

**UOB Malaysia February 2025 PRVI Miles Elite Card Campaign****TERMS AND CONDITIONS**

United Overseas Bank (Malaysia) Bhd (Company Reg No.199301017069 (271809-K)) (“**UOB Malaysia**”) is organizing a UOB Malaysia “PRVI Miles Elite Card Campaign” (“**Campaign**”) from 17 February 2025 – 16 April 2025 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

The Campaign Period will be divided into 2 Campaign Months as follows:-

Campaign Months	Campaign Month Date
Campaign Month 1	17 February 2025 – 16 March 2025
Campaign Month 2	17 March 2025 – 16 April 2025

This campaign runs in conjunction with UOB Malaysia January 2025 Credit Cards Acquisition Campaign for Digital Channel and Face-to-Face Channel.

**Eligibility to Participate**

- 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 (“Applicant”):
  - 21 years of age and above.
  - Who **DO NOT** have any new or existing credit cards issued by UOB Malaysia or cancelled any existing UOB credit card(s) in the past twelve (**12**) months prior to the date of credit card application under this Campaign.
  - Who applies for a new principal **UOB PRVI Miles Elite Card** (“Eligible Card”) and submit the credit card application(s) during the Campaign Period.
  - Whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.
  - UOB Malaysia Credit Card applications originated from non-UOB Malaysia websites for example application via Compare Hero and Ringgit Plus are not eligible for this Campaign.
    - For clarity: “New-to-Bank” or “NTB” refers to any person(s) who is not an existing UOB Malaysia product holder including UOB Credit Cards and is subject to Clause 2 below.
    - “New-to-Card” or “NTC” refers to any person(s) who is an existing UOB product holder but do not own an existing UOB Credit Card and is subject to Clause 2 below.
- Customer shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
  - Permanent and contract employees of UOB Malaysia;
  - Whose account(s) held with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
  - Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
  - Customer Eligible Card(s) are terminated, suspended, closed or cancelled within the Campaign Period and Campaign fulfilment.
  - 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.

**UOB Malaysia PRVI Miles Elite Card Campaign Criteria and Mechanic**

3. Eligible Applicant who participate in the Campaign during the Campaign Period may be eligible to get UNIRM 120,000 which can be converted into ten thousand (10,000) air miles (“Campaign Prize”) subject to meeting the Campaign criteria below:-

<b>Campaign Criteria</b>	<ul style="list-style-type: none"> <li>Applicant must be a New-to-Bank or New-to-Card individual and apply for the Principal Eligible Card via Digital Channel and/or Face-to-Face channel during the Campaign Period; and</li> <li><b>Applicant must be the first 350 applicants</b> whom the Principal Eligible Card was <b>approved</b> for each Campaign Month.</li> <li>The application of the Eligible Card must be approved by the dates below <b>and meet the minimum Retail Spend of RM1,000</b> on the <b>Principal Card</b> within the <b>“Campaign Prize Qualifying Period.”:-</b></li> </ul> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Campaign Months</td> <td>Application approval date</td> </tr> <tr> <td>Campaign Month 1</td> <td>16 April 2025</td> </tr> <tr> <td>Campaign Month 2</td> <td>16 May 2025</td> </tr> </table> <p><i>*Note: “Campaign Prize Qualifying Period” is defined as the first <b>thirty (30) days</b> from the date the card has been successfully approved.</i></p>	Campaign Months	Application approval date	Campaign Month 1	16 April 2025	Campaign Month 2	16 May 2025
Campaign Months	Application approval date						
Campaign Month 1	16 April 2025						
Campaign Month 2	16 May 2025						

4. Subject to these Terms and Conditions, each application submitted during the Campaign Period and approved by the Bank on or before **16 May 2025** will be entitled to Acquisition Gift in the table below when the Applicant fulfils the full criteria (defined below),

Eligible Card(s) Type	Channel	Fulfillment Criteria	Acquisition Gift
UOB PRVI Miles Elite Card	Face-to-Face Channels	(a) Applicant must apply for the Eligible Card via Face-to-Face channel during the Campaign Period; (b) Activate the approved Eligible Card; and (c) Meet the three <b>(3) times</b> minimum <b>Retail Spend</b> within the “Qualifying Period”	20” Barry Smith Luggage Bag
	Digital Channels	(a) Applicant must apply for the Eligible Card via Digital channel during the Campaign Period; (b) Activate the approved Eligible Card; and (c) Meet the minimum <b>RM400 Retail Spend</b> on the Eligible Card within the “Qualifying Period”	RM400 Cashback

*Note:*

(1) **“Qualifying Period”** is defined as first **sixty (60) days** from the date of the Eligible Card has been successfully approved;

(2) Applicants who applied for Eligible Card and such card has been successfully approved and activated are hereinafter referred to as “Eligible Cardmember”.

5. **Retail Spend** refers to the purchase of any goods or services (local or international) with the use of the Eligible Card and may include retail or 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) Instalment 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.

**Campaign Prize**

6. Summary of the Campaign Prize (as defined below) and the criteria’s are as follows: -

Campaign Prize/Acquisition Gift (“Rewards”)	Criteria
<p style="text-align: center;"><b>Campaign Prize:</b></p> <p style="text-align: center;"><b>120,000 UNIRinggit</b> equivalent to ten thousand <b>(10,000) air miles</b></p> <p style="text-align: center;"><b>x 700 winners</b></p> <p><i>Note: Eligible Cardmember will get 10,000 air miles upon conversion of 120,000 UNIRinggit at UOB TMRW app or other approved channel on or before the expiry date.</i></p>	<p>700 Applicants (being the first 350 Applicants for each Campaign Month) who fulfils the Campaign Criteria in Clause 3 will qualify to win the Campaign Prize.</p>

7. **Winner Selection Process:**

- a) Post Campaign end date, 700 Applicants who have applied for eligible card and have fulfilled criteria under Clause 3 above will be shortlisted and be awarded with **120,000 UNIRinggit**, which the Eligible Cardmember can convert into air miles (“Winner”) (**Note: the conversion value as at 12,000 is 120,000 UNIRinggit = 10,000 air miles**).
- b) Subject to Clause 6 above, the Eligible Cardmember who have met the criteria under Clause 3 and 4 of this terms and conditions will receive the Campaign Prize (in addition to their Acquisition Gift), where applicable.
- c) The remaining Eligible Cardmember will be eligible for the relevant Acquisition Gift in accordance with the channel applied.

- d) Winners will be notified by the Bank via SMS and/or Electronic Direct Mailer (EDM) on or before **23 September 2025** for the Campaign Prize. Other Eligible Cardmembers will receive notification on the Acquisition Gift by **23 October 2025**.

**Redemption of UNIRinggit for air miles:-**

- a) The redemption of airmiles are limited to the airline(s) loyalty programme membership available in the UOB TMRW Apps.
  - b) For redemption of air miles, the Cardmember must first enrol or be an existing member of the respective airline(s) loyalty programme membership ("Frequent Flyer Programme")
  - c) All air miles redemption must be made from the Principal Cardmember to its Principal Frequent Flyer Programme in which they are enrolled in, any third party transfer will not be entertained.
  - d) Apart from all applicable terms and conditions governing this Terms and Conditions, the Cardmember is further subject to the respective terms and conditions governing the participating Frequent Flyer Programme.
  - e) For more information regarding UNIRinggit Redemption, please visit [UOB website](#).
8. Eligibility of Campaign Prize (of Principle Cardmember) will be based on the application date and in accordance with Clause 3 of this terms and conditions.
9. The Bank has the right to forfeit the **Campaign Prize** and **Acquisition Gift** should the Eligible Cardmember, prior to the fulfilment of Campaign Prize and Acquisition Gift, fall under the below scenarios:-
- a) cancel their new UOB Credit Card;
  - b) is not eligible to participate in the Campaign and/or receive the Gift; and/or,
  - c) has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to his/her use of the Bank's services or facilities.
10. The following additional terms and conditions shall apply for the **Campaign Prize**: -
- a) The Campaign Prize will be awarded by the Bank's within ten (10) weeks from the last calendar day of the Campaign Prize Qualifying Period;
  - b) A confirmation SMS and/or EDM will be sent by the Bank to the Eligible Cardmember to acknowledge that they will be awarded with the Campaign Prize;
  - c) Supplementary UOB Cardmembers are not entitled to the Campaign Prize. The Campaign Prize will be given to the principal UOB Cardmember only;
  - d) Campaign Prize is not transferable, nor exchangeable for cash or credit or kind whether in part or in full;
  - e) Campaign Prize are given out on "as is" basis;
  - f) If there is any dispute or non-receipt of the Campaign Prize, Applicants are required to contact UOB Malaysia Contact Centre at 03-2612 8121 by **23 September 2025** at the latest to request an inquiry. No request for any inquiry will be entertained after **23 September 2025**.
11. The following additional terms and conditions shall apply for the **Acquisition Gift (20" BARRY SMITH Luggage Bag)**:-
- a) Eligible Cardmembers will receive an SMS notification from UOB Malaysia to confirm their entitlement to receive the Acquisition Gift the following month after the Qualifying Criteria is fulfilled. This SMS notification will be sent to Eligible Cardmembers' mobile number maintained in UOB Malaysia's record.

- b) The fulfilment and delivery of Acquisition Gift are provided and supported by our appointed agent, JCMS ProRewards Sdn Bhd (“Appointed Agent”). Eligible Cardmembers will receive an SMS notification from the Appointed Agent once the Acquisition Gift is out for delivery.
  - c) Eligible Cardmembers consent to and authorize UOB Malaysia to disclose their particulars to the Appointed Agent engaged by UOB Malaysia for purposes of the Campaign. UOB Malaysia warrants that the disclosure of such particulars to the Appointed Agent shall be limited to the Eligible Cardmembers names, addresses and telephone numbers and shall be used only in relation to and for purposes of the Campaign.
  - d) The Appointed Agent shall arrange for delivery of Acquisition Gift to Eligible Cardmembers’ billing address maintained in UOB Malaysia’s record within ten **(10) weeks** after the Eligible Cardmember’s fulfilment of Qualifying Criteria. For avoidance of doubt, the Acquisition Gift will not be sent to an address outside of Malaysia or P.O Box, nor can the Acquisition Gift be collected from any UOB Malaysia branches.
  - e) In the event that the Acquisition Gift is not fulfilled, the Eligible Cardmembers shall be fully responsible to promptly notify UOB Malaysia’s Contact Centre by phone or in writing and in any event, no later than **23 October 2025**, failing which thereafter UOB Malaysia shall not be liable for non-receipt of the Acquisition Gift by the Eligible Cardmembers.
  - f) The Acquisition Gift is subject to availability from the Appointed Agent. In the event that the Appointed Agent is unable to supply the same model of the Acquisition Gift, UOB Malaysia reserves the right, as it deem fit, to substitute the Acquisition Gift with another product of similar retail value,
  - g) The Acquisition Gift does not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustration purposes only.
  - h) The Acquisition Gift is non-transferable to any other party or parties and not exchangeable for other goods, cash or credit, whether in part or in full.
  - i) For Acquisition Gift warranty details, Eligible Cardmembers are required to deal directly with the Gift Partner, Flonix Enterprise Sdn Bhd (website: [www.cuirgroup.com](http://www.cuirgroup.com) or email to [sales@cuirgroup.com](mailto:sales@cuirgroup.com) ).
12. The following additional terms and conditions shall apply for ‘**Acquisition Gift (RM 400 Cashback)**’
- a) The gift will be credited to Eligible Cardmember’s credit card account within ten (10) weeks after the fulfilment of criteria in Clause 4 above;
  - b) If there is any non-receipt of the gift, the Eligible Cardmembers is required to contact UOB Malaysia’s Contact Centre by phone or in writing and in any event, no later than **23 October 2025**, failing which thereafter UOB Malaysia shall not be liable for non-receipt of the gift by the Eligible Cardmembers.
  - c) The gift is provided on an “As Is” basis;
  - d) UOBM reserves the right, as it deems fit to substitute the gift with another product of similar retail value with prior notice;
  - e) The gift is not transferable; and
  - f) The Bank has the right to forfeit the Gift should the Applicant cancel their new UOB Credit Card prior to the fulfilment of the gift.

13. For the avoidance of doubt:

- a) If your 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 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.

14. Each Eligible Cardmembers is only entitled to receive a maximum of one (1) unit of Campaign Prize and one (1) unit of Acquisition Gift throughout the Campaign Period, regardless of the number of Eligible Cards applied. For the avoidance of doubt, supplementary cardmembers are not entitled to any Rewards.

15. The Bank has the right to forfeit any Rewards should the Applicant cancel their new UOB Credit Card prior to the fulfilment of the Rewards.

16. Eligible Cardmembers may also be participating in more than one UOB credit cards promotions organized for or in conjunction with the acquisition of new credit card customers where the Eligible Cardmembers may also be similarly entitled to gifts or rewards. In the event that the promotion periods for such other promotions overlap with the Campaign Period of this Campaign, the Eligible Cardmembers understand that he/she shall only be entitled to receive the gifts/rewards from the first UOB credit card approved by UOB Malaysia via the channel that the Eligible Cardmembers had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.

17. In addition, Eligible Cardmembers whose application is submitted during the Campaign Period and successfully approved by UOB Malaysia on or before **16 May 2025** will be entitled to enjoy a 1-year annual fee waiver as per the table below:

Eligible Card(s)	Annual Fee Waiver
UOB PRVI Miles Elite Card	1-year annual fee waiver

**General Terms and Conditions**

18. 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) UOB VISA/MASTERCARD Cardmember Agreement; and
- b) The relevant Eligible Card(s) agreement

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, this terms and conditions will prevail.

19. UOB Malaysia reserves the right to approve or reject any application and/or supporting documents as requested by UOB Malaysia. For the avoidance of doubt, UOB Malaysia reserves the right, as it deems fit, to determine if the supporting documents are valid or sufficiently clear for purposes of approval.

20. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.



21. 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 Cardmembers in addition to this Campaign.
22. 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 Cardmembers. 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.
23. 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 Cardmembers failing to be entitled to the rewards under the Campaign.
24. 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.
25. 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.
26. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Cardmembers or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.
27. 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 Cardmembers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Cardmembers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
28. 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.
29. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardmembers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

[END]