

CYBERSALE CAMPAIGN
(1 March 2025 to 31 March 2025)
United Overseas Bank (Malaysia) Bhd
Terms and Conditions

This “Cybersale Campaign” (“Campaign”) is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia” or “the Bank”) which will run from 1 March 2025 at 00.00 hours (12.00 AM Malaysian time) to 31 March 2025 (11.59pm Malaysia time) (both dates inclusive) or such other dates as may be determined by the Bank from time to time with prior notice to you (“Campaign Period”).

ELIGIBILITY TO PARTICIPATE

1. This Campaign is open to all UOB Malaysia individual customers who meet **ALL** of the following conditions:

- a) Who holds the UOB Mastercard/Visa Credit Card (“Eligible UOB Credit Card”) issued in Malaysia and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia.; or
- b) Who holds UOB Debit Mastercard issued in Malaysia and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia.

For the avoidance of doubt, UOB Credit Card and Debit Mastercard shall hereafter collectively referred to as “UOB Cards” or “UOB Card” if singular Cardholders of UOB Cards shall be referred to as the “Cardmember”.

Cardmember who fulfill the above criteria shall hereinafter referred to as “Eligible Customers”.

2. Eligible Customers shall not be eligible to participate in this Campaign if they fall within ANY of the following:

- a) Transaction made using any of the following UOB Commercial Cards by Eligible Customer:
 - UOB Malaysia Business Card,
 - UOB Malaysia Corporate Card,
 - UOB Malaysia Purchasing Card and
 - UOB Malaysia Private Label Card.

For the avoidance of doubt, only the non-individuals commercial cardmember will be excluded from this Campaign. Individual customers who hold both the above UOB Commercial Cards and UOB Cards may participate in this Campaign using their UOB Cards.

- b) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
- c) Customers whose participating Current and/or Savings Account and Debit Card/Credit Card account held with UOB Malaysia are terminated, closed, delinquent, pledged, charged or assigned under loan/financing facilities or unsatisfactorily conducted as determined by UOB Malaysia within the Campaign Period.
- d) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia, UOB Malaysia’s subsidiary (ies) and UOB Malaysia’s related company (ies).

- e) Sole-proprietors, Partnerships, Charitable/ Non-profit Organizations/ Societies Customer, corporate and commercial customers.
3. To be eligible for the Grand Prize, Customers must have a registered mailing address within Malaysia only as per UOB Malaysia's system and records.

Campaign Mechanic

4. This Campaign will consist of two (2) sub-elements as stated below:-

i. Spend Related Offers

a) Grand Prize

5 Eligible Customers with highest cumulative Qualifying Spend throughout the Campaign Period will be rewarded with a pair of Apple AirPods 4 and 100% cashback of the total Qualifying Spend, subject to a capping of RM500 ("Grand Prize").

b) Daily Cashback

Every 30th Qualifying Spends with a minimum spend of RM500 made on each Campaign day will be rewarded with up to RM100 cashback ("Daily Cashback"). A total 30 Eligible Customers will be rewarded each Campaign day.

ii. UNIRinggit Redemption Offers

c) Daily Points Rebate

Up to 100% points rebate on a minimum Pay with UNIRinggit ("PwU") transaction of 50,000 points during the Campaign Period using Eligible UOB Credit Card,

d) Exclusive UNIRinggit Redemption ("Catalogue Redemption")

10 products listed in clause 14 below will be offered at special discounted points for redemption within the Campaign Period.

Qualifying Spend

5. "Qualifying Spend," means any online purchases or transaction including E-Wallet top-up made within the Campaign Period, meet the following criteria and exclude clause 6:-
- a) Spend must be transacted using valid UOB Cards in local or foreign currency via online platform. In the event that any Qualifying Spend is made in a foreign currency, UOB Malaysia's prevailing exchange rate shall apply;
 - b) Qualifying Spend made during the Campaign Period must be captured by the UOB Malaysia's system and posted not later than 14days from the end of the Campaign Period.
6. Qualifying Spend shall **NOT** include the following:

- a) Physical purchases or transaction made at merchants physical stores;
- b) Instalments paid under Cash Advance, Flexi-Credit Plans, Easi-Payment Plan purchases, Auto Balance Conversion, Balance Transfer, Balance Conversion; or
- c) Auto-billing/recurring transaction; or

Note: For the avoidance of doubt, Auto-Billing transaction refer to an instruction from or authorized by you or a supplementary cardmember to a merchant to charge an amount to your UOB card using the card number on a recurring basis.

- d) Void transactions; or
- e) Reversals or refunds; or
- f) Any taxes or levies; or
- g) Such other transactions as UOB Malaysia may determine.

7. Qualifying Spend performed by supplementary credit card Cardholder and/or if the current/saving account is held by more than one person will be combined with its principal credit card/main account holder of current/saving for the purpose of this Campaign. For the avoidance of doubt, only the principal Cardholder will be eligible to receive the Cashback and/or the Prize.
8. UOB Debit Card linked to Islamic current/savings account shall be subject to its terms and conditions for the purchase of Shariah Compliant goods and services only.

Spend Related Offers

9. Grand Prize

- a) Grand Prize consist of a pair of Apple AirPods 4 and 100% cashback on total Qualifying Spend amount made by the Grand Prize winner throughout the Campaign Period, subject to a capping of RM500 per winner ("Grand Prize").
- b) Five (5) Eligible Customers with the highest cumulative Qualifying Spend throughout the Campaign Period will be considered as the Grand Prize winner ("Grand Prize Winner").
- c) Eligible Customer can only win one (1) unit of "Grand Prize" throughout the Campaign Period.
- d) In the event of tie (ie. same eligible spend), Eligible Customer with the earliest timestamp to achieve the highest cumulative eligible spend during the campaign period will consider as winner.
- e) The Apple AirPods 4 will be delivered within eight (8) weeks after the end of the Campaign Period to the Grand Prize Winner registered mailing address within Malaysia only as per UOB Malaysia's system and records.
- f) For the avoidance of doubt, UOB Malaysia reserves the right to forfeit the Grand Prize if the Eligible Customer is not able to provide registered Malaysia mailing address within the requested time period.
- g) The 100% Cashback will be credited to the Eligible Customer's principal card account with the highest Qualifying Spend within eight (8) weeks after the end of the Campaign Period.
- h) The following additional terms and conditions shall apply to the 100% Cashback:-
 - Cashback is non-transferable or exchangeable for cashback or credit in kind,
 - Supplementary customers are not entitled to receive the cashback, cashback received by such supplementary customers, if any, will be given to principal customers,
- i) The Apple AirPods 4 awarded are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
- j) For the avoidance of doubt, the account(s) of the Eligible Customer must be in good standing at all times as determined by the Bank and not in breach of any of these Terms and Conditions

and any of the terms and conditions of the Card Terms and Conditions, In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Customer receive the Grand Prize, the Grand Prize shall be forfeited with no compensation or payment whatsoever.

- k) If there any dispute or non-receipt of cashback, Eligible Customers shall contact Bank by 30 June 2025 at the latest to request for an inquiry. No request for any inquiry will be processed after 30 June 2025

10. Daily Cashback

- a) Subject to Daily Cashback Winners capping below, every 30th Eligible Customer who meets a minimum Qualifying Spend of RM500 in a Campaign day will be eligible for the daily cashback based on the following in Table 1

Table 1: Daily Cashback			
Criteria of Qualifying Spend	Condition for Eligible Cashback	Eligible Cashback (per Campaign day)	
		3 March 2025 ONLY (3.3)	Other campaign days (Except for 3 March 2025)
Spend a minimum of RM500 Qualifying Spend in a single transaction in a Campaign day	Every 30 th Eligible Customer who meet the Qualifying Spend in a Campaign day. Capped at 30 units on a first come first serve basis.	RM100	RM50

- b) Eligible Customers can only win one (1) Daily Cashback in a Campaign day.
- c) In the event of tie (i.e. same time stamp), the transaction with highest eligible spend amount will consider as winner.
- d) Daily Cashback is capped at 30 units per Campaign day.
- e) Daily Cashback will be credited to the Eligible Customer's card account that was charged for the Qualifying Spend within 8 weeks from the end of the Campaign Period.
- f) The following additional terms and conditions shall apply to the Daily Cashback:-
- Cashback is non-transferable or exchangeable for cashback or credit in kind,
 - Supplementary customers are not entitled to receive the cashback, cashback received by such supplementary customers, if any, will be given to principal customers,
 - If there any dispute or non-receipt of cashback, Eligible Customers shall contact Bank by 30 June 2025 at the latest to request for an inquiry. No request for any inquiry will be processed after 30 June 2025
- g) For the avoidance of doubt, the account(s) of the Eligible Customer must be in good standing at all times as determined by the Bank and not in breach of any of these Terms and Conditions and any of the terms and conditions defined below in general Terms and Conditions section. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Customer receive the Cashback, the Cashback shall be forfeited with no compensation or payment whatsoever.

UNIRinggit Redemption Offers

12. Subject to this Terms and Conditions, the UNIRinggit Redemption Offers is only applicable to the following cards listed as per below Table 2

Table 2: Eligible Card Type for UNIRinggit Redemption Offers	
Product Name	
<ul style="list-style-type: none"> • UOB Zenith, • UOB PRVI Miles, • UOB Lady's Solitaire, • UOB Lady's Classic, • UOB Lady's Platinum, • UOB Preferred Platinum, • UOB Visa Infinite, • UOB Visa Infinite Metal, • UOB Privilege Banking Visa Infinite, • UOB PRVI Miles Elite, • UOB World, • Lazada UOB (only for Daily Points Rebate) 	

13. Daily Points Rebate

a) Subject to Daily Points Rebate Winners capping below, Eligible Customer who perform a successful Pay with UNIRinggit (PwU) transaction with minimum of 50,000 in a single transaction may be eligible for the Daily Points Rebate in accordance with Table 3 below:

Table 3: Daily Points* Rebate		
Criteria of minimum points transaction	Minimum PwU transaction of 50,000 in a single transaction ("Eligible PwU Transaction")	
	3 March 2025 ONLY(3.3)	Other campaign days (Except for 3 March 2025)
Eligible Rebate	100% on the Eligible PwU transaction, subject to the points capping below	50% on the Eligible PwU transaction, subject to the points capping below
Points capping per customer per campaign day	300,000	150,000
Total points pool capping per campaign day	9,000,000	4,500,000

*Points refer to UNIRinggit

b) As an illustration :

Campaign Day	PwU transaction	Eligible Point Rebate	Points capping per customer per day	Eligible Points
3 March (3.3)	500,000	100%	300,000	300,000

	100,000			100,000
10 March	50,000	50%	150,000	50,000
15 March	300,000			150,000

- c) Eligible Customers are eligible for the Daily Points Rebate upon a successful eligible PwU transaction on a first-come, first served basis until the daily capping pool per campaign day is fully exhausted. Any unexhausted daily pool will NOT be rolled over to next campaign day.
- d) Eligible Customer can only perform PwU transaction for purchases that are billed/charged to Eligible Customer's account. Purchases made under 0% Instalment Payment Plan will not be Eligible for PwU.
- e) Eligible Customers is limited to win one (1) Daily Points Rebate per campaign day.
- f) In the event of a tie (i.e same redemption time stamp), Eligible Customer with the highest points transaction will be considered as the winner and eligible for the Daily Points Rebate.
- g) Points will be credited to winner's card account of the winning PwU transaction within 8 weeks after the end of Campaign Period. For full terms and conditions of the PwU, please refer to UOB Malaysia UNIRinggit Rewards Programme Terms and Conditions.

a) Exclusive UNIRinggit Redemption

Subject to this Terms and Conditions, ten (10) exclusive catalogue products/items will be offered at discounted points for redemption in the UNIRinggit Rewards Programme. For the list of products/items may refer to Table 4 below.

Redemption Code	Exclusive Catalogue Products/Items	Discounted Points
CS2501	ANKER 10,000MAH MAGGO POWER BANK - BLACK	197,000
CS2502	YABER PROJECTOR L1 HOME CINEMA - WHITE	523,000
CS2503	MYFIRST FONE R1S KID SMARTWATCH - SPACE BLUE	515,000
CS2504	MYFIRST CAMERA 3 -YELLOW	187,000
CS2505	SAMSUNG GALAXY FIT3 GRAPHITE	197,000
CS2506	NOTHING CMF WATCH PRO 2	233,000
CS2507	LE CREUSET FLEUR LACE 320ML MUG -SHELL PINK	122,000
CS2508	ELBA HAIR DRYER MORANTE	296,000
CS2509	LA GOURMET BOTANIC 500ML THERMAL MUG	77,000
CS2510	BARRY SMITH 20" HARD CASE WITH FRONT OPENING-ROSE GOLD	348,000

- b) Eligible Customer may redeem the exclusive UNIRinggit product/items using their UNIRinggit within the Campaign Period.
 - The exclusive UNIRinggit products/items is only applicable for online redemption via UOB TMRW app
 - The exclusive UNIRinggit products/items is only valid within the Campaign Period, while stock last.
- c) For full terms and conditions of UNIRinggit Rewards Programme, please refer to UOB Malaysia UNIRinggit Rewards Programme Terms and Conditions.

Consent

20. Eligible Customers who participate in this Campaign (fulfilling the campaign mechanics' criteria

and/or perform PwU redemption/ or Exclusive Catalogue Redemption and/or accepting the Cashback(s) and/or Prize, are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of UOB Malaysia and/or the judges and, to the fullest extent permitted by law, to have consented to and authorized UOB Malaysia to disclose their particulars to the third party service providers and participating merchants engaged by UOB Malaysia for purposes of the Campaign including fulfillment of cashback.

21. UOB Malaysia warrants that the disclosure of such particulars to any third party service providers shall be limited to the Eligible Customer's names, mailing address, mobile phone numbers, last 6-digits of the identification number and/or passport number shall be used only in relation to and for purposes of the Campaign including fulfillment of prizes. UOB Malaysia's decision on all matters relating to the Campaign (including the interpretation of these Terms and Conditions) shall be final and binding and no further correspondence or attempt to dispute such decision would be entertained.

GENERAL TERMS AND CONDITIONS

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

The terms and conditions listed above shall include any amendments or variations to them respectively and the decision of UOB Malaysia in connection with any matter relating to the Campaign shall be final, conclusive and binding on the Eligible Customers. If there is any inconsistency between this terms and conditions and the terms and conditions listed above in relation to this Campaign, this terms and conditions will prevail.

23. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
24. 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 Customers in addition to this Campaign.
25. 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 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 this Campaign.
26. 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 Customer failing to be entitled to the cashback/offers/rewards under the Campaign.
27. 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.
28. 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.
 29. 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 this Campaign, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
 30. 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 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 cancelation, withdrawal, suspension, extension or termination.
 31. 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 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.
 32. 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.

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