

2024 UOB REWARDS YOU CARNIVAL

United Overseas Bank (Malaysia) Berhad
Terms & Conditions

“2024 UOB Rewards You Carnival” (“Carnival”) is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No.199301017069 (271809-K) (“UOB Malaysia” or the “Bank”). The Carnival will run from 16 October 2024 to 20 October 2024 (both dates inclusive) (“**Carnival Period**”) at following locations in Mid Valley Megamall Kuala Lumpur:

- (a) Mid Valley Centre Court from 16 – 20 October 2024 (“MVCC”), or
- (b) Mid Valley Exhibition Centre from 17 – 20 October 2024 (“MVEC”)

These Terms and Conditions govern the various exclusive offers, promotions, privileges and activities available in conjunction with the Carnival.

Definition

In these Terms and Conditions, the following definitions apply:

- a) “Carnival” mean this ‘UOB Rewards You Carnival’;
- b) “CASA” means UOB current account or savings account;
- c) “Claw Back Amount” is the amount that is required to be returned to the Bank in the event that the transaction of which the eligible Customer participated in the Promotion, Privileges or Activities in the Carnival was voided, reversed or cancelled for any reasons whatsoever;
- d) “Eligible Customer” and “Customer” means any cardholder issued with the UOB card, including supplementary cardholders or customers attending in the carnival (as referred in Table 1 of this Terms and Conditions). For avoidance of doubt, unless otherwise stated in this terms and conditions each principal cardholder and supplementary cardholder will be treated as a separate Eligible Customer;
- e) “Eligible Card” means the eligible cards referred in Table 1 of this Terms and Conditions;
- f) “Gifts” and “Products” mean any goods, services, benefits, arrangements, or other privileges offered by the bank in conjunction with the Carnival;
- g) “Non-UOB Customer” refers to customer who do not have any UOB Malaysia accounts including credit cards, CASA and/or mortgage but is the holder of Other bank card(s).
- h) “Other bank card” refers to all valid principal and supplementary credit cards issued by banks in Malaysia, other than UOB Malaysia;
- i) “UOB Card” refer to UOB credit card and/or UOB debit card;
- j) “UOB credit card” refers to all valid principal and supplementary credit cards issued by UOB Malaysia.
- k) “UOB Customer” refers to customer who was issued with UOB Card(s).
- l) “UOB debit card” refers to all valid debit cards issued by UOB Malaysia.
- m) “UOB Malaysia” or “the Bank” means UOB Malaysia (Company Reg No.199301017069 (271809-K), its successors-in-title or assigns.
- n) “UOB New-to-Bank” or “UOB NTB” refers to :

- (i) Non-UOB Customer; or
- (ii) UOB Customer(s) who do not have any UOB CASA
- o) “UOB New-to-Card” or “UOB NTC” refers to :
 - (i) Non-UOB Customer; or
 - (ii) UOB Customer(s) who do not have any UOB credit card.
 - (iii) “Qualified Receipt” refer to customer’s Eligible Spend receipt(s)

1. ELIGIBILITY

- 1.1. During the Carnival Period, there will be various promotions, offers, privileges and activities at the Carnival, which will be offered at specific period for the respective Eligible Card(s) and Eligible Customer(s) as stated in Table 1 below.

Table 1: Eligibility			
Promotions, Privileges and Activities	Offer Period	Eligibility	
		Eligible Card(s)	Eligible Customer(s)
Mall Spend & Get	16 – 20 October 2024	<ul style="list-style-type: none"> UOB credit card UOB debit card Other bank card 	All customers who use the Eligible Card for payment
Participate & Get	16 – 20 October 2024	<ul style="list-style-type: none"> UOB credit card UOB debit card Other bank card 	All customers who attend the Carnival and hold the Eligible Card(s).
Gourmet Galleria	7 – 20 October 2024	<ul style="list-style-type: none"> UOB credit card UOB debit card 	UOB Customer(s) who hold any of the Eligible Card(s)
Opening Special	17 October 2024	<ul style="list-style-type: none"> UOB credit card UOB debit card 	UOB Customer(s) who hold any of the Eligible Card(s)
Carnival Passport	17 – 20 October 2024	<ul style="list-style-type: none"> UOB credit card UOB debit card 	UOB Customer(s) who hold any of the Eligible Card(s)
Carnival Spend & Get	17 – 20 October 2024		
Engage & Get	17 – 20 October 2024		
Spend Stamps Redemption	17 – 20 October 2024		

Engage Stamps Redemption	17 – 20 October 2024		
Bonanza Box	17 – 20 October 2024		
Dessert Dome	17 – 20 October 2024		
Brew Break	17 – 20 October 2024		
Permanent Limit Increase	17 – 20 October 2024		
Rewards+ @ UOB TMRW App	17 – 20 October 2024		
Insurance	17 – 20 October 2024		
Privilege Banking & Wealth Banking	17 – 20 October 2024	Not applicable	Non-UOB Privilege Banking and Wealth Banking customers
Investment	17 – 20 October 2024	<ul style="list-style-type: none"> • UOB credit card • UOB debit card • Other bank card 	All customers who attend the Carnival and hold the Eligible Card(s)
Savings Account	17 – 20 October 2024	<ul style="list-style-type: none"> • UOB credit card 	UOB New-to-Bank who hold any of the Eligible Card(s)
Credit Card Application	16 – 20 October 2024	<ul style="list-style-type: none"> • Not applicable 	Customers who do not have any UOB credit cards
Member Get Member	17 – 20 October 2024	<ul style="list-style-type: none"> • UOB credit card 	UOB Customer(s) who hold any of the Eligible Card(s)

Pay With UNIRinggit	17 – 20 October 2024	<ul style="list-style-type: none"> • UOB Zenith • UOB Visa Infinite Metal • UOB Privilege Banking Visa Infinite • UOB Visa Infinite • UOB PRVI Miles Elite • UOB PRVI Miles • UOB Lady's Solitaire • UOB Lady's Platinum • UOB Lady's • UOB World • UOB Preferred 	UOB Customer(s) who hold any of the Eligible Card(s)
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#Note: For avoidance of doubt, Eligible Card and Eligible Customer refer to the respective Promotions, Privileges and Activities in Table 1.

2. OPENING SPECIAL ("OS")

- 2.1 Eligible Customer will stand a chance to get up to RM500 Carnival Vouchers during Carnival Opening Ceremony on 17 October 2024.
- 2.2 To participate, Eligible Customer is required to:-
- Queue in the designated OS queue at MVEC entrance area before 10 a.m. on 17 October 2024;
 - Obtain the OS ticket by presenting the following:
 - His/her Eligible Card(s), and
 - His/her Identification ID (for Malaysia) or Passport (for non-Malaysian).
- 2.3 The OS tickets are limited to ONE HUNDRED (100) tickets only, whereby the first ONE HUNDRED (100) Eligible Customer(s) will be eligible for the OS tickets ("OS Participant").
- 2.4 OS Participant shall take full responsibility of his / her OS ticket, there will be no replacement of any loss of OS ticket.

Winner Selection

- 2.5 Selection of winners will commence at the Welcome Station area in MVEC during Opening Ceremony.
- 2.6 OS Participant must be present at the Welcome Station area by 10:15am on the same day.

- 2.7 UOB personnel will draw TEN (10) numbers where each OS Participant with the same number printed on the OS ticket will be deemed as shortlisted Winner.
- 2.8 TEN (10) shortlisted OS Winners will stand a chance to get Carnival Vouchers of RM 500.
- 2.9 Remaining OS Participants who his/her OS number who are not being selected, will be eligible to get ONE (1) RM50 Carnival Voucher.
- 2.10 To claim for the Carnival Voucher(s), OS Participants must present the following to UOB personnel at Gift Redemption Station for verification :
 - a) His/her eligible cards,
 - b) His/her Identification ID (for Malaysia) or Passport (for non-Malaysian), and
 - c) His/her OS Ticket.
- 2.11 For shortlisted OS Winner, upon successful verification in clause 2.10 above, the shortlisted OS Winner will be given a question by authorized UOB personnel/agent and is required to answer the question correctly within a stipulated time.
- 2.12 After shortlisted OS Winner answers the question correctly within stipulated time, the shortlisted OS Winner will be deemed as winner and will receive RM500 Carnival Voucher(s). If the shortlisted OS Winner is unable to answer the question correctly, the shortlisted OS Winner will still get ONE (1) RM50 Carnival Voucher.
- 2.13 OS Participant must collect the Carnival Vouchers by 12:00pm on the same day.
- 2.14 Each OS Participant is limited to get ONE (1) TIME Carnival Voucher(s).
- 2.15 OS Participant shall take full responsibility of his/her Carnival Vouchers, there will be no replacement of any loss of the Carnival Voucher.

Carnival Voucher

- 2.16 The Carnival Voucher is ONLY valid for the use at the Carnival and on 17 October 2024.
- 2.17 Where payment is required in addition to the Carnival Voucher, payment must be made with a valid Eligible Card(s) in a single receipt.
- 2.18 The Carnival Voucher cannot be exchanged for cash.
- 2.19 The Carnival Voucher is NOT applicable for purchase(s) at EVA AIR (Booth No. 3055) and AirAsia Rewards (Booth No 3027)
- 2.20 If the value of the purchase exceeds the amount stated in the Carnival Voucher, then the difference thereof shall be paid by Eligible Customer.
- 2.21 If the value of the purchase is less than the amount stated in the Carnival Voucher, then the difference thereof shall not be refunded to Eligible Customer.

3 MALL SPEND & GET

- 3.1 Eligible Customer(s) who meet the Spend Requirement using the Eligible Card at Participating Malls in accordance with Table 2 below during the Carnival Period ("Eligible Spend") are eligible to the Redemption Item(s) in Table 3.

Table 2: Eligible Spend			
Eligible Customer(s)	Eligible Card(s)	Spend Requirement	Participating Malls
UOB Customer(s)	<ul style="list-style-type: none"> UOB credit cards UOB debit cards 	RM200 and above	<ul style="list-style-type: none"> The Gardens Mall KL Mid Valley Megamall KL
Non-UOB Customer(s)	<ul style="list-style-type: none"> Other bank cards 	RM300 and above	

- 3.2 The redemption station will be made available at MVCC and MVEC where Eligible Customer receives Item(s) in respective period as stated in below Table 3.

Table 3: Redemption			
Period	Redemption Station	Redemption Item(s)	
		UOB Customer(s)	Non-UOB Customer(s)
16 – 20 October 2024	Mall Spend Station at MVCC	One (1) Token	One (1) Token
17 – 20 October 2024	Mall Spend Station at MVEC	One (1) Token and One (1) Spend Stamp	One (1) Token

- 3.3 Eligible Customer is allowed to combine up to TWO (2) receipts from the same card number within the same day.
- 3.4 To redeem the Redemption Item(s) as stated in above Table 3, Eligible Customer must present the following for verification:
- His/her Eligible Card(s) that was used for the Eligible Spend,
 - His/her Identification ID (for Malaysia) or Passport (for non-Malaysian), and
 - His/her Eligible Spend receipt(s) ("Qualified Receipt")
- 3.5 Upon successful verification, Eligible Customer will get the Redemption Item(s).
- 3.6 Eligible Customer is limited to ONE (1) time redemption in a day. For avoidance of doubt:
- Each principal and supplementary card customer is limited to ONE (1) time redemption in a day
 - Each Eligible Customer is limited to redeem ONE (1) Token and ONE (1) Spend Stamp (if applicable) in a day.

- 3.7 Eligible Customer must redeem and get the Redemption Item(s) within the same day of the Qualified Receipts.
- 3.8 Qualified Receipt(s) will be deemed void once Eligible Customer(s) received the Redemption Item.

Token

- 3.9 Eligible Customer is eligible to receive ONE (1) of the following Gifts in Table 4 below with the Token.

Table 4: List of Gifts	
No.	Type of Gifts
1	Multi-Purpose BBQ Pot
2	Huawei Band 8
3	Itsu Vibez Aroma Diffuser
4	Smart LED Electric Health Pot
5	Double Layer Electric Cooker
6	20" Luggage Bag
7	316 Stainless Steel Thermos Flask Set
8	30" Golf Umbrella with UOB Logo
9	RM20 Aeon Vouchers

- 3.10 To get the Gift, Eligible Customer is required to play a game using the Token.
- 3.11 Eligible Customer must play the game and collect the Gift within the same day of the Eligible Spend
- 3.12 Each Token is limited to ONE (1) time participation / play in the game and get ONE (1) Gift. For avoidance of doubt, each Eligible Customer is limited to receive ONE (1) Gift in a day.
- 3.13 Gifts are available while stock last.

Spend Stamp

- 3.14 Spend Stamp can ONLY be collected at Gift Redemption Station in MVEC.
- 3.15 Authorized UOB personnel/agents will stamp/record the Spend Stamp in Eligible Customer's Carnival Passport (see Section 4. CARNIVAL PASSPORT and STAMPS below). For avoidance of doubt, Eligible Customer is ONLY limited to collect ONE (1) Spend Stamp in a day for his/her Eligible Spend of the day.
- 3.16 Eligible Customer must collect the Spend Stamp within the same day of the Eligible Spend.
- 3.17 Eligible Customer who collected Spend Stamp, are eligible to participate in Spend Stamp & Get which can be found in Section 6. SPEND STAMPS REDEMPTION

4 CARNIVAL PASSPORT and STAMPS

Carnival Passport

- 4.1 Carnival Passport will be issued commencing from 17 Oct 2024 to 20 Oct 2024.
- 4.2 Each Eligible Customer is eligible to get ONE (1) Carnival Passport at Welcome Station in MVEC throughout the Carnival Period. For avoidance of doubt, each principal and supplementary card customer is limited to ONE (1) Carnival Passport throughout Carnival Period.
- 4.3 To get the Carnival Passport, Eligible Customer is required to present the following for verification:
- One of his/her Eligible Card as stated in above Table 1, and
 - His/her Identification ID (for Malaysia) or Passport (for non-Malaysian)

Stamps

- 4.4 The following are 2 types of Stamps which Eligible Customer can earn / collect from Carnival activities.

Table 5: Stamps			
Type of Stamps	Carnival Activities	Stamp Collection Stations	Gift Redemption Requirement
Spend Stamp	Mall Spend & Get	Mall Spend Station	Refers to Spend Stamps Redemption in Section 6
	Carnival Spend & Get	Gift Redemption Station	
Engage Stamp	Participate & Get	Gift Redemption Station	Refer to Engage Stamps Redemption in Section 9
	Engage & Get	Gift Redemption Station	

- 4.5 For the avoidance of doubt, the collection of Spend Stamp and Engage Stamp will be treated separately and not to be combined.
- 4.6 Collected Stamps are deemed valid if the said Stamps are recorded in Carnival Passport by authorized UOB personnel/agents at respective Stamp Collection Station within Carnival Period.
- 4.7 Eligible Customer(s) who collected Stamps will get Gift subject to meeting respective Gift Redemption requirement as stated in above Table 5.
- 4.8 Stamps will be deemed void once Eligible Customer use the Stamps to participate in Gift Redemption session.

5 CARNIVAL SPEND & GET

- 5.1 Eligible Customer(s) are eligible for the following TWO (2) spend offers after meeting the spend requirement as stated in below Table 6.

Table 6: Spend Offers and Requirement		
Spend Offers	Spend Requirement	Offer
Spend Stamps	Minimum spend of RM250 at MVEC using the same Eligible Card within the same day during Carnival Period ("Carnival Spend")	Every RM250 Carnival Spend will receive ONE (1) Spend Stamp, capped at TWENTY THREE (23) Spend Stamps per Eligible Customer per day
Bonus Gift	Must fulfill the Carnival Spend AND Such Carnival Spend must be spent in at least TWO (2) different halls in MVEC	ONE (1) Tote Bag

- 5.2 The redemption of above spend offers can be done at Gift Redemption Station in MVEC.
- 5.3 To redeem the above spend offers, Eligible Customer must present the following for verification:
- His/her Eligible Card(s) that used for the Eligible Spend,
 - His/her Identification ID (for Malaysia) or Passport (for non-Malaysian),
 - His/her Qualified Receipt. For Bonus Gift, minimum of TWO (2) Qualified Receipt from different halls each in MVEC, and
 - His/her Carnival Passport
- 5.4 Upon successful verification, authorized UOB personnel/agent will stamp the Spend Stamp(s) in Eligible Customer's Carnival Passport and/or give the Tote Bag to Eligible Customer, whichever applicable. For avoidance of doubt, the said Spend Stamp(s) is limited to stamp in ONE (1) Carnival Passport.
- 5.5 Eligible Customer must redeem and collect the spend offer(s) within the same day of the Carnival Spend. For avoidance of doubt, the redemption must be done on the transaction date of Qualified Receipt.
- 5.6 Qualified Receipt(s) will be deemed void once Eligible Customer(s) redeem the spend offer(s)

Spend Stamp

- 5.7 For Carnival Spend & Get, each Eligible Customer is limited to TWENTY THREE (23) Spend Stamps in a day.
- 5.8 Eligible Customer who collected Spend Stamp, will get Gift subject to meeting the Gift Redemption requirement which can be found in Section 6. SPEND STAMPS REDEMPTION

Bonus Gift

- 5.9 Eligible Customer is limited to get ONE (1) Tote Bag in a day. For avoidance of doubt, each principal and supplementary card customer is limited to ONE (1) Tote Bag in a day.
- 5.10 Tote Bags are available while stocks last.

6 SPEND STAMPS REDEMPTION

6.1 Eligible Customer(s) are eligible to get ONE (1) Gift according to the collected Spend Stamps in its Carnival Passport as stated in below Table 7.

Table 7: Spend Stamp's Offer Mechanics			
Gift Tier	Requirement	Type of Gifts	Claw back Amount, if any
1	2 – 5 Spend Stamps	UOB 5-in-1 Cable Storage	RM100
		304 Stainless Steel Food Jar	
		Peacock Maderare 5-in-1 Combo Set	
		Gintell G Meoi Hot & Cold Eye Mask	
		RM50 Aeon Voucher	
		Neckpro Memory Foam Contour	
		Toshiba 1.5L Plastic Jar Blender	
2	6 – 19 Spend Stamps	Philips Sonicare Series 1100 Electrical Toothbrush	RM300
		La Gourmet Healthy Electrical Oven 12L (EO12RD)	
		Tefal Cook & Shine 3 Pieces Set (G808S6)	
		Philips Rice Cooker IH Heating 1.5L	
		Gintell CG Minnie Care Portable	
		RM150 Aeon Voucher	
		Khind 0.8L Multi-Function Lunch Box	
3	≥ 20 Spend Stamps	Tefal Air Fryer (EY111B)	RM500
		Nespresso Inissia Ruby Red	
		iMaxx K9 Cordless Vacuum Cleaner	
		Sony Wireless Headphones (WH-CH720N)	
		Kuvings Multi-Function Cooker (Standard Set)	

		RM500 Aeon Voucher	
		Fitness Concept Treadmill	
		Gintell Spiderman Massage Chair	

- 6.2 The redemption will be at Gift Redemption Station in MVEC.
- 6.3 To redeem the Gift, Eligible Customer must present following for verification:
- One of his/her Eligible Card(s),
 - His/her Identification ID (for Malaysia) or Passport (for non-Malaysian), and
 - His/her Carnival Passport
- 6.4 Upon successful verification, Eligible Customer will proceed to spin the wheel of the entitled Tier Gift. Subsequently Eligible Customer will be prompted a question by the authorized UOB Malaysia personnel/agent of which Eligible Customer is required to answer the question correctly within stipulated time ("Q&A session").
- 6.5 After Eligible Customer answers the question correctly within stipulated time, Eligible Customer may proceed to collect the Gift.
- 6.6 Eligible Customer must redeem and collect the Gift within the same day of the Spend Stamps' stamped date.
- 6.7 Eligible Customer is limited to ONE (1) Gift in a day.
- 6.8 For avoidance of doubt, each Spend Stamp is limited to ONE (1) time use and will be deemed voided once Eligible Customer participated in the Q&A session regardless whether Eligible Customer managed to answer the question correctly in the Q&A session.
- 6.9 Spend Stamp is ONLY deemed valid and can be used on the day which the Spend Stamp(s) is stamped in Carnival Passport. For avoidance of doubt, Spend Stamps that are stamped on different days cannot be consolidated. Any unused / unredeemed Spend Stamp of the day will deem voided after end of the day itself.
- 6.10 Gifts are available while stock last.
- 6.11 Bank reserves the rights to charge the customer the price of the Gift redeemed, referred as Claw Back amount stated in Table 7, if the transaction(s) for Qualified Receipts used for Spend Stamp(s) collection from following activities is voided/cancelled:
- Section 3. MALL SPEND & GET
 - Section 5. CARNIVAL SPEND & GET

7 PARTICIPATE & GET ("P&G")

- 7.1 Eligible Customer(s) who successfully complete all THREE (3) activities at MVCC within Carnival Period are eligible to the Redemption Item(s) as stated in below Table 8:
- Activity #1: Cyber Loop Game
 - Activity #2: Cyber Smash Game
 - Activity #3: Cyber Snap - Take a selfie with UOB Rewards You Carnival masthead, post the photo in own social media (i.e. Facebook or Instagram) and hashtag #UOBRewardsYouCarnival

Table 8: Redemption Items		
Period	UOB Customer(s)	Non-UOB Customer(s)
16 October 2024	One (1) P&G Gift <u>ONLY for UOB Visa card customers</u> One (1) Visa Gift	One (1) P&G Gift
17 – 20 October 2024	One (1) P&G Gift and One (1) Engage Stamp <u>ONLY for UOB Visa card customers</u> One (1) Visa Gift	One (1) P&G Gift

- 7.2 To redeem the Redemption Item(s) as stated in above Table 8, Eligible Customer must complete the following:
- Collect a P&G STAMP CARD from authorized UOB personnel/agent who is stationed at activities area in MVCC, and
 - Collect THREE (3) P&G stamps by completing each of the activity as mentioned in above Clause 7.1. For avoidance of doubt, each activity is only eligible for ONE (1) stamp and the stamp can be collected from the authorized UOB personnel / agent who is stationed at activity area.
- 7.3 Upon completion of the activities, Eligible Customer will get the respective Redemption Item(s) as stated in Table 8.
- 7.4 Each Eligible Customer is eligible to get ONE (1) P&G STAMP CARD in a day.
- 7.5 Eligible Customer must redeem and get the Redemption Item(s) within the same day where his/her P&G STAMP CARD is fully stamped.
- 7.6 P&G STAMP CARD will be deemed void once Eligible Customer redeemed the Redemption Item(s).
- 7.7 P&G STAMP CARD is ONLY deemed valid and can be used on the day of which the P&G stamp(s) is stamped in P&G STAMP CARD. For avoidance of doubt, P&G stamp that was stamped on a different day cannot be consolidated. Any P&G stamp card unused / unredeemed P&G STAMP CARD of the day will be deemed voided after end of the day itself.
- 7.8 Eligible Customer shall take full responsibility of his / her P&G STAMP CARD, where UOB will not replace any loss of the P&G STAMP CARD with a new P&G STAMP CARD.

P&G Gift

- 7.9 Eligible Customer is eligible to receive ONE (1) of the following P&G Gift in Table 9 below, at Participate & Get Station in MVCC after his/her P&G STAMP CARD is fully stamped.

Table 9: List of P&G Gifts	
No.	Type of Gifts
1	Signature Market Mix Nuts
2	Wall's Magnum Classic 80ml

3	UOB Rewards You Tote Bag (Small)
4	Plate

- 7.10 To get the P&G gift, Eligible Customer will draw the P&G Gift from a designated box.
- 7.11 Eligible Customer is limited to receive ONE (1) P&G Gift in a day.
- 7.12 P&G Gift are available while stocks last.

Engage Stamp

- 7.13 Engage Stamp ONLY can be collected at Gift Redemption Station in MVEC.
- 7.14 Eligible Customer is required to present the following for verification:
- His/her P&G STAMP CARD which has been fully stamped, and
 - His/her Carnival Passport
- 7.15 Upon successful verification, authorized UOB personnel / agents will stamp ONE (1) Engage Stamp in Eligible Customer's Carnival Passport. For avoidance of doubt, the-said Engage Stamp is limited to ONE (1) stamp / record in Eligible Customer's Carnival Passport throughout Carnival Period.
- 7.16 Eligible Customer who collected Engage Stamp, will get Gift subject on meeting Gift Redemption requirement which can be found in Section 9. ENGAGE STAMPS REDEMPTION

Visa Gift

ONLY APPLICABLE FOR ELIGIBLE CUSTOMERS WHO HOLD ANY OF UOB VISA CREDIT CARD.

- 7.17 Eligible Customer is eligible to receive ONE (1) of the following Visa Gifts in Table 10 below, at Participate & Get Station in MVCC after his/her P&G stamp card is fully stamped.

Table 10: List of Visa Gifts	
No.	Type of Gifts
1	Denim Bag
2	Umbrella

- 7.18 To get the Visa Gift, Eligible Customer will draw the Visa Gift from a designated box.
- 7.19 Eligible Customer is limited to receive ONE (1) Visa Gift in a day.
- 7.20 Visa Gift are available while stocks last.

8 ENGAGE & GET ("E&G")

- 8.1 Eligible Customer can collect Engage Stamp from following activities at respective Collection Station in MVEC as stated in below Table 11.

Table 11: List of Activities			
Collection Station	Activities	Mechanic	Capping Per Eligible Customer throughout Carnival Period
Engagement Universe	Permanent Limit Increase	TWO (2) Engage Stamp for ONE (1) complete permanent limit increase submission	2 Engage Stamps
	Rewards+ @ UOB TMRW App	ONE (1) Engage Stamp for minimum THREE (3) UOB Carnival Coupon collected in UOB TRMW app	1 Engage Stamp
	Insurance	ONE (1) Engage Stamp for Sit-Down Activity ONE (1) Engage Stamp for Sign-up Activity	2 Engage Stamps
	Privilege Banking & Wealth Banking	ONE (1) Engage Stamp for Sit-Down Activity	1 Engage Stamp
	Member Get Member	ONE (1) Engage Stamp for every successful credit card sign up	5 Engage Stamps
	Investment	ONE (1) Engage Stamp for participation in Investment Engagement	1 Engage Stamp
	Savings Account	TWO (2) Engage Stamps for Savings Account Opening	2 Engage Stamps

- 8.2 Eligible Customer will get Engage Stamp from the above activities, subject to meeting the requirement from respective activities as stated in Table 12 below.

Table 12: Activities Requirement	
Activities	Activities Requirement
Permanent Limit Increase	Refer to Section 14. PERMANENT LIMIT INCREASE APPLICATION ("PLI")

Rewards+ @ UOB TMRW App	Refer to Section 15. REWARDS+ @ UOB TMRW APP
Insurance	Refer to Section 16. INSURANCE ENGAGEMENT
Privilege Banking & Wealth Banking	Refer to Section 17: PRIVILEGE BANKING & WEALTH BANKING ENGAGEMENT
Investment	Refer to Section 18: INVESTMENT ENGAGEMENT
Savings Account	Refer to Section 19: SAVINGS ACCOUNT OPENING
Member Get Member	Refer to Section 20: MEMBER GET MEMBER

- 8.3 Eligible Customer who collected the Engage Stamp(s), will receive Gift subject on meeting Gift Redemption requirement which can be found in Section 9. ENGAGE STAMPS REDEMPTION.

9 ENGAGE STAMPS REDEMPTION

- 9.1 Eligible Customer(s) are eligible to the Gift according to the collected Engage Stamps in its Carnival Passport as stated in below Table 13.

Table 13: Engage Stamps Redemption		
Number of Engage Stamps	Number of Gift	Type of Gifts
5	1	1. Joyroom Wireless Powerbank 10000mAh 2. Vista Eye Aid Kit 3. CARS International (Car Wash Voucher worth RM36) 4. 304 Stainless Steel Water Bottle
7	2	5. Fitness Concept Jumping Rope 6. Bamboo Hand Towel 7. LED Smart Cap Temperature Thermos Flask 8. RM10 Aeon Voucher 9. RM10 Ilao Ilao Voucher 10. Mini Electric Fan

- 9.2 The Gift can be redeemed at Gift Redemption Station in MVEC.
- 9.3 To redeem the Gift, Eligible Customer must present the following for verification:
- One of his/her Eligible Card(s),
 - His/her Identification ID (for Malaysia) or Passport (for non-Malaysian), and
 - His/her Carnival Passport
- 9.4 Upon successful verification, Eligible Customer will be prompted a question by an authorized UOB personnel/agent of which Eligible Customer is required to answer the question correctly within stipulated time ("Q&A session").

- 9.5 After Eligible Customer answer the question correctly, Eligible Customer will proceed to spin the wheel and collect the Gifts(s) where:
- a) the number of spins is subject to the collected Engage Stamps as stated in above Table 13, and
 - b) each spin is eligible for ONE (1) Gift.
- 9.6 Eligible Customer must collect the Gift(s) within the same day.
- 9.7 For avoidance of doubt, each Engage Stamp is limited to ONE (1) time use and will be deemed void once Eligible Customer participated in the Q&A session regardless whether the Eligible Customer managed to answer the question correctly in the Q&A session.
- 9.8 Engage Stamp is valid throughout the Carnival Period. For avoidance of doubt, any unredeemed / unused Engage Stamp can be roll-over to next day use.
- 9.9 Gifts are available while stocks last.

10 BONANZA BOX ("BB")

- 10.1 Eligible Customer will stand a chance to purchase ONE (1) product at the exclusive price in the BB activity.
- 10.2 There are TWO (2) BB sessions each day throughout Carnival Period. Each session will have its Eligible Spend Period, BB Pass Drop Period, Winner Selection Period and Purchase Cut-off Time as stated in Table 14 below.

Table 14: BB Session		
Session	Session 1	Session 2
Eligible Spend Period	10:00AM to 12:00PM	3:00PM to 5:00PM
BB Pass Drop Period	10:00AM to 12:30PM	3:00PM to 5:30PM
Winner Selection Period	1:00PM to 2:30PM	6:00PM to 7:30PM
Purchase Cut-off Time	3:00PM	8:00PM

- 10.3 There are EIGHT (8) different types of products offered in BB throughout the Carnival Period with a total of 80 units of various product offered per session as listed below in Table 15.

Table 15: BB List of Products			
BB Purchase Price per product	Products	Total Units per session	Retail Price per product
RM88	RM280 Aeon Vouchers	18	RM280
	RM280 Watson Vouchers	18	RM280

	RM280 Touch N GO Reload Pin	18	RM280
RM888	Airwheel SE3S	8	RM2899
	Dyson Airwrap i.d™ Multi-Styler and Dryer	8	RM2899
	Ipad Air 11" WiFi 128GB	8	RM2999
RM1888	Sony 65" X85L Series Full Array LED 4K ultra HD (KD-65X85L)	1	RM6999
	iPhone 16 Pro Max 256GB	1	RM5999

- 10.4 To participate in the respective BB session, Eligible Customers must spend a minimum of RM80 in a single receipt at MVEC using Eligible Card(s) within the Eligible Spend Period of the respective BB session as stated in above Table 14 ("BB Qualified Spend").
- 10.5 Eligible Customer is limited to get only ONE (1) BB Pass in a session with a minimum spend of RM80 BB Qualified Spend.
- 10.6 Eligible Customer can claim the BB Pass at the Gift Redemption Station in MVEC by presenting following for verification:
- His/her Eligible Card(s) that is used for the BB Qualified Spend,
 - His/her Identification ID (for Malaysia) or Passport (for non-Malaysian),
 - His/her BB Qualified Spend receipt(s) ("BB Qualified Receipt"), and
 - His/her Carnival Passport
- 10.7 Upon successful verification, Eligible Customer will be given the BB Pass which Eligible Customer shall proceed to drop his/her BB Pass in designated BB dropbox at stage area in MVEC ("BB Participant")
- 10.8 Eligible Customer is required to:
- drop the bank-copy of the BB Pass in designated BB dropbox and
 - keep the customer-copy of the BB Pass
- 10.9 Eligible Customer must drop the BB Pass in the designated BB dropbox within the BB Pass Drop Period of the session on the same day. For the avoidance of doubt, BB Pass will be deemed qualify for the BB only if:
- the bank-copy of the BB Pass(s) is drop in the designated BB dropbox within BB Pass Drop Period of the session in the same day.
 - the bank-copy of the BB Pass is not tempered or altered.
- 10.10 For any BB Pass(s) that drop after BB Pass Drop Period of the session, such BB Pass(s) will be deemed as void and:
- cannot be used for other BB session, and
 - cannot be replaced for new BB Pass
- 10.11 Eligible Customer shall take full responsibility of his / her BB Pass, where UOB will not replace any loss of the BB Pass with new BB Pass.
- 10.12 BB Qualified Receipt(s) will be deemed void once Eligible Customer get the BB Pass regardless Eligible Customer drop the BB Pass into the designated BB dropbox. For avoidance of doubt, the BB Qualified Receipt can only be used for ONE (1) time claim for BB Pass.

Winner Selection

- 10.13 Selection of BB winners will commence at the stage area in MVEC on the respective time as stated in the above Table 14.
- 10.14 BB Participant must be present at the stage area by the time the BB Winner Selection starts.
- 10.15 UOB Malaysia personnel will draw the BB Pass from the designated BB dropbox and announce the serial number that is printed on the BB Pass (“selected BB Pass”).
- 10.16 BB Participant with the same serial number is required to present the following to UOB Malaysia personnel for validation:
 - a) customer-copy of the BB Pass that is with the same serial number as the selected BB Pass, and
 - b) His/her Identification ID (for Malaysia) or Passport (for non-Malaysian), and
 - c) His/her Carnival Passport
- 10.17 Upon successful validation (i.e. serial number of the customer-copy matches the selected BB Pass AND BB Participant is the owner of the selected BB pass), BB Participant will be prompted a question by authorized UOB personnel/agent of which BB participant is required to answer the question correctly within stipulated time.
- 10.18 After BB Participants answer the question correctly within stipulated time, BB Participant will deem as BB Winner and eligible to draw for ONE (1) BB Product.
- 10.19 Each BB Winner is limited to draw for ONE (1) time. In the event the BB Winner draws a BB Product which he/she does not wish to purchase, BB Winner:
 - a) is strictly not allowed to exchange to another BB product.
 - b) is strictly not allowed for another draw, and
 - c) will deem surrender his/her participation in that BB session if BB winner decided not to purchase the drawn-out BB Product.
- 10.20 Selection of BB winner will continue until the BB Products are fully drawn out or by the end of the Winner Selection Period, whichever earlier.
- 10.21 BB Winner is limited to purchase the BB Product that he/she has drawn-out AND must purchase the said BB Product by the Purchase Cut-Off Time of the session on the same day. For avoidance of doubt, BB Winner will no longer be eligible to purchase the BB product after the Purchase Cut-Off Time of the session.
- 10.22 Each BB Winner is limited to purchase ONE (1) BB Product and ONE (1) unit in a day. For avoidance of doubt, if the BB Winner has made ONE (1) purchase of BB Product in BB session 1, the same BB Winner will not be eligible to participate in BB session 2 of the day.
- 10.23 Bank reserves the right to charge BB winner’s card account the excess price of the BB product (i.e. “excess price” refers to Retail Price minus BB Purchase Price) if the BB Qualified Receipt(s) is found to be voided/cancelled.

11 GOURMET GALLERIA

- 11.1 Eligible Customer(s) are eligible to enjoy food by Malaysia’s Michelin Guide Chef at special price at stated in below Table 16 using Eligible Cards.

Table 16: Michelin Guide Chefs' Foods ("MG Food")				
Restaurants	Foods	Special Price (per unit)	Daily Quantity*	Promotion Code
Restaurant Au Jardin	Tempeh and Chahan Musubi, Pickled Cabbage, Nori	RM5	1,000	UOBURYC1
gēn根	Seafood Noodle with Buah Kulim	RM5	1,000	UOBURYC2
Jawi House	Chicken/Beef Mince Meat Kebab Wrapped in Flat Bread	RM5	1,000	UOBURYC3
Nadodi	Chicken Kola Urundai, Aerated Coriander & Yuzu Kosho Thovaiyal	RM5	1,000	UOBURYC4
The Brasserie	Gourmet Panini Sandwiches with Duck Rillettes and Truffle Mayo	RM5	1,000	UOBURYC5

*Each MG Food is capped to 1,000 units per day during Carnival Period. For avoidance of doubt, there will be 4,000 units of MG Food per restaurant from 17 -20 October 2024.

- 11.2 The purchase of the above MG food can only be done via FunNow app or FunNow website (<https://www.myfunnow.com>) ("FunNow Platform").
- 11.3 To enjoy the special price for above MG Food, Eligible Customer must apply the Promotion Code ("MG Promo Code") at the FunNow Platform during the purchase of which the MG Promo Code can be found in above Table 16. Alternately, Eligible Customer can claim the MG Promo Code from FunNow Platform, by clicking on the Gourmet Galleria banner at the FunNow Platform.
- 11.4 Each Michelin Restaurant will have its own designated MG Promo Code as stated in table 16.
- 11.5 Each MG Promo Code is limited for TWO (2) units of MG food throughout Carnival Period.
- 11.6 As there are limited quantity for each MG Food in a day, Eligible Customer are required to select a specific date which Eligible Customer will collect the MG Food at Carnival.

Purchase of MG Food

- 11.7 The purchase will start from 7 October 2024 to 20 October 2024 ("MG Purchase Period"), while stocks last.
- 11.8 The purchase must be made using Eligible Card.
- 11.9 To purchase the above MG Food, Eligible Customer shall follow the below steps:
 - a) for new FunNow's user, sign-up by entering email address and create login password
 - b) login to FunNow app or FunNow website
 - c) select the restaurant of the preferred MG Food and specific date for MG Food collection at MVEC
 - d) apply the MG Promo Code at checkout page and proceed with the payment using Eligible Card.

- 11.10 In the event if MG Promo Code is not applied at the checkout page, full amount of the selected MG Food as shown in the FunNow app or FunNow website, will be charged to Eligible Customer.
- 11.11 After successful payment,
- a) a six (6) digits redemption code will be generated and show on the FunNow Platform, and
 - b) a purchase receipt will be emailed to Eligible Customer's email address that is registered with FunNow
- 11.12 Eligible Customer is limited to purchase TWO (2) units of MG Food from ONE (1) Michelin Restaurant in a purchase session per FunNow's user ID throughout Carnival Period. For avoidance of doubt, each Eligible Customer is limited to purchase TEN (10) units of MG Food per FunNow's user ID.
- 11.13 No cancellation and reschedule of the MG Food collection once the purchase is made.

MG Food Collection

- 11.14 The redemption of purchased MG Food will be at Gourmet Galleria in Hall 2, MVEC.
- 11.15 To collect the purchase MG Food,
- a) Eligible Customer is required to present a six (6) digits redemption code that is generated and shown on the FunNow Platform upon successful payment, at FunNow counter located in Gourmet Galleria.
 - b) Authorized FunNow personnel will validate the six (6) digits redemption code and issue the following to Eligible Customer upon successful validation:
 - FunNow Token
 - Physical Carnival Receipt
 - c) Eligible Customer proceeds to respective Michelin Restaurant to claim for MG Food with the FunNow Token.
- 11.16 The purchased MG Food must be:
- a) collected on the date that selected during the purchase before 9PM, and
 - b) self-collect at Gourmet Galleria in Hall 2, MVEC.
- For avoidance of doubt, the collection of the MG Food cannot be redeemed on other date than the selected date during the purchase.
- 11.17 For any purchased MG Food that is not collected on the selected date,
- a) the-said MG Food will be voided,
 - b) refund is not allowed.
- For avoidance of doubt, Eligible Customer will no longer be able to collect/claim for the-said MG Food on another date.

12 DESSERT DOME

- 12.1 Eligible Customer(s) are eligible to enjoy ONE (1) complimentary dessert with any purchase from respective restaurants at UOB Dessert Dome in Hall 1, MVEC as stated in below Table 17.

Table 17: List of Complimentary Dessert			
Restaurants	Complimentary Dessert	Daily Quantity	
		17 October 2024 18 October 2024	19 October 2024 20 October 2024
Xiao by Crustz	Cream puff	300	700
Jaslyn Cakes	Buttercake with Vanilla Frosting	300	700
Matcha Eight	Cold Brew Tea	300	700
All About Chew	Limited Edition Chewibacca	300	700
Lol Soon Kee Desserts	Red Date Fungus Soup	300	700

- 12.2 Purchase must be made using Eligible Card(s) from respective restaurants at UOB Dessert Dome.
- 12.3 The complimentary dessert will be applicable for the respective restaurant's purchase at UOB Dessert Dome as stated in above Table 17. For avoidance of doubt, the complimentary dessert must be from the same restaurant of purchase at UOB Dessert Dome.
- 12.4 Each Eligible Customer is limited to get ONE (1) complimentary dessert per restaurant at UOB Dessert Dome per day. For avoidance of doubt, each principal and supplementary card customer is limited to get ONE (1) complimentary dessert per restaurant at UOB Dessert Dome per day.
- 12.5 Complimentary desserts are available while stocks last.

13 BREW BREAK

- 13.1 Eligible Customer(s) are eligible to enjoy the following complimentary drink and/or snack at Brew Break in MVEC as stated in below Table 18

Table 18: Complimentary Drink and/or Snack	
Eligible Customers	Complimentary
1. Customers who hold either ONE of the following cards: <ul style="list-style-type: none"> • UOB Zenith card • UOB Visa Infinite Metal Card • UOB Visa Infinite Card • UOB Privilege Banking Visa Infinite Card • UOB Lady's Solitaire • UOB PRVI Miles Elite 	ONE (1) cup of The Coffee Bean & Tea Leaf ("CBTL") drink and either ONE (1) unit of CBTL snack or ONE (1) packet of OATSIDE milk

2. UOB Private Banking customers 3. UOB Privilege Banking customers 4. UOB Wealth Banking customers	
Other than above	ONE (1) cup of CBTL drink

13.2 To redeem the complimentary drink and/or snack, Eligible Customer(s) are required to present either ONE (1) of the following to authorized UOB personnel/agent at Brew Break in MVEC:

- a) Eligible Card(s)
OR
- b) SMS that was sent by UOB to identify the customer as:
 - UOB Private Banking customer,
 - UOB Privilege Banking customer, or
 - UOB Wealth Banking customer

13.3 Each Eligible Customer is limited to ONE (1) time redemption per day.

13.4 Each complimentary drink and snack are capped as stated in below Table 19 and shall be redeemed on first-come first-serve basis, while stocks last.

Table 19: Daily Capping for each complimentary		
Complimentary	Daily Capping	
	17 October 2024 18 October 2024	19 October 2024 20 October 2024
CBTL drink	2,000	6,000
CBTL snack	500	1,500
OATSIDE milk	500	1,500

14 PERMANENT LIMIT INCREASE APPLICATION ("PLI")

14.1 Eligible Customer(s) are eligible to the following TWO (2) Redemption Items after a complete submission of PLI at Engagement Universe in MVEC during Carnival Period.

- a) ONE (1) RM10 AEON voucher, and
- b) TWO (2) Engage Stamps

14.2 To get the Redemption Items, Eligible Customer must meet the following requirements:

- a) must be an existing UOB Principal Credit Card customer; and
- b) must show the authorized UOB personnel / agent at Engagement Universe following:

- the complete submitted PLI request form in UOB TMRW App or UOB website, and
 - its reference number which is generated upon successful PLI submission in UOB TMRW app or UOB website
- 14.3 Upon successful verification, Eligible Customer will get the Redemption Items.
- 14.4 Eligible Customer is limited to receive the Redemption Items for ONE (1) time throughout Carnival Period; For avoidance of doubt, each principal card customer is limited to receive the Redemption Items for ONE (1) time throughout Carnival Period.
- 14.5 Supplementary credit card customers are not eligible for PLI and receive Redemption Items.
- 14.6 RM10 AEON voucher gifts are available while stocks last.
- 14.7 PLI submission is subject to UOB's credit assessment and approval. Submission will be processed within FOURTEEN (14) business days post Carnival. Processing may be delayed if income document submitted is incomplete or requires further clarification from the bank.
- 14.8 Eligible Customer(s) who collected Engage Stamps, will receive Gift subject on meeting Gift Redemption requirement which can be found in Section 9. ENGAGE STAMPS REDEMPTION

15 REWARDS+ @ UOB TMRW APP

- 15.1 Eligible Customer(s) are eligible to receive ONE (1) Engage Stamp with THREE (3) UOB Carnival Coupon collected in the UOB TMRW app at Engagement Universe in MVEC from 17 October to 20 October 2024.
- 15.2 To receive ONE (1) Engage Stamp, Eligible Customer is required to present the following:
- a) The downloaded THREE (3) daily UOB TMRW Rewards+ Carnival Coupons ("Coupons") from THREE (3) separate days during the Coupons release period. The Coupons will be released daily from 7 October to 20 October 2024 (both dates inclusive),
 - b) His/her Identification ID (for Malaysia) or Passport (for non-Malaysian), and
 - c) His/her Carnival Passport
- 15.3 Upon successful verification, authorized UOB personnel / agents will stamp/record the Engage Stamp in Eligible Customer's Carnival Passport. For avoidance of doubt, the-said Engage Stamp is limited to ONE (1) stamp / record in Eligible Customer's Carnival Passport throughout Carnival Period.
- 15.4 Eligible Customer(s) who collected Engage Stamp, will receive Gift subject on meeting Gift Redemption requirement which can be found in Section 9. ENGAGE STAMPS REDEMPTION

16 INSURANCE ENGAGEMENT

- 16.1 This offer is applicable to Eligible Customer(s) who agree to sit-in for an insurance product illustration presentation and/or signed up for any of the following insurance policies underwritten by Prudential Assurance Malaysia Berhad ("Eligible Insurance Policies") during Carnival Period.
- PRUMax Plus;
 - PRUMillion Cover;
 - PRUMillion Cover 2.0;

- PRUEnhanced Cover;
- PRUHeritage Cover;
- PRULink Supreme Plus;
- PRUEnrich Gain;
- PRULink Cover;
- PRUMax Cover; and

For clarity, Insurance products that are not listed above shall not be deemed eligible to participate in the Carnival.

- 16.2 Eligible Customer(s) can receive the Engage Stamp(s) from the Engagement Universe in MVEC during Carnival Period if they participate in the following activities:
- 16.2.1 Sit-Down Activity: Eligible Customer(s) shall approach our UOB sales personnel for the insurance product illustration presentation in return for ONE (1) Engage Stamp to the customer. Customers will also be further entitled to ONE (1) tea-pot set ("Sit-Down Gift").
- 16.2.2 Sign-Up Activity: Customers who sign up for any of the Eligible Insurance Policies will be eligible to receive ONE (1) Engage Stamp. These customers will also be entitled for ONE (1) Prudential's Umbrella ("Sign-Up Gift") for each sign up of Eligible Insurance Policies.
- 16.3 Upon successful verification, authorized UOB personnel / agents will stamp/record the Engage Stamp in Eligible Customer's Carnival Passport. For avoidance of doubt, the-said Engage Stamp is limited to a maximum of TWO (2) stamps / records in Eligible Customer's Carnival Passport throughout Carnival Period.
- 16.4 Eligible Customer(s) who collected Engage Stamp(s), will receive Gift subject on meeting Gift Redemption requirement which can be found in Section 9. ENGAGE STAMPS REDEMPTION
- 16.5 Each Eligible Customer shall be entitled to ONE (1) Sit-Down Gift and ONE (1) Sign-Up Gift throughout the Carnival. Both Sit-Down Gift and Sign-Up Gift shall be collectively referred to as "Insurance Gifts".
- 16.6 Eligible Customer(s) must redeem and collect the Insurance Gifts within the same day of Carnival. For avoidance of doubt, the redemption must be done in accordance to the date printed on the insurance product illustration or the Eligible Insurance Policy's submission date.
- 16.7 The Insurance Gifts are available while stocks last.

17 PRIVILEGE BANKING AND WEALTH BANKING ENGAGEMENT

Sit Down Gift

- 17.1 The Sit Down Gift campaign is open to all potential UOB Malaysia individual customer (exclude existing UOB Malaysia Privilege Banking and Wealth Banking individual clients) who agree to sit in during Carnival Period for a sales illustration presentation of products during the Carnival ("Participants").
- 17.2 During the Carnival Period, Participants who sit-in for a sales illustration presentation of products in Carnival will be eligible to receive one (1) unit of crystalinne pen ("Pen Gift") on a first-come, first-served basis subject to availability.
- 17.3 Eligible Customer who is eligible for the Pen Gift will also be eligible to get one (1) Engage Stamp from Engagement Universe in MVEC during Carnival by presenting his/her Carnival Passport.
- 17.4 Upon successful verification, authorized UOB personnel / agents will stamp/record the Engage Stamp in Eligible Customer's Carnival Passport. For avoidance of doubt, the-said Engage Stamp is limited to ONE (1) stamp / record in Eligible Customer's Carnival Passport throughout Carnival Period.

- 17.5 The said-Engage Stamp can be used to participate in Engage Stamps Redemption which can be found in Section 9. ENGAGE STAMPS REDEMPTION.
- 17.6 There are in total one hundred (100) units of Pen Gift per day, allocated under this Campaign. Each Participant is only entitled to a maximum of one (1) unit of Gift during the Campaign. Participants will collect the Gift after they sit-in for a sales illustration presentation of products in Carnival.

Privilege Banking and Wealth Banking Sign Up Campaign

For Privilege Banking and Wealth Banking Sign Up Campaign, please refer to go.uob.com/pvwbyrc

18 INVESTMENT ENGAGEMENT

- 18.1 UOB Customers and non-UOB Customers are eligible to participate in the Investment Engagement (“INVE Participant”) and stand a chance to win a prize of either ONE (1) of UOB-branded mouse pouch or UOB-branded coffee mug (“Prize”) and ONE (1) Engage Stamp from the Investment Engagement station at MVEC.
- 18.2 To be eligible for ONE (1) Engage Stamp and win ONE (1) Prize, each INVE Participant is required to:
- a) Receive a UOB Regular Investment Scheme (“RIS”) flyer from an attending UOB staff member at the Investment Engagement station.
 - b) Submit his/her interest by providing his/her personal details in the online Investment Interest Form for follow-up contact by UOB sales staff. The online Investment Interest Form is found [here](#).
 - c) Upon completion of items 18.2(a) and 18.2(b), an INVE Participant who has presented a valid Carnival Passport registered to his/her name will be given ONE (1) Engage Stamp.
 - d) Upon completion of item 18.2(a) and 18.2(b), an INVE Participant may play and complete the engagement game, limited to only ONE (1) attempt per INVE Participant throughout the Carnival Period, details as follows:
 - i) The INVE Participant is required to access the engagement game, i.e. Bloomberg: The Trading Game, on his/her personal device in the presence of an attending UOB staff member at the Investment Engagement station. The engagement game is found [here](#).
 - ii) Upon completion of the engagement game, if the simulated return achieved by the INVE Participant is higher than the stock’s return, the INVE Participant shall be entitled to ONE (1) UOB-branded coffee mug.
 - iii) If the simulated return achieved by the INVE Participant is same or lower than the stock’s return, the INVE Participant shall be entitled to ONE (1) UOB-branded mouse pouch.
- 18.3 Each INVE Participant is entitled to ONE (1) Prize and ONE (1) Engage Stamp from the Investment Engagement station throughout the Carnival Period.
- 18.4 Prizes are fulfilled on a first-come, first-served basis upon completion of the prerequisite actions stated under item 18.2, while stocks last.
- 18.4.1 UOB-branded mouse pouch: up to a maximum of 375 units per day throughout the Carnival Period
- 18.4.2 UOB-branded coffee mug: up to a maximum of 125 units per day throughout the Carnival Period
- 18.5 Attending UOB staff member at the Investment Engagement station shall disclose to the INVE Participant if any of the Prize is no longer available prior to the start of the engagement game. In the event that any Prize is not available, the Bank reserves the right to substitute the UOB-branded mouse pouch with the UOB-branded coffee mug, and vice versa, subject to stock availability.

- 18.6 INVE Participant(s) who collected Engage Stamp(s), will receive Gift subject to meeting Gift Redemption requirement which can be found in Section 9. ENGAGE STAMPS REDEMPTION.

19 SAVINGS ACCOUNT OPENING

- 19.1 The offer is applicable to Eligible Customer(s) who do not have any UOB CASA for the past 12 months prior to the Carnival Period.
- 19.2 Eligible Customer(s) who apply for any of the Participating Account(s) and complete the requirement in the clause 19.3 below are eligible to get the following Redemption Items (as defined below) at Engagement Universe in MVEC during Carnival Period.
- 19.2.1 ONE (1) UOB ONE Account Golf Size Umbrella, and
- 19.2.2 TWO (2) Engage Stamps
- The above gifts will be referred as ("Redemption Items")
- 19.3 To be eligible for the Redemption Items, the Eligible Customer must meet the following requirements:
- a) open any of the following UOB accounts via UOB TMRW app (Participating Account):
- One Account
 - Stash Account
 - Lady's Savings Account
 - ProSave Account-i
- b) deposit a minimum of RM100 into newly opened Participating Account
- 19.4 Upon successful completion of the requirement in the clause 19.3, the Eligible Customer will have to present successful account activation message which can be retrieved via the UOB TMRW app under push notification or inbox prior to receiving the Redemption Items.
- 19.5 Upon successful verification, authorized UOB personnel / agents will stamp/record the Engage Stamp in Eligible Customer's Carnival Passport. For avoidance of doubt, the-said Engage Stamp is limited to TWO (2) stamps / records in Eligible Customer's Carnival Passport throughout Carnival Period.
- 19.6 Eligible Customer(s) who collected Engage Stamp(s), will receive Gift subject on meeting Gift Redemption requirement which can be found in Section 9. ENGAGE STAMPS REDEMPTION
- 19.7 Eligible Customer(s) who collected Engage Stamp(s), will receive Gift subject on meeting Gift Redemption requirement which can be found in Section 9. ENGAGE STAMPS REDEMPTION
- 19.8 For avoidance of doubt, each Eligible Customer is limited to receive the Redemption Items for ONE (1) time throughout Carnival Period.
- 19.9 UOB ONE Account Golf Size Umbrella gifts are available while stocks last.

20 MEMBER GET MEMBER

- 20.1 Eligible Customer(s) will get a Neck Massager or Pierre Cardin Branded Luggage Bag ("MGM Gift") when they refer UOB New-to-Card customer to apply for a UOB credit card.
- 20.2 To be entitled for the MGM Gift, the Eligible Customer(s) ("Referrer") shall:

- (a) Refer friends/ family members/ customers who is a UOB New-to-Card to apply for UOB credit card at the Carnival. The person who is referred by the Referrer shall be referred as the “Referee”
- (b) Present Your Eligible Card (or any other proof that the Referrer is an existing UOB customer)
- (c) The Referee must complete the application form for UOB Malaysia credit card and submit the required income document(s) such as latest EPF statement, income documents etc. during the Carnival (“Successful Credit Card Sign Up”).

For avoidance of doubt, the Referee must not be an existing holder of UOB credit card(s) issued in Malaysia or have any pending credit card application in process with UOB Malaysia system.

- 20.3 The MGM Gift is capped at two thousand (2,000) units throughout the Carnival Period on a first-come, first serve.
- 20.4 Upon satisfaction on the above and Successful Credit Card Sign Up, the first two thousand (2,000) Referrers will be awarded with a voucher to redeem a Neck Massager or Pierre Cardin Branded Luggage Bag on a draw basis.
- 20.5 MGM gift must be redeemed at designated booth in the Carnival within the same day.
- 20.6 MGM Gift are available while stocks last.
- 20.7 The Eligible Customer(s) are entitled to receive the following upon every Successful Credit Card Sign Up:-
 - (a) either one (1) of Neck Massager or one (1) Pierre Cardin Branded Luggage Bag; and
 - (b) 1 Engage Stamp (capped at maximum of 5 Engage Stamps per Eligible Customer)

As an illustration, in the event that an Eligible Customer referred 7 Referees, such Eligible Customer, will be entitled to 7 MGM Gifts and 5 Engage Stamps.
- 20.8 Eligible Customer(s) who collected Engage Stamp, will receive Gift subject on meeting Gift Redemption requirement which can be found in Section 9. ENGAGE STAMPS REDEMPTION

21 CREDIT CARD APPLICATION SUBMISSION OFFER

- 21.1 Applicable to UOB New-to-Card customers (including “Referee” in Section 20)
- 21.2 First six thousand (6,000) UOB New-to-Card customers who apply for UOB Malaysia Credit Card during the Carnival will get:
 - a) one (1) unit of Neck Massager for Successful Credit Card Sign Up (other than UOB Lady’s credit card); or
 - b) one (1) unit of Designer Tote Bag for Successful UOB Lady’s credit card sign up

(Item 21.2 (i) and item 21.2 (ii) shall collectively be referred as “**Acquisition Submission Gift**”)
- 21.3 To be eligible for the Acquisition Submission Gift:-
 - i) You must be at least 21 years old;
 - ii) You do not have any UOB Malaysia Credit Card or have cancelled any existing UOB credit card in the past 12 months prior to the date of credit card application under this offer.
 - iii) You are applying as UOB principal credit card holder during the Carnival Period;
 - iv) The first Six Thousand (6,000) eligible Applicant to complete the application form for UOB Malaysia credit card and submit the required income document(s) such as latest EPF statement, income documents etc. during the Carnival shall be eligible to receive the Acquisition Submission Gift during the Carnival, on a first-come, first serve basis.

- v) Each Applicant is only limited to ONE (1) Acquisition Submission Gift throughout the Carnival Period regardless of the number of credit card applicants submitted during the Carnival period.

For avoidance of doubt, if the Applicant has submitted multiple applications through other campaigns, the Applicant will be entitled to receive the gift from the earlier submission of the form.

- 21.4 Supplementary Cardholders are not entitled to the Acquisition Submission Gift.

22 PAY WITH UNIRINGGIT ("PWU")

- 22.1 Eligible Customer(s) are eligible to pay for their purchases made between 17 – 20 October 2024 at discounted rate of 400 UNIRinggit to RM1.
- 22.2 To enjoy PWU, Eligible Customer(s) are to meet the following steps and/or requirements:
- Purchase(s) to be made using Eligible Card(s) under UOB Principal Credit Card at the Carnival.
 - Eligible Customer(s) are required to login to UOB TMRW app and perform PWU.
- 22.3 For avoidance of doubt, PWU is not applicable to purchases made under 0% Instalment Payment Plan.
- 22.4 In the event the Eligible Customer has followed the above steps and/or requirements but unable to complete the PWU via UOB TMRW apps, Eligible Customer is to complete a PWU manual submission at Information Booth in Hall 3, MVEC ("Manual Submission").
- 22.5 For Manual Submission, Eligible Customer(s) are required to present the following for verification :
- Receipts of spending at the Carnival ("Eligible Spend") that Eligible Customer would like to pay with UNIRinggit. Not applicable to purchases made under 0% Instalment Payment Plan.
 - Eligible Card(s) used for Eligible Spend.
- 22.6 Upon successful verification, Manual Submission will be processed within FOURTEEN (14) business days for fulfillment from the end of Carnival period; and the request is subject to available UNIRinggit of Eligible Customer at the point of redemption processing and bank approval. Eligible Customer will be notified via SMS in the event if the redemption submission is not successful.
- 22.7 For full terms and conditions of UOB Pay with UNIRinggit, please visit www.uob.my/rewardsplus

OTHER TERMS AND CONDITIONS

- By participating in the Carnival, the Eligible Customer(s) agree to be bound by this terms and conditions and ALL of the following terms and conditions where applicable (the terms and conditions listed below shall include any amendments or variations to them respectively) and including but not limited to:
 - 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)
 - UOB Malaysia Visa/MasterCard Cardmember Agreement;
 - UOB Malaysia Credit Cards terms and conditions for the respective Eligible Card(s);
 - UOB Debit Mastercard terms and conditions;
 - UOB 0% Interest Instalment Payment Plan;
 - The Terms and Conditions governing Islamic Accounts and Services;
 - Privilege Banking and Wealth Banking Membership;
 - Terms and Conditions Governing Unit Trust Services; and
 - Respective Terms and Conditions for specific insurance policies/takaful certificates
- The decision of UOB Malaysia in connection with any matter relating to the Carnival shall be final, conclusive and binding on the Eligible Customer(s). If there is any inconsistency between these terms and

conditions and the terms and conditions listed above in relation to the Carnival, this terms and conditions will prevail.

3. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
4. UOB Malaysia reserves the right to disqualify any customer from participating in the Carnival and/or from receiving any Gift:
 - a) Who holds the principal and/or supplementary UOB Malaysia MasterCard/Visa Credit Card/Debit Card and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia, and not in breach of the UOB Mastercard/Visa Cardmember Agreement ("Cardmember Agreement");
 - b) where the minimum payment or any amounts due and payable under any of the UOB Malaysia Credit Card account(s) are not settled on or before its due date;
 - c) if any of the UOB Malaysia Credit Card or UOB Malaysia banking account(s) is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily;
 - d) if the customer is not eligible to participate in UOB Rewards You Carnival and/or receive any Gift; and/or
 - e) if the customer has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.

UOB Malaysia shall not be liable for any default in respect of UOB Rewards You Carnival due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic or pandemic, technical or systems failure or any event beyond the reasonable control of UOB Malaysia.

5. Neither UOB Malaysia and/or its affiliates are liable or responsible for the Gift supplied or for any merchant or supplier's refusal to accept certificates/vouchers issued. If any dispute(s) arises from this, it is solely between Customer and the suppliers or manufacturers. Any dispute in relation to the Gift are to be settled between Customer and the supplier or manufacturer. The Bank is not responsible for resolving such disputes and customer is to liaise directly with the supplier or manufacturer for warranty information pertaining to the Gift. The Bank will not respond to obligations of manufacturers or providers of goods and services and any claims in respect of those Gift should be made with those suppliers or manufacturers.
6. UOB Malaysia will not be liable for Gift (defined below) supplied or for any merchant or supplier's refusal to accept certificates/vouchers issued. If any dispute(s) arises from this, it is solely between customer and the suppliers.
7. UOB Malaysia give no representation or warranty on the quality of the Gift or their suitability for any purpose. If Gift have a warranty, they will carry their manufacturer's warranty and the bank is not responsible for the fulfilment of warranties. Any dispute in relation to the Gift must be settled between customer and the supplier or manufacturer. The Bank is not responsible for resolving such disputes and Customer is to liaise directly with the supplier or manufacturer for warranty information pertaining to the Gift. The Bank will not respond to obligations of manufacturers or providers of goods and services and any claims in respect of those Gift should be made with those suppliers or manufacturers.
8. Gifts in the form of certificates/vouchers issued by suppliers cannot be exchanged for cash and are valid for use until the date specified on them and is subject to the relevant terms and conditions applicable to using them. If they remain unused or unredeemed after any specified date, these certificates/vouchers will lapse and will not be replaced.
9. The Customer understands that the terms and conditions specified in the certificates/ vouchers, if any, are beyond the bank's control and are determined by the suppliers. Any dispute(s) arising out of the terms and conditions applicable to those certificates/vouchers must be settled directly by Customer and the suppliers. The Bank is not responsible for investigating or resolving Customer dispute with the suppliers and neither is the Bank responsible for replacing or canceling any redemption as a result of such dispute(s).

10. To avoid any doubt, if the certificates/vouchers are used for a value less than the amount stated on them, the difference will not be refunded to customer. If the value of the certificates/vouchers is less than the value of the item(s) purchased, Customer must pay the difference.
11. To avoid further doubt, dining, travel, hotel accommodation and other service certificates/vouchers issued does not constitute a reservation. Customer has to make own reservations based on the terms and conditions applicable to using them.
12. If customer's choice of Gift is/are unavailable, UOB Malaysia reserve the right to replace it with a substitute of similar value. All Gift(s) are available while stocks last.
13. All incidental fees, charges or taxes, if any, are to be borne by Customer or any person enjoying any offer(s) or benefit(s) in Carnival.
14. Unless specifically mentioned in this Terms and Conditions, the Carnival offer 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 Customers in addition to this Promotion.
15. The record 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 the offer/promotion under the Carnival shall be final, conclusive, and binding on the Eligible Customers. 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 the same.
16. 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 Customer failing to be entitled to the rewards under the Carnival.
17. 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 in respect of offer/promotions under this Carnival.
18. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the offer /promotions under the Carnival offered and published in any media, marketing or advertising materials.
19. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers or any third parties resulting directly or indirectly from the Carnival, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this offer/promotion under the Carnival.
20. Deposit products are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) for each depositor. Eligible Customers may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
21. Investments in UT Funds, retail bond, long term structured investment, short term structured investment and dual currency investment are not protected by PIDM.
22. PAMB is responsible for the products and benefits offered by them, as well as any representation made in any of the marketing materials for the products offered by PAMB.
23. By attending and/or participating in any activities in the Carnival, Eligible Customer is deemed to have given the consent and authorization to UOB Malaysia to use his/her name and any video/photographs taken or information approved by the Eligible Customer for current and future advertising, marketing and publicity material relating to the Carnival. No fee will be paid to the customer for any of the foregoing.
24. UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Carnival prior to the expiry of the Carnival 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 Carnival shall not entitle the Eligible Customers to any claim or compensation against UOB Malaysia for any and

all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.

25. UOB Malaysia reserves the right to add, delete, suspend, or vary the Carnival terms and conditions from time to time, wholly or in part by providing prior notice to the Eligible Customers 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.
26. Any term or condition applicable to Carnival which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
27. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

DISCLAIMERS & DATA PRIVACY

1. DISCLAIMERS

- a) UOB Malaysia is a provider of banking services and issuer of credit cards. UOB Malaysia nor its affiliates, processors or licensors make any guarantees, warranties or representations of any kind concerning Gift. All Gift are void where prohibited by applicable laws, regulations or guidelines. To the full extent permitted by applicable laws, neither UOB Malaysia, its affiliates, processors or licensors shall be liable with regards to the use of any Gift that, after receipt may be lost, stolen or destroyed.
- b) All participating carnival merchants are not partners, co-joint ventures or agents of UOB Malaysia, UOB Group or its affiliates, nor are they responsible for the administration of the carnival or the Gift.
- c) UOB is not an agent of the merchant, their subsidiary or affiliate and makes no representation/warranties/endorsement as to the quality/merchantability/fitness of the Gift or Products provided and shall not be liable for any injury/loss/damages suffered from use of Gift or Products. Refer to the merchant for Gift or Product queries/issues.
- d) All or any Products featured together with the Gifts or Products in the photographs printed on or contained in all the bank printed materials, including UOB websites are for illustration purposes only and do not necessarily part of the Gifts or Products to be redeemed by customer.
- e) To the full extent permitted by law, UOB Malaysia will not be liable for any death, injury, consequential loss or damage of any nature customer has suffered and if applicable, customer accompanying persons arising from or out of the redemption and/or purchase of the Gifts or Products including any injury (including death) or loss suffered by customer or any person as a result of holiday packages, cancellation of holiday packages, extra charge, delay and resulting from any advice, pointers, tips and directions contained in the bank materials and/or website or from the loss, theft, destruction of any Gifts or Products.

2. PRIVACY POLICY

The personal data or information, including Customer name, Customer Card number, customer delivery or billing address, contact numbers, email address and other information furnished by customer will be processed, including collecting, recording, holding or storing or carrying out any actions such as disclosing the personal data to the bank third (3rd) party vendor(s) or service provider(s) or merchants or suppliers (including internet-based retailers) in connection with the administration of Carnival and other associated services for and to the customer. If customer personal data or information cannot be used, The Bank may not be able to provide customer with any product, service or any other associated benefits under the Carnival. All of the personal data or information will be processed, including used, disclosed in accordance with the Bank Privacy Policy and Internet Privacy Policy, accessible at www.uob.com.my.

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