes allowed thereafter. The Bank will not entertain any request for any changes or be faulted for any errors on the Lead Form post submission.

13. Eligible Cardmembers is entitled to earn ONE (1) entry ("**Campaign Entries**") for every RM50 Qualifying Spend during the Campaign Period for the purpose of shortlisting of Grand Prize winners and/or Weekly Prize winners. As an illustration, if customer spend RM450 on a product he will be entitled to 9 Campaign Entries.
14. All Campaign Entries earned by Eligible Credit Cards which include Principal Credit Card(s) and Supplementary Credit Card(s) and/or Debit Card shall be tracked for the purposes of this Campaign. If the Eligible Cardmember has multiple Eligible Credit Cards and/or Debit Card, the Campaign Entries earned on all his/her Eligible Credit Cards including principal and supplementary and/or Debit Card shall be consolidated and not be viewed individually.
15. For Cardmembers holding multiple cards with UOB Malaysia, Campaign Entries earned on all his/her UOB Credit or Debit cards including supplementary card(s) will be consolidated on customer level.
16. With the Campaign Entries earned, Eligible Cardmember will stand a chance to win the following Grand Prize and Weekly Prizes in accordance with Table 2 below.

Table 2: Spend & Win		
Type	Prize	Quantity
Grand Prize	5D4N Deluxe Oceanview Stateroom with Verandah for 2 guests on the Disney Adventure	One (1) per campaign period

Weekly Prizes	A pair of Captain Mickey Mouse & Friends Plushies (“ Weekly Prizes ”) following the Campaign Week stated below:		Five (5) per campaign week
	Campaign week	Period	
	1	30 May – 10 June 2025	
	2	11 June – 20 June 2025	
	3	21 June – 30 June 2025	Captain Minnie & Captain Mickey

Grand Prize Fulfilment:

17. There shall be ONLY one (1) unit of Grand Prize (“**Grand Prize Winner**”) to be won for Spend & Win throughout the Campaign Period. The winner shall be eligible to win one (1) 5D4N Deluxe Oceanview Stateroom with Verandah for 2 guests on the Disney Adventure (“**Grand Prize**”). The specifications of the Prize are fixed, and any change or update of the Prize is not permitted. Prizes are provided solely by Magical Cruise Company, Limited (dba Disney Cruise Line) (“**DCL**”), under such as determined in the Disney Cruise Line Prize Description.
18. Based on the Eligible Entries earned throughout the Campaign Period, **five (5)** Eligible Cardmembers will be shortlisted within eight (8) weeks from the end of the Campaign Period by UOB Malaysia’s randomizer program for the Grand Prize 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 (“**Q&A**”). The mobile phone number registered in UOB Malaysia’s system must be valid in order for Eligible Cardmembers to participate in the Q&A. For avoidance of doubt, such SMS will be sent to mobile phone number of principal Eligible Cardmembers.
 - ii. **One (1)** shortlisted Eligible Cardmembers who replies the SMS with the correct answer and in the fastest time within 24 hours shall be deemed as the Grand Prize Winner.
 - iii. If any Eligible Cardmember is unable to answer the question correctly or does not reply 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 if the Grand Prize Winner have yet to be selected.
 - 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.
 - vi. Each Eligible Cardmember can only be shortlisted once (1) throughout the Campaign Period.
 - vii. Standard telecommunication charges will apply for each SMS sent out by Shortlisted Eligible Cardmembers and such charges shall be borne by the Shortlisted Eligible Cardmembers.
 - viii. In the event of a tie, the earlier timestamp of the Eligible Cardmember achieving highest Campaign Entries will be taken into account in determining the Grand Prize Winner.
19. The Grand Prize winner will be notified by UOB Malaysia via SMS and/or EDM at the mobile phone numbers and/or email address maintained in UOB Malaysia’s system, within eight (8) weeks from the end of the Campaign Period (“**Grand Prize Winner Notification**”). Such Grand Prize Winner Notification which consists of the redemption details for the Grand Prize Winner will be sent to the principal Eligible Cardmembers.

20. The Grand Prize Winner is required to contact appointed agency for the redemption of the Prize within the validity period as specified in the Grand Prize Winner Notification.
21. The Prize is non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
22. The Grand Prize is also not exchangeable with another destination or package otherwise stated in the Campaign Terms & condition.
23. If any of the Grand Prize Winner failed to redeem the Prize within the redemption period, the entire Prize will be forfeited.
24. The Prize are exclusive of any other incidental costs that may incur upon the Grand Prize Winner redeeming and/or utilizing Prize including transportation charges, any request for additional number of guest, room type upgrade, on-board expenses and any other add-on options, etc (collectively referred as "Incidental Costs") and such Incidental Costs shall be borne by the Grand Prize Winner. In addition, any prevailing taxes, levies, fees imposed by relevant authorities in Malaysia and/or Singapore shall also be borne by the Grand Prize Winner.

Weekly Prize Fulfilment:

25. There shall be ONLY five (5) Weekly Prize winners ("**Weekly Prize Winner(s)**") in each Campaign Week for Spend & Win.
26. Five (5) units of Weekly Prizes will be allocated for each Campaign Week. There will be a total of 15 Weekly Prize Winners throughout the Campaign Period.
27. Based on the Eligible Entries earned from the respective Campaign Week, **20** Eligible Cardmembers will be shortlisted within eight (8) weeks from the end of the Campaign Period by UOB Malaysia's randomizer program for the Prize 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 ("**Q&A**"). The mobile phone number registered in UOB Malaysia's system must be valid in order for Eligible Cardmembers to participate in the Q&A. For avoidance of doubt, such SMS will be sent mobile phone number of principal Eligible Cardmembers.
 - ii. **Five (5)** shortlisted Eligible Cardmembers who reply the SMS with the correct answer and in the fastest time within 24 hours shall be deemed as the Weekly Prize Winners.
 - iii. If any Eligible Cardmember is unable to answer the question correctly or does not reply 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 if the Weekly Prize Winner have yet to be selected.
 - 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.
 - vi. Each Eligible Cardmember can only be shortlisted once (1) throughout the Campaign Period.
 - vii. Standard telecommunication charges will apply for each SMS sent out by Shortlisted Eligible Cardmembers and such charges shall be borne by the Shortlisted Eligible Cardmembers.
 - viii. In the event of a tie, the earlier timestamp of the Eligible Cardmember achieving highest Campaign Entries will be taken into account in determining the Weekly Prize Winners.
28. If Eligible Cardmember is eligible to receive a Weekly Prize in respect to a particular Campaign Week, Eligible Cardmembers will be notified via SMS and/or EDM at the mobile phone numbers

and/or work email address registered and maintained in UOB Malaysia's system within eight (8) weeks after the end of the Campaign Period.

29. Each Eligible Cardmember is eligible to win one (1) Weekly Prize once per Campaign Week.
30. The Weekly Prizes is strictly not transferable, not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Weekly Prizes is allowed.
31. UOB Malaysia will bear no responsibility for lost or stolen Weekly Prizes whether the loss occurred in the course of delivery or under any other situation.

Spend & Redeem

32. Eligible Cardmember can redeem a unit of Disney Cruise Line Inspired Merchandise ("**Daily Gift**") provided that Eligible Cardmember meets a minimum Qualifying Spend RM300 in a single receipt, subject to Daily Gift capping as set out in clause 33.
33. The redemption station will be made available at UOB booth located at Mid Valley Megamall, first (1st) floor in between Cotton On & Paris Miki where Eligible Cardmember will redeem a Daily Gift on a first-come, first-served basis while stock last to redeem Daily Gift as stated in Table 3, Eligible Cardmember must present the following for verification:
 - a) Eligible Cardmember's Eligible Card that was used for Qualifying Spend
 - b) Eligible Cardmember's Qualifying Spend receipt ("**Qualified Receipt**").

Table 3: Spend & Redeem		
Qualifying Spend Requirement	Daily Gift	Daily capping
RM300 and above in a single receipt	Disney Cruise Line Travel Organiser OR Disney Cruise Line Puffy Sling Bag	90 units per day

34. The Daily Gift is strictly on a first-come, first-served basis and subject to availability and campaign is exclusive to Mid Valley Megamall and/or The Gardens Mall shoppers only.
35. Eligible Cardmember(s) is required to show the Qualified Receipt and draw a ticket at UOB booth. The gift drawn is the Daily Gift that Eligible Cardmember(s) will be received.
36. The Qualified Receipt(s) will be stamped after Eligible Cardmember(s) successfully received the Daily Gift. For the avoidance of doubt, the Qualified Receipt(s) with stamped cannot be used for any other redemption.
37. Eligible Cardmember(s) is limited to ONE (1) redemption in a day.
38. Eligible Cardmember(s) must redeem the Daily Gift within the same day of the Qualified Receipt(s).
39. The Daily Gift cannot be exchanges for cash, cheque, other gift or in kind or used in conjunction with other promotion, discount, offer coupons, vouchers, loyalty programs and member privilege cards.
40. UOB Malaysia shall be relying on the information provided by the merchant to determine whether such transaction falls within the Qualifying Spend. 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 the Bank.

41. Any determination by UOB Malaysia as to what constitutes Qualifying Spend and all transactions as recorded by UOB Malaysia (save for fraud and manifest error) shall be final and conclusive.
42. Subject to this Terms and Condition, Daily Capping here means the total Daily Gift(s) that will be given out at Mid Valley Megamall & The Gardens Mall in any day throughout the Campaign Period.
43. The Daily Gift will be awarded to Eligible Cardmember(s) who meets the Qualifying Spend requirement on a first-come, first-served basis while stock last. Any unexhausted Gift will be rolled over to the next day.

Consent

44. Eligible Cardmembers who participate in this Campaign (including submitting the details on the Lead form and/or replying to the Campaign Q&A (by way of SMS or phone call) and/or accepting the gifts /rewards), 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 remit/ credit/ send the prize/reward/gift under this Campaign in accordance with the fulfilment mechanics and where applicable, 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.
45. 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

46. By participating in this Campaign, Eligible Cardmember 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) 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 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 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.

47. Eligible Cardmember shall seek clarification from UOB Malaysia's authorised representative if there are any terms and conditions that the Eligible cardmembers do not understand.

48. 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.
49. 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 in its sole discretion 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 in its sole discretion.
50. 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.
51. 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.
52. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB Malaysia for the Campaign and UOB Malaysia shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. The Eligible Cardmembers shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this Campaign.
53. 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.
54. 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.
55. 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.
56. 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.

57. 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.
58. 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.
59. 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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