

## UOB Malaysia Credit Card Acquisition Campaign with MoneyX

### TERMS AND CONDITIONS

#### CAMPAIGN PERIOD

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**” or the “**Bank**”) is running a **UOB Malaysia Credit Cards Acquisition Campaign with MoneyX** (“**Campaign**”) from **1 March 2026 to 26 May 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, this Campaign is open to new-to-bank or new-to-card who are residents of Malaysia, who have attained the age of 21 years at the time of making an application for any one of the below UOB Credit Card as a principal cardmember during the Campaign Period: -
  - UOB Visa Infinite Card
  - UOB PRVI Miles Elite Card
  - UOB World Card
  - UOB Lady’s Card which consists of:
    - a. UOB Lady’s Solitaire Card
    - b. UOB Lady’s Platinum Card
  - UOB Platinum Business Card
  - UOB Simple Card
  - Lazada UOB Card
  - UOB Preferred Card
  - UOB ONE Platinum Card
  - UOB EVOL 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.

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

“New-to-Card” 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 the non-eligibility categories listed 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 the 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 the UOB Malaysia, including the UOB Malaysia website, accessible via [www.uob.com.my](http://www.uob.com.my).

3. To be eligible to participate in this Campaign, a participant must apply for any one or more UOB Credit Card via a dedicated landing page on UOB Malaysia’s website, directly accessible at **go.uob.com/moneyx** (“the Website”) by completing an electronic online UOB Credit Card application form and uploading all required supporting documents to the Bank. For the avoidance of doubt, UOB Credit Card applications originated from non-UOB websites, for example application via CompareHero and/or RinggitPlus, are not eligible for this Campaign. The new-to-bank or new-to-card individuals who apply for any one or more UOB Credit Cards under this Campaign shall hereinafter be referred to as “Applicants”, “Eligible Applicants” or each, an “Applicant”.

**Campaign Mechanics**

4. To participate in the Campaign, an Applicant is required to meet the Campaign criteria below: -

<p><b>Eligibility:</b></p> <p><b>Applicant Mechanics &amp; Criteria</b></p>	<p>a. To be eligible for this Campaign, Applicant must be a new-to-bank or new-to-card individual and apply for any of the following UOB Credit Card during the Campaign Period:</p> <p><b><u>UOB Credit Cards:</u></b></p> <ul style="list-style-type: none"> <li>• UOB Visa Infinite Card</li> <li>• UOB PRVI Miles Elite Card</li> <li>• UOB World Card</li> <li>• UOB Platinum Business Card</li> <li>• UOB Simple Card</li> <li>• Lazada UOB Card</li> <li>• UOB Preferred Card</li> <li>• UOB ONE Platinum Card</li> <li>• UOB EVOL Card</li> <li>• UOB Lady’s Card which consists of:             <ul style="list-style-type: none"> <li>○ UOB Lady’s Solitaire Card</li> <li>○ UOB Lady’s Platinum Card</li> </ul> </li> </ul> <p>b. The Applicants must access the MoneyX mobile app or MoneyX’s website, click on the UOB Credit Card promotion banner, which will take them to a dedicated landing page hosted on the UOB Malaysia website (“UOBM Landing Page”).</p> <p>c. Applicants will need to apply for at least one (1) UOB Credit Card as a principal cardmember through the MoneyX x UOB Malaysia Partnership Landing Page which will be tagged with a unique source code and external tracking ID (SCID).</p> <p>d. Applicants who have applied for a UOB Credit Card in accordance with the requirements above during the Campaign Period, are successfully approved, and meet the <b>minimum retail spend of RM200</b> within the “Qualifying Period”, will receive the acquisition gift of <b>RM88 cashback (“Acquisition Gift”)</b>.</p> <p><i>Note: “Qualifying Period” is defined as the first sixty (60) days from the date the card has been successfully approved.</i></p>
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	<p>e. In addition, the Applicants whose UOB Credit Card applications are successfully approved by the Bank on or before 26 June 2026 will be eligible for annual fee waiver in accordance with Clause 7 of these Terms and Conditions.</p> <p>f. For avoidance of doubt, Applicants must activate their UOB Credit Card and meet the minimum retail spend of RM200 within the Qualifying Period in order to receive the Acquisition Gift, as outlined above.</p>
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5. Subject to these Terms and Conditions, each Applicant whose application has been submitted during the Campaign Period and successfully approved by the Bank on or before **26 June 2026** will be entitled to the Acquisition Gift in the table below when the Applicant fulfills the fulfillment criteria (defined below):

Eligible Card(s)	Fulfillment Criteria	Acquisition Gift/Reward(s)
<ul style="list-style-type: none"> <li>• UOB Visa Infinite Card</li> <li>• UOB PRVI Miles Elite Card</li> <li>• UOB World Card</li> <li>• UOB Platinum Business Card</li> <li>• UOB Lady’s Solitaire Card</li> <li>• UOB Simple Card</li> <li>• Lazada UOB Card</li> <li>• UOB Preferred Card</li> <li>• UOB ONE Platinum Card</li> <li>• UOB EVOL Card</li> <li>• UOB Lady’s Platinum Card</li> </ul>	<p>Applicants who apply for an eligible UOB Credit Card, are successfully approved, and subsequently meet the minimum retail spend requirement of RM200 within the “Qualifying Period”</p>	<p>RM88 Cashback</p>

6. “Retail spend” refers to the purchase of any goods or services (local or international) with the use of a UOB Credit Card and may, include retail or online transaction, e-wallet top-up and any transactions related to a UOB Credit Card 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.

7. In addition, the Applicant whose application is submitted during the Campaign Period and successfully approved by UOB Malaysia on or before **26 June 2026** will be entitled to enjoy annual fee waiver as per the table below:

Eligible Card(s)	Annual Fee Waiver

<ul style="list-style-type: none"> <li>• UOB Visa Infinite Card</li> <li>• UOB PRVI Miles Elite Card</li> <li>• UOB World Card</li> <li>• UOB Lady’s Solitaire Card</li> <li>• Lazada UOB Card</li> <li>• UOB Preferred Card</li> <li>• UOB ONE Platinum Card</li> <li>• UOB EVOL Card</li> <li>• UOB Lady’s Platinum Card</li> </ul>	<p>1-year annual fee waiver</p>
<ul style="list-style-type: none"> <li>• UOB Platinum Business Card</li> </ul>	<p>2-year annual fee waiver</p>
<ul style="list-style-type: none"> <li>• UOB Simple Card</li> </ul>	<p><i>Annual Fee Waiver Not Applicable as there is no Annual Fee for UOB Simple Card</i></p>

Note: Acquisition Gift, and Annual Fee Waiver (shall be collectively referred as “Rewards”)

8. Applicants may also participate in more than one UOB Credit Card promotion organized for or in conjunction with the acquisition of new credit card customers where the Applicants may also be similarly entitled to gifts or rewards. In the event that the promotion periods for such other promotions overlap with the Campaign Period of this Campaign, the Applicants 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 Applicants 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.

**GENERAL TERMS & CONDITIONS AND DISCLAIMERS**

9. The **Acquisition Gift** that the Applicant will be eligible for will be based on the application date, and in which campaign the application is submitted under. Applicant must apply and submit by 26 May 2026 and the application must be subsequently approved (without any condition) by 26 June 2026.
10. The Bank has the right to forfeit the **Acquisition Gift** should the Applicant cancel their new UOB Credit Card prior to the fulfillment of the prize/gift.
11. Prior notice will be given to customers should there be any variation in the gift type offered.
12. The following additional terms and conditions shall apply for **Acquisition Gift**: -
  - i. The Acquisition Gift will be credited to the Eligible Applicant’s credit card account within ten (10) weeks after the fulfilment of criteria listed above;
  - ii. A confirmation SMS will be sent by the Bank to the Applicant to acknowledge that they will be rewarded with the Acquisition Gift;
  - iii. The Acquisition Gift will be provided on an “As Is” basis;
  - iv. The Acquisition Gift will not be transferable;
  - v. Supplementary UOB Credit Cards cardmembers are not entitled to the Acquisition Gift. The Acquisition Gift will be given to the principal UOB Credit Cards cardmember only;
  - vi. UOBM reserves the right, as it deems fit to substitute the Acquisition Gift with another product of similar retail value with prior notice; and

- vii. If there is any non-receipt of the Acquisition Gift, the Eligible Applicants is required to contact UOB Malaysia's Contact Centre by phone or in writing and in any event, no later than 17 November 2026, failing which thereafter UOB Malaysia shall not be liable for non-receipt of the Acquisition Gift by the eligible Applicant.

#### **GENERAL TERMS AND CONDITIONS**

13. By participating in this Campaign, the Applicants or Eligible Applicants 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) Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services;
  - (b) UOB VISA/MASTERCARD Cardmember Agreement; and
  - (c) Product terms and conditions and/or agreements of the relevant UOB Credit Cards 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 Applicants. 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.

14. UOB Malaysia may, having reviewed Eligible Applicants' 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.
15. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
16. 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 Applicants in addition to this Campaign.
17. 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 Applicants. 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.
18. 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 Cardmembers failing to be entitled to the rewards under the Campaign.
19. 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.
20. 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.
21. To the fullest extent permitted by law, UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Applicants 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.

22. In addition and pertaining to partner ("MoneyX's") engagement, Applicants and/or Eligible Persons are responsible to read and understand the Partner's security and privacy policies and terms and conditions (including their end-user license agreement(s)), including for purposes for fulfilment of the Reward(s). No data transmission over the internet are guaranteed to be completely secure, and to the fullest extent permitted by law, neither the Bank, nor its officers, directors, employees, subsidiaries or affiliate entities warrant the security of any information you transmit nor shall be liable for any losses or damages (directly or indirectly) arising out of any security breach or intrusions.
23. The Bank has to forfeit the said Rewards(s) under this Campaign if the Applicant is found to be a person who: -
  - i. is not eligible to participate in the Campaign and/or receive the Reward(s); and/or,
  - ii. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to his/her use of the Bank's services or facilities.
24. To the fullest extent permitted by law, by participating in this Campaign, each and every participant is agreeing that he/she will not hold the Bank and its officers, servants, employees, representatives and/or agents, liable for any loss or damages that he/she may incur, in connection with the Campaign. Any liability that the Bank may have to any Eligible Person/ participant/ Applicant or any other person (if any) is limited to Direct Damages only, "Direct Damages" means actual damages or losses suffered by the Eligible Person/Eligible Applicant/Participant/Applicant or any other party (if any) as a result of a direct and immediate action by the Bank and shall not include any compensation for special, punitive, indirect, incidental or consequential damages or losses of any kind whatsoever, including but not limited to loss of profits, business or value, whether or not foreseeable.
25. To the fullest extent permitted by law, UOB Malaysia shall not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical, system failure, or any event beyond the reasonable control of the Bank.
26. To the fullest extent permitted by law, UOB Malaysia may, with prior notice, reasonably vary or change any of these terms and conditions from time to time or cancel, terminate, withdraw, or suspend this Campaign and/or replace this Campaign with another similar promotion, campaign or program with prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on the Campaign Website or on UOB Malaysia website, accessible at [www.uob.com.my](http://www.uob.com.my) or in any other manner as the Bank deems fit. Where such requirement is necessary, adequate 21 days prior written notice will be provided. In this respect, the Participants or Applicants' participation in this Campaign also signifies his/her agreement to access the Website at regular intervals to view these terms and conditions and to ensure that they are kept up-to-date with any variations or changes which the Bank may effect from time to time. Participants/Applicants also agree that their continued participation in this Campaign will constitute their acceptance of these terms and conditions (as varied from time to time). For the avoidance of doubt, any cancellation, termination, withdrawal or suspension by the Bank of this Campaign will not entitle the participant to any compensation against the Bank for any and all loss or damage that may be suffered or incurred by the participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
27. Any terms and conditions applicable to this Campaign 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.

28. The products and services mentioned in this Campaign terms and conditions are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK, or any other jurisdictions where referral activity is restricted. This Campaign is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.

29. These Terms and Conditions are governed by and construed under the laws of Malaysia.

#### **PRIVACY POLICY**

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Please refer to our Notice and Choice Principle Statement accessible via [https://www.uob.com.my/assets/pdf/pdpa/pdpa\\_privacy\\_notice.pdf](https://www.uob.com.my/assets/pdf/pdpa/pdpa_privacy_notice.pdf), which outlines how we intend to deliver all the rights and protections you are entitled to in respect of your personal data.

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