

CYBERSALE CAMPAIGN
(25 March 2024 to 7 April 2024)
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 25 March 2024 at 00.00 hours (12.00 AM Malaysian time) to 7 April 2024 at 23:59 hours (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 and *Citi-branded Credit Card ("Eligible UOB Credit 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") and UOB Malaysia Credit Cards terms and conditions for the Eligible UOB Credit Cards; or

**Disclaimer: With effect from 1 November 2022, Citibank Berhad [Registration No. 199401011410 (297089-M)] has transferred ownership of its consumer banking business to United Overseas Bank (Malaysia) Bhd [Registration No. 199301017069 (271809-K)] ("UOB Malaysia"). UOB Malaysia is the provider of "Citi" branded consumer banking products in Malaysia and Citibank Berhad is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by UOB Malaysia from Citigroup Inc and related group entities.*

- b) Who holds Debit MasterCard.

For the avoidance of doubt, Eligible 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".

- c) Cardmember is required to enroll (using the cardmember's mobile numbers as per UOB Malaysia's record only) in order to participate in this Campaign through the short message service ("SMS").

(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.

Campaign Mechanic and Qualifying Criteria

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

I. Spend Related Offers

a) E-Wallet Deals

Eligible Customer who meets a minimum e-Wallet top-up ("Qualifying e-Wallet Spend") of RM250 in single transaction within the campaign period will be rewarded with RM25 cashback ("e-Wallet Cashback").

b) 100% Cashback

Ten (10) Eligible Customers with highest cumulative Qualifying Spend (as defined below) within the Campaign Period will be rewarded with up to 100% cashback subject to a capping of RM500 ("100% Cashback").

(E-Wallet Cashback and 100% Cashback shall collectively referred as "Cashback").

c) Win with UOB Cards

Three (3) Eligible Customers will stand a chance to win a Samsung S65" QLED

QN87D 4K Smart TV (“Prize”) by earning contest entries upon meeting Qualifying spend.

II. UNIRinggit Redemption Offers

a) Pay with UNIRM (“PwU”)

Eligible Customer will enjoy special redemption conversion rate of 500 UNIRinggit to RM1 within the Campaign Period (“PwU Conversion Rate”)

b) Exclusive Catalogue Redemption (“Exclusive Catalogue Redemption”)

10 products will be offered at special discounted points for redemption within the campaign period.

Enrolment

4. To participate in the Spend Related Offers, Eligible Customers are required to enroll via SMS (using Cardmember’s mobile number in UOB Malaysia records) during the Campaign Period as per the enrolment process sets out below:

- a) Eligible Customers who receives an SMS and/or electronic direct mailer (“EDM”) invitation from UOB Malaysia must follow the instructions provided in the SMS and/or EDM to enroll. The SMS and/or EDM will be sent to Eligible Customer’s latest mobile numbers and/or latest email address recorded in UOBM’s system; or
- b) Eligible Customers who do not received an SMS and/or EDM invitation from UOB Malaysia but wish to participate in the Campaign can SMS to 66300 with the message: UM1.

5. Eligible Customers are only required to enroll one (1)-time to participate throughout the Campaign Period. Eligible Customer will be deemed to participate throughout the Campaign period after successful enrolment. The summary of the eligibility is illustrated in Table A below:

Table A: Enrolment and Eligibility			
Eligible Customer successfully enrolled on date:	Eligibility		
	E-Wallet Deals	100% Cashback	Win with UOB Cards
26 March 2024	From 25 March 2024 onwards		
6 April 2024	From 25 March 2024 onwards		

- 6. Standard telecommunication charges will apply for each SMS send and such charges shall be borne by the Eligible Customers.
- 7. UOB Malaysia is not responsible for, nor does it have any control whatsoever over

SMS traffic, network failure and/or interruptions on the part of respective telecommunications service providers (Telco's) or for any other reason(s) beyond UOB Malaysia's reasonable controls which results in the delay of the invitation SMS.

8. Upon successful enrolment, the Eligible Customers will received a confirmation of enrolment through SMS. The enrolment is deemed as not successful if the Eligible Customers does not receive any confirmation or acknowledgment of the enrolment for this Campaign from UOB Malaysia.
9. Upon successful enrolment, Eligible Customer must spend with their UOB Cards based on the Qualifying Spend criteria below in order to earn Cashback and win the Prize during the Campaign Period.

Campaign Mechanics and Qualifying Criteria

Qualifying Spend

10. "Qualifying Spend" means any online purchases or transaction (including E-Wallet top-up) made within the Campaign Period.
11. Qualifying Spend that meet the following criteria:
 - 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 purchase/transaction made during the Campaign Period must be captured by the UOB Malaysia's system and posted not later than 7th from the end of the Campaign Period.
 - c) The Qualifying Spend commences on 25 March 2024 at 00:00 hours (12:00am Malaysia Time) and ends on 7 April 2024 at 23:59 (11:59pm Malaysia Time).
12. 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

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.
13. Qualifying Spend performed by supplementary credit card Cardholder and/or if the

current/saving account (“CASA”) is a joint account and more than one Debit Card issued, the Qualifying Spend will be combined with the principal/main account holder and the Cashback will be credited into the said CASA. If the cardholder won the Prize and/or Cashback, the Prize and/or Cashback will be given to the principal/main holder only.

- 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

E-Wallet Deals

- “Qualifying E-Wallet Spend” means any spending on E-Wallet top-up at the following E-Wallet Platform using the valid UOB Card and the E-Wallet top-up must be captured under the Merchant Category Code (“MCC”) in Table B.

Table B: E-Wallet Platform and Merchant and Category Code (“MCC”)		
E-Wallet Platform	MCC	Description
Touch n Go	6540	E-Wallet
GrabPay		
Boost		
Lazada Wallet		
Shopee Pay		

- The E-Wallet Deals is consists of RM25 Cashback and there will be a total of Three Thousand Six Hundred (3,600) E-Wallet cashback allocated in this campaign.
- The Eligible Customers who are the first Three Thousand Six Hundred (3,600) who meet the Qualifying E-Wallet Spend throughout the Campaign Period will be rewarded with RM25 cashback. Table C below summarizes the qualifying requirement under the E-Wallet Spend.

Table C: E-Wallet Deals Qualifying Requirement		
Condition Qualifying Requirement(s)	Cashback Cap	Total Cashback Pool
Eligible Customer who meet a minimum of RM250 Qualifying E-Wallet Spend in single transaction within the Campaign Period	RM25 per Eligible Customer for the entire Campaign Period	RM90,000

- Total available cashback for the E-Wallet Deals is capped at Ninety Thousand

(RM90,000) throughout the Campaign Period. The Cashback will be awarded to Eligible Customers who meets the Qualifying E-Wallet Spend on a first-come, first-served basis.

19. Subject to this Terms and Conditions, Eligible Customer can only win one (1) E-Wallet Cashback throughout the Campaign Period.
20. The RM25 Cashback shall be awarded on a first-come, first-served basis until the pool is fully exhausted.
21. The E-Wallet Cashback will be credited to the card that Eligible Customer used to transact within eight (8) weeks from the end of Campaign Period. If the transaction is made under the supplementary card, RM25 cashback will be credited to the Principal cardholder's credit card/account. The Cashback of RM25 will be reflected in Eligible Customer's monthly statement.
22. The Cashback awarded are non-transferable to any other party or parties and not exchangeable for cash, credit and other goods, whether in part of in full.
23. 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.

100% Cashback

24. Ten (10) Eligible Customers with the highest cumulative of the Qualifying Spend within the Campaign Period will be eligible up to 100% Cashback on the total cumulative Qualifying Spend throughout the Campaign Period as stated as per Table D.

Table D: 100% Cashback Qualifying Requirement		
Condition Qualifying Requirement(s)	Eligible Cashback	Cashback Cap
10 Eligible Customer with highest cumulative Qualifying Spend throughout the campaign period	100% cashback on the total cumulative Qualifying Spend amount subject to Cashback cap	RM500 per Eligible Customer for the entire campaign period

25. Total 100% Cashback is capped at five thousand (RM5,000) throughout the Campaign Period. The 100% cashback will be awarded in the form of cashback to Eligible Customer with the highest cumulative Qualifying Spend on a first-comes, first-served basis.
26. Qualifying Spend will be calculated on a customer level, meaning that if an Eligible

Customer holds multiple UOB Card, transaction made using more than one or all UOB Cards, including supplementary card(s) throughout the Campaign Period, captured in the Bank's system and posted in their statement not later than 7th day from the end of the Campaign Period will be included in the computation of the principal Eligible Customer Qualifying Spend.

27. Subject to this Terms and Conditions, Eligible Customer is only eligible for one (1) 100% Cashback throughout the Campaign Period.
28. In the event of tie for the last winners, the earliest timestamp recorded for the UOB Cards to achieve the Qualifying Spend will be considered as the winner and eligible to receive the 100% Cashback.
29. The 100% Cashback will be credited to the Eligible Customer's principal card account within eight (8) weeks after the end of the Campaign Period. If an Eligible Customer has multiple Card Accounts, the 100% Cashback will be credited to the highest UOB Card type with Qualifying Spend. The 100% Cashback will be reflected in Eligible Customer's monthly statement.
30. The Cashback awarded are non-transferable to any other party or parties and not exchangeable for cash, credit and other goods, whether in part or in full.
31. 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 Cashback, the Cashback shall be forfeited with no compensation or payment whatsoever.

Win with UOB Cards

32. The Win with UOB Cards Prize is consist of a unit of Samsung 65" QLED QN87D 4K Smart TV (Model: QA65QN87DAKXXM). There will be a total of three (3) units of Prize allocated throughout the Campaign Period.
33. Eligible Customer who fulfil the requirement in Table E will be eligible to earn Entries ("Entries") throughout the Campaign Period as per Table E.

Table E: Ways to Earn Entries	
Ways to Earn Entries	Entries ¹
Every RM50 Qualifying Spend at participating merchant ²	2
Every RM50 Qualifying Spend at non-participating merchant	1
Every successful product catalogue redemption ³ via UOB TMRW app or UOB website	2

Every successful Pay with UNIRinggit	2
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¹Entries with decimal points will be rounded down to the nearest number i.e. 10.7 entries rounded down to 10 entries and 15.1 entries to 15 entries.

²Participating merchants refers to below merchants listing as per Table F.

Table F: Participating Merchants	
Categories	Participating Merchant
Airlines	<ul style="list-style-type: none"> Malaysia Airlines Firefly
Electronic & IT	<ul style="list-style-type: none"> Dyson Dell
Hotel	<ul style="list-style-type: none"> Avante Hotel PJ Alda Hotel Reykjavik Iceland Berjaya Akureyri Hotel Iceland Berjaya Eden Park London Hotel Berjaya Hakkoda Ski Resort Japan Berjaya Hofn Hotel Iceland Berjaya Hotel Colombo Sri Lanka Berjaya Myvatn Hotel Iceland Berjaya Reykjavik Marina Hotel Iceland Berjaya Reykjavik Natura Hotel Iceland Canopy by Hilton Reykjavik City Centre Iceland Hilton Reykjavik Nordica Iceland Hotel Edda Akureyri Iceland Hotel Edda Egilsstadir Iceland Reykjavik Konsulat Hotel, Curio Collection by Hilton Iceland Iceland Parliament Hotel, Curio Collection by Hilton Sunway Resort Hotel Sunway Lagoon Hotel Sunway Pyramid Hotel Nexus Golf Resort Karambunai Ramada by Wyndham Langkawi Marina Ramada Suites by Wyndham KLCC Hotel Komune Living and Wellness Kuala Lumpur
Shopping	<ul style="list-style-type: none"> Lazada Shopee

Travel Portal	<ul style="list-style-type: none"> • Agoda • Klook • Traveloka • Journify • KKday • Airpaz • Trip.com • Rentalcars.com
Wallet	<ul style="list-style-type: none"> • TnGO eWallet • GrabPay • Boost • Lazada Wallet • ShopeePay
Others Online Partners	<ul style="list-style-type: none"> • TT Racing • Puras • Cake Together • Samsonite & American Tourister • Cosme-de.net • Tanamera • Photobook • Comvita • KTS

³Product redemption refers to redemption of any products under Gadgets, Home & Living, Kitchen and Lifestyle categories in 2024 UNIRinggit Rewards Programme. For the avoidance of doubt, redemption of Gift Voucher, Airmiles, Service Tax & Annual Fee are excluded from this Campaign.

34. All Eligible Customer will stand a chance to win a unit of Samsung 65" QLED QN87D 4K Smart TV (Model: QA65QN87DAKXXM) with the entries earned.
35. To be eligible for the Prize, Eligible Customer must have a valid mobile number registered in UOB Malaysia's system.
36. All Eligible Customer which include Principal Credit Card(s) and Supplementary Credit Card(s) shall be automatically tracked for the purposes of this Campaign. If the Eligible Customer has multiple UOB Credit Cards and/or Debit Mastercard, the Qualifying Spend made on all UOB Cards including principal and supplementary shall be considered and not be viewed individually.
37. Entries earned from above Table E shall be consolidated at customer level and not be viewed individually.
38. Based on the Entries earned throughout the Campaign Period, three (3) Eligible

Customer will be shortlisted by UOB Malaysia's randomizer program for the Prize as following process:

- a) Each Entries earned by Eligible Customer will be given a random series number by UOB Malaysia randomizer program. The random series number assigned will then be sorted in ascending numeric value, after sorting the first 30 Eligible Customers with the smallest numbers will be shortlisted for Q&A ("Shortlisted Eligible Customer").
 - b) The thirty (30) Shortlisted Eligible Customer, will be contacted by UOB Malaysia at the mobile number registered in UOB Malaysia system via SMS for the Q&A.
 - c) Three (3) Shortlisted Eligible Customers, who responded with the correct answer in the fastest time within the eight (8) hours from the date the SMS was sent, will be considered as the winners and eligible to receive the Prize ("Winner").
 - d) If any Shortlisted Eligible Customer is unable to answer the question correctly or does not reply the aforesaid SMS within eight (8) hours from the date the SMS was sent, he/she will be withdrawn as the Shortlisted Eligible Customers by UOB Malaysia and the next Eligible Customer will be shortlisted.
 - e) If a Shortlisted Eligible Customer sends more than one SMS, only the first SMS received by UOB Malaysia will be counted. Standard telecommunication charges to reply to the Q&A SMS that was sent by UOB Malaysia will apply.
 - f) UOB Malaysia is not responsible for, nor it have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunication service providers or UOB Malaysia's SMS vendor for any other reason(s) whatsoever resulting in the delay of the SMS during the SMS Q&A.
 - g) In the event of tie in response time, customer with highest Qualifying Spend will be considered as the Winner.
 - h) Eligible Customer is only entitle to win one (1) Prize throughout the Campaign Period.
 - i) The fulfillment of Prize will be done within eight (8) weeks from the end of the Campaign Period.
 - j) The Prize will be delivered to Winner's registered mailing address as per recorded in UOB Malaysia system latest by end of the Campaign Period.
 - k) The awarded Prize is non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
39. 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 Prize, the Prize shall be forfeited with no compensation

or payment whatsoever.

UNIRINGGIT Redemption Offers

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

Table G: Eligible Card Type for UNIRinggit Redemption Offers	
Product Name	
<ul style="list-style-type: none"> • UOB Zenith, • UOB Visa 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 Pay with UNIRinggit) 	

Pay with UNIRinggit ("PwU")

41. Eligible Principal Cardholder may use their UNIRinggit to pay for the retail purchases made within the Campaign Period.

For the avoidance of doubt, the PwU is only be eligible to Principal Cardholder of the UOB Credit Card but not the supplementary cardholder.

42. To enjoy the special conversion rate of 500 UNIRinggit to RM1, the Eligible Principal Cardholder is required to perform successful PwU via UOB TMRW during the Campaign Period.

For the avoidance of doubt, any PwU perform outside of Campaign Period will converted as per normal conversion rate of 800 UNIRinggit to RM1.

43. Eligible Principal Cardholder can only perform PwU for purchases that are billed/charged to Eligible Customer's account. Purchases made under 0% Instalment Payment Plan will not be eligible for PwU.

44. For full terms and conditions of the PwU, please visit www.uob.my/unirm

Exclusive Catalogue Redemption ("Exclusive Catalogue Redemption")

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

Table H: Exclusive Catalogue Redemption		
Redemption Code	Exclusive Catalogue Products	Discounted Points
CBY001	Armageddon Shield 7	64,000
CBY002	AMIRO Mini 2 Desk Makeup Mirror - Assorted Color	166,000
CBY003	Harman Kardon Neo Wireless Speaker	233,000
CBY004	Nothing CMF Watch Pro	180,000
CBY005	GravaStar Sirius P5 Wireless Earbuds	183,000
CBY006	Divoom Ditoo Pro Wireless Speaker	190,000
CBY007	Divoom Backpack-M	225,000
CBY008	Xiaomi Smart Air Purifier 4 Compact	148,000
CBY009	Xiaomi Smart Humidifier 2	94,000
CBY010	SonicGear Audiox Pro 600 HD	123,000

46. Eligible Customer may redeem the exclusive catalogue products using their UNIRinggit within the Campaign Period.
47. The exclusive catalogue products is only applicable for online redemption via UOB TMRW app and/or UOB Website.
48. The exclusive catalogue products are only valid within the Campaign Period, while stocks last.
49. For full terms and conditions of the Exclusive Catalogue Redemption, please visit www.uob.my/unirm

Consent

50. Eligible Customers who participate in this Campaign (including by enrolling/registering with the Campaign and/or fulfilling the campaign mechanics' criteria and/or replying to the Campaign Q&A (by way of SMS)/ or perform PwU redemption/ or Exclusive Catalogue Redemption and/or accepting the Prize(s) and/or the Cashback(s)), are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of UOB Malaysia and/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 prizes.

51. 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

52. 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, including but not limited to:
- a) 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 listed above shall include any amendments or variations to them respectively);
 - b) UOB Malaysia Visa/Mastercard Cardmember Agreement;
 - c) UOB Malaysia Credit Cards terms and conditions for the Eligible Cards;
 - d) UOB Debit Mastercard terms and conditions;
 - e) UOB Malaysia UNIRinggit Rewards Programme 2024 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.

53. Eligible Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
54. 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.
55. 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.
 56. 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 rewards under the Campaign.
 57. 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.
 58. 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.
 59. 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 wilful misconduct specifically related to this Campaign.
 60. 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, cancellation, 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 cancellation, withdrawal, suspension, extension or termination.
 61. 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.

62. 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.

[END]