

UOB Malaysia December 2025 Credit Cards Acquisition Campaign – for Digital channel

TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**” or the “**Bank**”) is running a UOB Malaysia December 2025 Credit Cards Acquisition Campaign for Digital Channels (“**Campaign**”) from **1 December 2025 to 28 February 2026** (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

Eligibility

1. Subject to these terms and conditions, the Campaign is open to all UOB Malaysia New-to-Bank (NTB) or New-to-Card (NTC) individual customers (hereby known as “**Eligible Persons**”) who meet **ALL** of the following conditions:
 - a) 21 years of age and above.
 - b) Who **DO NOT** have any new or existing credit cards issued by UOB Malaysia or cancelled any existing UOB credit card(s) in the past twelve (12) months prior to the date of credit card application under this Campaign.
 - c) Who applies for at least one (1) new principal UOB Credit Card from the types of credit cards listed below (“**Eligible Cards**”) and submit the credit card application(s) during the Campaign Period:
 - i) UOB Visa Infinite Card
 - ii) UOB PRVI Miles Elite Card
 - iii) UOB World Card
 - iv) UOB Lady’s Card which consists of:
 - UOB Lady’s Platinum Card
 - UOB Lady’s Solitaire Card
 - v) UOB ONE Platinum Card
 - vi) UOB Preferred Card
 - vii) UOB EVOL Card
 - viii) Lazada UOB Card
 - ix) UOB Simple Card
 - x) UOB Platinum Business Card

Each of the UOB Credit Cards above shall be referred to as “**Card**” or “**UOB Credit Card**” and collectively as “**Cards**” or “**UOB Credit Cards**”, depending on context.

- d) Whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.
- e) The Eligible Card application does not originate from non-UOB Malaysia websites for example application via Compare Hero and Ringgit Plus.

For clarity: “**New-to-Bank**” or “**NTB**” refers to any person(s) who is not an existing UOB Credit Cards cardmember and is subject to Clause 2 below.

“**New-to-Card**” or “**NTC**” refers to any person(s) who is an existing UOB product holder but do not own an existing UOB Credit Card and is subject to Clause 2 below.

2. The following categories of person(s) are **NOT** eligible to participate in the Campaign:-
 - a) Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies);

- b) Any person who is an existing holder of **UOB Credit Card(s)**;
- c) Any applicant who had cancelled any of his/her UOB Credit Card within twelve (12) months before the date of new card application and is re-applying for any of the UOB Credit Card;
- d) any person(s) or customer(s) who is (are) in default of any facilities granted by UOB Malaysia at any time during the Campaign Period; and
- e) any UOB Malaysia’s customer who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her UOB Credit Card Account or any facility, loan or service granted by UOB Malaysia, including the UOB Malaysia website, accessible via www.uob.com.my.

Campaign Mechanics and Qualifying Criteria

3. Eligible Persons must fulfil the following criteria (“Qualifying Criteria”) to be entitled to receive the Cashback (“Gift”) set out below:
 - i. Eligible Persons must apply and submit their Eligible Card application via any of the following channels:
 - a. UOB Malaysia’s website
 - b. TMRW app
 - c. eMGM (Member-get-Member) program
 - ii. Eligible Card application is submitted during the Campaign Period and approved by UOB Malaysia on or before 31 March 2026. Activate the approved Eligible Card and perform **Retail Spend transactions of no less than RM200 on the Principal Card within the Qualifying Period (as defined below)**.

Customers who fulfil the Qualifying Criteria are hereinafter to be referred to as (“Eligible Cardmembers”).

Eligible Card(s)	Fulfilment Criteria	Gift
<ul style="list-style-type: none"> • UOB Visa Infinite Card • UOB PRVI Miles Elite Card • UOB World Card • UOB Lady’s Solitaire Card • UOB Platinum Business Card • UOB Preferred Card • UOB Lady’s Platinum Card • UOB ONE Platinum Card • UOB EVOL Visa Card • Lazada UOB Card • UOB Simple Card 	<ul style="list-style-type: none"> • Activate the approved Eligible Card • Use Eligible Card on Retail Spend for a minimum of RM200. • Retail Spend transactions must be made on the principal Card within the “Qualifying Period”. 	<p>*RM88 Cashback</p>

*Note: “Qualifying Period” is defined as first **sixty (60) days** from the date of the card has been successfully approved.*

**the gift is subject to change at any time with prior notice to the Eligible Cardmembers.*

4. For the avoidance of doubt:
 - a. If you opt to submit your application and/or supporting documents physically via courier or post, UOB Malaysia will not be responsible for any mishandling or misdirection of any courier which is beyond UOB Malaysia’s reasonable control; and/or

- b. All relevant conditions under these Terms and Conditions must be fulfilled, including the Card account of the successful applicant in good standing, in order to be eligible for any of the Reward or other privileges, waivers and benefits under this Campaign.
5. “Retail Spend” refers to the purchase of any goods or services (local or international) with the use of the Eligible Card and may include retail or online transaction, e-wallet top-up and any Eligible Card transaction as may be determined by UOB Malaysia, except for the following transactions:
 - a) Cash Advance.
 - b) Balance Transfers and/or Balance Conversion.
 - c) Flexi Credit Plans.
 - d) Easi-Payment Plan (“EPP”) instalments and/or purchases.
 - e) Installment Payment Plan (“IPP”) instalments and/or purchases.
 - f) Auto Balance Conversion.
 - g) Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.).
 - h) Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions.
 - i) Any taxes or levies.
6. Each Eligible Cardmember is only entitled to receive a maximum of one (1) unit of the Gift throughout the Campaign Period, regardless of the number of Eligible Cards applied. For the avoidance of doubt, supplementary cardmembers are not entitled to any Gift.
7. Eligible Cardmember may also participate in more than one UOB Credit Cards promotion organized for or in conjunction with the acquisition of new credit card customers where the Eligible Cardmembers may also be entitled to gifts or rewards. In the event that the promotion periods for such other promotions overlap with the Campaign Period of this Campaign, the Eligible Cardmembers understand that he/she shall only be entitled to receive the gifts/rewards from the first UOB Credit Card approved by UOB Malaysia via the channel that the Eligible Cardmembers had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign unless UOB Malaysia expressly informs otherwise.
8. Eligible Cardmember will receive an SMS notification from UOB Malaysia to confirm their entitlement to receive the Gift the following month after the Qualifying Criteria is fulfilled. This SMS notification will be sent to Eligible Cardmembers’ mobile number maintained in UOB Malaysia’s record.
9. The following additional terms and conditions shall apply for ‘Gift’
 - a) The Gift will be credited to Eligible Cardmember’s credit card account within ten (10) weeks after the fulfilment of the criteria above;
 - b) The Gift will be provided on an “As Is” basis;
 - c) The Gift will not be transferable;
 - d) UOB Malaysia reserves the right, as it deems fit to substitute the Gift with another product of similar retail value with prior notice;
 - e) UOB Malaysia has the right to forfeit the Gift should the Applicant cancel their new UOB Credit Card prior to the fulfilment of the Gift; and
 - f) If there is any non-receipt of the Gift, the Eligible Cardmembers is required to contact UOB Malaysia’s Contact Centre by phone or in writing and in any event, no later than 22 August 2026, failing which thereafter UOB Malaysia shall not be liable for non-receipt of the Gift by the Eligible Cardmembers.

10. In addition, Eligible Cardmembers whose application is submitted during the Campaign Period and successfully approved by UOB Malaysia on or before **31 March 2026** will be entitled to enjoy annual fee waiver as per the table below:

Eligible Card(s)	Annual Fee Waiver
UOB Visa Infinite Card	1-year annual fee waiver
UOB Lady's Solitaire Card	
UOB Lady's Platinum Card	
UOB PRVI Miles Elite Card	
UOB World Card	
UOB Preferred Card	
UOB ONE Platinum Card	
Lazada UOB Card	
UOB EVOL Card	
UOB Platinum Business Card	2-year annual fee waiver
UOB Simple Card	<i>Annual Fee Waiver Not Applicable as there is no Annual Fee for UOB Simple Card</i>

General Terms and Conditions

11. By participating in this Campaign, the Eligible Cardmembers agree to be bound by this terms and conditions and **ALL** of the following terms and conditions where applicable, including but not limited to:
- Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services;
 - UOB VISA/MASTERCARD Cardmember Agreement; and
 - Product terms and conditions and/or agreements of the relevant Eligible Card(s).

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

12. UOB Malaysia may, having reviewed Eligible Cardmembers' supporting documents, have the right to approve or reject any application and/or supporting documents as requested by UOB Malaysia upon determining if the supporting documents are valid or sufficiently clear for purposes of approval.
13. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
14. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Cardmembers in addition to this Campaign.
15. The records of transactions maintained by UOB Malaysia and UOB Malaysia's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on the Eligible Cardmembers. 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.
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 Eligible Cardmembers failing to be entitled to the rewards under the Campaign.

17. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or wilful misconduct, UOB Malaysia expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose.
18. 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.
19. To the fullest extent permitted by law, UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising and disclaims all liability to any actions, claims, loss, damages, costs, charges, and expenses or suffered by the Eligible Cardmembers or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.
20. To the fullest extent permitted by law, UOB Malaysia shall not be liable for any default in respect of the Campaign 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 the Bank.
21. To the fullest extent permitted by law, UOB Malaysia may reasonably add, delete, cancel, vary, withdraw, suspend, extend or terminate the Campaign and/or these Terms and Conditions from time to time, wholly or in part by providing adequate 21 days prior written notice (where such requirement is necessary) to the Eligible Cardmembers via posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches and/or a statement insert in the Statement of Account or any other manner as determined by UOB Malaysia.
22. To the fullest extent permitted by law, cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the Eligible Cardmembers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Cardmembers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
23. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardmembers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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