



UOB Lady's Platinum and Solitaire Cards Acquisition Campaign (Complimentary Dining for Two)
(8 April-8 July 2024)
United Overseas Bank (Malaysia) Berhad
Terms and Conditions

This "UOB Lady's Platinum and Solitaire Cards Acquisition Campaign (Complimentary Dining for Two)" ("Campaign") is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") which will run from 8 April-8 July 2024 (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. The Campaign is open to all UOB Malaysia New-to-Bank (NTB) or New-to-Card (NTC) individual customers who meet ALL of the following conditions:
 - a) Who are residents of Malaysia
 - b) Who has attained the age of 21 years
 - c) Who **DO NOT** have any new or existing credit cards issued by UOB Malaysia or cancelled any existing UOB/Citi-branded credit card(s) in the past twelve (12) months prior to the date of credit card application under this Campaign
 - d) Who applies for at least one (1) new principal UOB Credit Card from the types of credit cards listed below¹ ("Eligible Cards") and submit the credit card application(s) during the Campaign Period:
 - i) Lady's Platinum
 - ii) Lady's Solitaire Credit Card
 - e) Whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.

(Note: Subject to Clause 2(a) below, customers who meet the conditions 1(a)-(e) above shall be referred as "Eligible Person/s")

Note: Effective from 1 November 2022, Citi-branded Credit Cards are operated under UOB Malaysia after Citibank Berhad had transferred its consumer banking business to UOB Malaysia. The trademark "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by UOB Malaysia from Citigroup Inc. and related group entities.

- 2) Eligible Persons who applies for Eligible Card/s under this Campaign shall hereinafter be referred to as "**Applicants**" or each, an "**Applicant**". To be eligible for this Campaign, an Eligible Person must apply for the Eligible Card/s (as the primary Card applicant) throughout the Campaign Period from 8 April 2024 -8 July 2024 (both dates inclusive).
 - a) Customers shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - i) Permanent and/or contract employees of UOB and their respective immediate family members;
 - ii) Whose account(s) held with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

¹Minimum income requirement for Malaysians: Lady's Platinum Card: RM48,000 per annum, Lady's Solitaire Card: RM100,000 per annum.

- iii) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
- iv) Customer Eligible Card(s) are terminated, suspended, closed or cancelled within the Campaign Period and Campaign fulfilment.
- v) Existing customers and/or any person who have/has committed or suspected of any fraudulent acts and misconducts in relation to their account(s), services and facilities with UOB Malaysia.

Campaign Mechanics and Qualifying Criteria

3) UOB Lady's Platinum or Solitaire Credit Card Acquisition

Subject to these Terms and Conditions, each Applicant who submitted their UOB Lady's Platinum or Solitaire Credit Card application during the Campaign Period will stand a chance to win the prize as per Table 1 below ("**Prize**") PROVIDED that such Applicant fulfills the fulfillment criteria below:

Table 1	
Criteria	How to Win
<p>Activate and use the successfully approved UOB Lady's Platinum or Solitaire Credit Card under this Campaign for:</p> <ul style="list-style-type: none"> (a) a minimum of three (3) times on Retail Spend; and (b) the combined Retail Spend shall be no less than RM3,000 <p>within the Qualifying Period.</p> <p>"Qualifying Period" is defined as first sixty (60) days from the date the Eligible Card has been successfully approved.</p>	<p>Each Applicant who has fulfilled the criteria will receive one (1) entry to stand a chance to win a complimentary dining for two (2) at any one of the participating award-winning restaurants in Malaysia, Thailand or Indonesia.</p>

4) For the avoidance of doubt:-

a) If the application or supporting documents are dispatched by courier, UOB Malaysia will not be responsible for any mishandling or misdirection of any courier; and/or

b) All relevant conditions under these Terms and Conditions must be fulfilled, including the Eligible Card account of the Successful Applicant in good standing, in order to be eligible for any of the Reward or other privileges, waivers and benefits under this Campaign.

5) "**Retail Spend**" means the purchase of any goods or services (local or international) with the use of the UOB Lady's Platinum or Solitaire Card and may, at UOB Malaysia discretion, include online transaction, e-wallet top-up and any Eligible Card transaction 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) Each Applicant is only entitled to receive a maximum of one (1) unit of Prize throughout the Campaign Period, regardless of the number of Eligible Cards applied. For the avoidance of doubt, supplementary cardmembers are not entitled to any Prize.

The Prize: Complimentary Dining at Award Winning Restaurants for Two (2)

- 7) Subject to the campaign mechanics, 150 Applicant(s) will win the Prize as stated in Table 2 below. The Winner may choose to dine at one of the restaurants as stated in Table 2 below :

Table 2			
Prize	Malaysia (worth RM1,500)	Thailand (worth THB14,000)	Indonesia (worth IDR 4.5mil)
150 winners will get complimentary dining for two (2) at either one (1) of the participating award-winning restaurants	DC Restaurant; or	J'AIME by Jean-Michel Lorain; or	C's Steak; or
	Chateau Dionne	Sra-bua by KlinKlin	Henshin @ Westin

- 8) For the avoidance of doubt, the Prize is **not inclusive** of any other expenses that may be incurred by the Winner. As an illustration, if the Winner choose Sra-bua by KlinKlin at Thailand and he lives in Kuala Lumpur. To redeem the Prize, Winner will need to travel to Thailand, book an accommodation and hire a car to enjoy the complimentary dining at Sra-bua by Klin Klin. In this circumstances, UOB Malaysia will only provide the complimentary dining and nothing else.

Prize Mechanics and Fulfilments

- 9) The Campaign will be divided into three (3) Campaign Months with 50 Winners to be selected for each Campaign Month as follows:-

Campaign Month	Campaign Month Period	No. of Winners	Prize
1	8 April-8 May 2024	50	A choice of one (1) complimentary dining for two (2) at one of the participating award-winning restaurant under Table 2 of this terms and conditions.
2	9 May-9 June 2024	50	
3	10 June-8 July 2024	50	

- 10) Based on the entries submitted during the Campaign Period, 150 Eligible Applicants who have fulfilled the criteria in Table 1 will be shortlisted ("Shortlisted Applicant") for each Campaign Month by UOB Malaysia's randomizer program following the process below,
- i) The Shortlisted Applicants will be contacted by UOB Malaysia via SMS at the mobile phone numbers registered in UOB Malaysia's system and to answer one (1) question. For the



avoidance of doubt, such SMS will be sent to the mobile phone number of principal Eligible Applicants.

- ii) The first 50 Shortlisted Applicants for each Campaign Month who reply the SMS with the correct answer and in the fastest time within the stipulated date/time shall be deemed as the "Winner".
 - iii) If there is less than 50 Winner selected for the particular Campaign Month, the selection process in Clause 10(i) and (ii) will be repeated until all 50 Winners are selected.
 - iv) If the Shortlisted Applicants sends more than one SMS, only the first SMS received by UOB Malaysia will be counted.
 - 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 Applicant can only be shortlisted once (1) throughout the Campaign Period.
 - vii) Standard telecommunication charges will apply for each SMS sent out by Shortlisted Applicant and such charges shall be borne by the Shortlisted Applicant.
 - viii) In the event of a tie, the earlier timestamp of the Shortlisted Applicant achieving the highest retail spend amount will be taken into account in determining the prize winner.
 - ix) The Winner selection will be repeated for each Campaign Month
- 11) The 150 Winners will be notified by UOB Malaysia via short message service ("SMS") and/or electronic direct mailer ("Email") at the mobile phone numbers and/or email address maintained in UOB Malaysia's system, within twelve (12) weeks from each Campaign Month Period (the "Redemption Notice"). Such Redemption Notice will be sent to the principal Applicants only. The Redemption Notice will set out the details of the redemption of the Prize. UOB Malaysia reserves the right to decline any redemption of the Prize if any of the requirements set out in the Redemption Notice is not met at the time of redemption.

Campaign Month Period	Redemption Notice Redemption Date
8 April-8 May 2024	By 30 October 2024
9 May-9 June 2024	By 31 November 2024
10 June-8 July 2024	By 30 December 2024

- 12) Applicants can only win one (1) Prize throughout the Campaign Period.
- 13) The Prize must be redeemed during the redemption period specified in the Redemption Notice Redemption Date. UOB Malaysia will not extend the redemption period for any reason whatsoever.
- 14) The prize is on a first-come-first-served basis, whilst stocks last and subject to availability. UOB Malaysia shall not be required to notify and/or update on the stock availability of the prizes.
- 15) The prize awarded is non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
- 16) UOB may substitute any Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

General Terms of Approval

- 17) For the avoidance of any doubt, "**successfully approved**" means an Applicant's Eligible Card application that is applied during the Campaign Period and approved by UOB **on or before 8**



August 2024 and a conditional approval of a Card application is not a "successfully approved" application. An Applicant whose application is successfully approved in accordance with these Terms and Conditions is hereinafter referred to as a "**Successful Applicant**".

- 18) UOB reserves the right at its absolute discretion to approve or reject any application and/or the supporting documents as requested by UOB. For the avoidance of doubt, UOB reserves the right, as it deems fit to determine if the supporting documents are valid or sufficiently clear for purposes of the approval.
- 19) An Applicant may enquire the status of the application by contacting UOB at the following telephone numbers: 03-2612 8121 (Kuala Lumpur), 04-2401 121 (Penang), and 07-2881 121 (Johor Bahru).

Consent

- 20) Applicants who participate in this Campaign (including by enrolling/registering with the Campaign and/or fulfilling the campaign mechanics' criteria) 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, 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 fulfillment of prizes.
- 21) 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 fulfillment 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.

Reward Redemption Terms

- 22) This exclusive offer is applicable only to UOB Lady's Platinum and Solitaire Card cardholders making reservations through the dedicated booking page provided via the Redemption Notice.
- 23) The offer is valid for the restaurant's set menu only.
- 24) Limited to 2 persons per credit card, per table, and per bill.
- 25) Customers must present their UOB Lady's Platinum and/or Solitaire Card and reservation details for verification.
- 26) Reservations are subject to availability and visible on the dedicated booking page. A confirmation email or SMS will be sent upon reservation confirmation.
- 27) This offer is non-exchangeable, non-transferable, and cannot be combined with other discounts or offers.
- 28) Valid for dine-in only; takeaways are not applicable.



- 29) In the event of special occasions or blackout dates at the restaurants, alternative reservation dates will be offered.
- 30) Please inform the restaurant of any dietary restrictions or requirements when placing your order.
- 31) By participating in this campaign, UOB Lady's Platinum and Solitaire Card cardholders agree to these terms.
- 32) Cardholders are responsible for any payments arising from food or drink orders outside the set menu.
- 33) Payments must be made using a UOB Lady's Platinum and Solitaire Card.
- 34) The offer is valid for a minimum 6 months from the date of issue unless otherwise stated. For more information on the offer validity, please refer to the restaurant reservation page.
- 35) Amendments and cancellations should be made through the dedicated booking page. Amendments and cancellations require a minimum 6-hour notice. In case of amendments and cancellation within 6 hours or no show, the dining offer becomes void. For cancellations more than 6 hours in advance, the voucher code is released for reuse.
- 36) For any cancellation within 6 hours or no show, UOB reserves the right to facilitate customer billing for the complimentary set meal at its standard price.
- 37) UOB, Mastercard, and their affiliates are not responsible for the restaurant's quality, quantity, or ambiance.
- 38) The offer is subject to force majeure.
- 39) The offer is not available where prohibited or restricted by law.
- 40) Participation is voluntary.
- 41) Disputes are subject to the jurisdiction of the offer's respective country.
- 42) Restaurants' terms and conditions apply.

General Terms and Conditions

- 43) By participating in this Campaign, the 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) UOB MASTERCARD Cardmember Agreement; and
 - b) The relevant Eligible Card(s) agreement
- 44) 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 Applicants. 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.



- 45) Applicants shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Applicants do not understand.
- 46) 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 Applicants in addition to this Campaign.
- 47) 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 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.
- 48) UOB Malaysia shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in the Applicants failing to be entitled to the rewards under the Campaign.

Privacy

At UOB, 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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