

2026 UOB REWARDS YOU CYBER CARNIVALUnited Overseas Bank (Malaysia) Bhd
Terms and Conditions

This “**2026 UOB Rewards You Cyber Carnival**” (“Campaign”) is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia” or “the Bank”) which will run from 15 October 2026 at 00.00 hours (between 12.00 AM Malaysian time) to 31 October 2026 (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 new and existing UOB Malaysia individual customers who meet ALL of the following conditions:

a) Who holds UOB Principal Credit Card listed below that earn UNIRinggit (“UNIRM”) (“**UOB Points Card**”), namely:

- i) UOB Zenith
- ii) UOB PRVI Miles
- iii) UOB Lady's Solitaire
- iv) UOB Lady's Classic
- v) UOB Lady's Platinum
- vi) UOB Preferred
- vii) UOB Visa Infinite
- viii) UOB Visa Infinite Metal
- ix) UOB Privilege Banking Visa Infinite
- x) UOB PRVI Miles Elite
- xi) UOB World
- xii) UOB EVOL

b) Who holds the any of UOB MasterCard/Visa Credit Card including Eligible Points Card (“**UOB Credit Card**”)

c) Who holds UOB Debit MasterCard (“**UOB Debit Card**”)

Eligible UOB Credit Card and UOB Debit MasterCard shall hereafter collectively referred to as “**UOB Cards**” or “**UOB Card**” if singular.

d) Individual Cardmembers who does not hold any UOB Cards but holder of any of the following UOB Commercial Cards, UOB Malaysia Business Card, UOB Malaysia Corporate Card and UOB Malaysia Purchasing Card (“UOB Commercial Cards”), is entitled to participate in App-Exclusive Coupon and Online-Exclusive Discount

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

- a) Non-individual Cardmembers of UOB Malaysia
- b) Individual UOB Commercial Cardmembers who does not hold any UOB Cards subject to clause 1(d) above.

For the avoidance of doubt, only the non-individuals commercial cardmember will be excluded from this campaign (unless specific in Table 1). Individual Cardmembers who hold both the above UOB Commercial Cards and UOB Cards may participate in this Campaign using their UOB Cards.

c) Persons who are or have become mentally unsound, deceased, insolvent, adjudicated bankrupt or have legal proceedings of any nature instituted against them, facing legal incapacity or are incapable of handling their affairs.

- d) Customers whose account(s) or UOB Cards held with UOB Malaysia are terminated, closed, delinquent or unsatisfactorily conducted as determined by UOB Malaysia within the Campaign Period.
- e) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia.
- f) Sole-proprietors, partnerships, charitable/non-profit organizations/societies, corporate and commercial customers.
- g) Any individual who has not complied with any provision of these terms and conditions.
- h) Anyone whom UOB Malaysia may decide to exclude for any reason or with prior notice at any time.

In these terms and conditions, the following definitions shall apply:

- Cardholders of UOB Cards shall be referred to as the **“UOB Cardmembers”**
- Cardholders of UOB Credit Cards shall referred to as the **“UOB Credit Cardmembers”**
- Cardholders of UOB Points Cards shall referred to as the **“UOB Points Cardmembers”**
- Cardholders of UOB Cards or UOB Commercial Cards shall referred to as the **“UOB Customers”**

CAMPAIGN OVERVIEW AND ELIGIBILITY

3. During the Campaign Period, there are various offers, and each will be offered during the specific days and to the respective UOB Card(s) as set out in Table 1 below:

Table 1: Campaign Overview and Eligibility			
Offer Period	Offers	Eligible Card(s)	Eligibility
15 to 18 October 2026 (“4-Day Cyber Carnival Exclusive”)	1. e-Wallet Cashback	• UOB Credit Card • UOB Debit Card	• UOB Cardmember
	2. App-Exclusive Coupon	• UOB Credit and Debit Cards • UOB Commercial Cards	• UOB Customer
	3. Exclusive UNIRinggit Redemption	• UOB Points Card	• UOB Points Cardmember
Throughout the Campaign Period unless specific	4. Spend and Win	• UOB Credit Card • UOB Debit Card	• UOB Cardmember
	5. Online-exclusive Discounts	• UOB Credit and Debit Cards • UOB Commercial Cards	• UOB Customer

1. E-Wallet Cashback

- 1.1 “E-Wallet Top Up” refers to top-up using UOB Card at the following E-Wallet Platform during the 4-Day Cyber-Carnival Exclusive period and must be captured by UOB Malaysia’s system under the Merchant Category Code (“MCC”) 6540:
 - a. Touch N Go
 - b. GrabPay
 - c. Shopee Pay

- d. Lazada Wallet
- e. Boost Wallet

1.2 E-Wallet Top Up shall NOT include the following:

- a. Transactions which are subsequently cancelled or refunded
- b. Disputed, unauthorised or fraudulent transactions.
- c. Posted after the 7th day of the transaction day.

1.3 UOB Malaysia shall be relying on the information provided by the merchant to determine whether such transaction falls within the E-Wallet Top Up. UOB Malaysia shall not be responsible for any error, failure or delay in the transmission of evidence of sales transactions by merchant establishments or any other party.

1.4 UOB Cardmember can earn RM50 cashback for every RM1,500 E-Wallet Top Up ("E-Wallet Cashback") made in a campaign day, subject to daily pool capping of RM10,000 throughout the 4-Day Cyber-Carnival period.

1.5 Cashback is allocated on first-come, first-served basis until the daily is fully redeemed. Any unutilized pool will not be rolled over to next day.

1.6 Each UOB Cardmember can earn E-Wallet Cashback throughout the 4-Day Cyber-Carnival Exclusive period, subject to a maximum of E-Wallet Cashback limit of RM100 per Cardmember throughout the Campaign Period.

1.7 For the UOB Cardmember holding multiple UOB Cards, the E-Wallet Top Up and/or E-Wallet Cashback made on all his/her UOB Cards including principal and supplementary card(s) and/or UOB Debit Card shall be consolidated and not viewed individually.

1.8 The cashback will be credited to the UOB Card that UOB Cardmember used to transact within eight (8) weeks from the end of Campaign Period. If the transaction is made under the supplementary card, the cashback will be credited to the principal cardholder's card account.

2. App-Exclusive Coupons

2.1 UOB Customers can grab RM5 off coupon via UOB TMRW App ("Coupon") on the following 4-Day Cyber-Carnival Exclusive dates, from 11AM (Malaysia Time) each day:

Table 2: App-Exclusive Coupons	
Dates	Merchants
15 October 2026	• Oriental Kopi • Pizza Hut
16 October 2026	• Baskin Robbins • Inside Scoop
17 October 2026	• Verrona Hills • Paris Baguette
18 October 2026	• Juice Works • Beutea

2.2 A maximum of 1,500 Coupons will be made available for each Merchant listed in Table 2 above and is available for grab via UOB TMRW App on a first-come, first-served basis, while stock last.

- 2.3 Each UOB Customer is entitled to grab one (1) Coupon per merchant per day.
- 2.4 UOB Customer may redeem and use Coupon to enjoy RM5 off their total bill. The Coupon is valid for redemption and use until 11:59PM on 31 October 2026 (Malaysia time), after which any unused Coupon will expire and become invalid.
- 2.5 Terms and conditions related to the Coupon redemption:
- a) Payment must be made with valid UOB Cards or UOB Commercial Cards in a single receipt.
 - b) Valid for dine-in and takeaway only. Not applicable for delivery
 - c) Valid for redemption at respective participating Merchants listed on Table 2.
 - d) Limited to one (1) coupon redemption per bill. Split bills are strictly not allowed.
 - e) All the prices will be/may be subject to service charges and prevailing government taxes.
 - f) UOB Debit Card that is linked to Islamic current/savings account shall be subject to its terms and conditions for the purchase of Shariah-compliant goods and services only.
 - g) Coupon cannot be exchanged for cash or used in conjunction with other ongoing promotions and redemptions, discounts, offers, vouchers, loyalty programs and member privilege cards.
 - h) In the event of any inconsistencies between these terms and conditions and any promotional materials relating to this promotion, merchant's terms and conditions shall prevail.
 - i) UOB Malaysia 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 goods and services provided ("Product") and shall not be liable for any injury/loss/damages suffered from use of Product. Refer to the merchant for Product queries/issues.

3. Exclusive UNIRinggit Redemption

- 3.1 A total of five (5) lucky UOB Points Cardmembers will stand a chance to redeem one (1) pair of Category 3 tickets to Jay Chou "Carnival II" World Tour 2027 in Malaysia Concert ("**Concert Tickets**") with 1,000 UNIRinggit, subject to these terms and conditions.
- 3.2 Eligible UOB Points Cardmember who successfully redeem product(s) and/or voucher(s) through the UNIRM Rewards Catalogue during the 4-Day Cyber-Carnival Exclusive period ("**UNIRM Redemption**") will earn one (1) entry for every 1,000 UNIRM redeemed. The following redemption categories shall be excluded and will not be eligible for entry:
- a) Air Miles
 - b) Annual Fee(s)
 - c) Service Tax (SST)
 - d) Encashment
- For the avoidance of doubt, Pay with UNIRinggit transactions do not constitute a redemption through the UNIRinggit Rewards Catalogue and are not eligible for any entry under this Exclusive UNIRinggit Redemption.
- 3.3 Entries earned from the UNIRinggit Redemption will be used for the purpose of shortlisting the Concert Ticket winners. A total of five (5) Concert Tickets are allocated under this Exclusive UNIRinggit Redemption offer, with a total of five (5) winners. Each winner is entitled to redeem one (1) Concert Tickets only.
- 3.4 Shortlisting the Concert Ticket Winners:
- a. Based on the total entries earned by the Eligible Point Cardmembers, fifty (50) Eligible Point Cardmembers with a Malaysia-registered mobile number with UOB Malaysia will be shortlisted using UOB Malaysia's randomizer program, in accordance with the lowest number in sequence ("Shortlisted Concert Tickets Customers")
 - b. First five (5) customers with the lowest numbers shall be contacted by UOB Malaysia via Short Message Service ("SMS") and invited to redeem the Concert Tickets.

- c. The Shortlisted Concert Tickets Customers must agree by replying to the SMS using the designated keyword within twenty-four (24) hours ("Stipulated Time") from the time the SMS is sent by UOB Malaysia. Shortlisted Concert Tickets Customers who comply with this process will be eligible to redeem the Concert Tickets with 1,000 UNIRM ("Concert Tickets Winners")
- d. Any Shortlisted Concert Tickets Customers who fail to respond within the Stipulated Time shall be deemed to decline the acceptance of the invitation and shall automatically forfeit all rights and entitlement to redeem the Concert Tickets. In the event that any of the Concert Ticket Winners do not have sufficient UNIRM balance, or are otherwise ineligible, UOB Malaysia shall contact the next Shortlisted Concert Tickets Customers in sequence for the opportunity to redeem the Concert Tickets until:
 - i. All five (5) Concert Tickets Winners have been identified, or
 - ii. All fifty (50) Shortlisted Concert Customers have been contacted, whichever occurs first.
- e. If fewer than five (5) Concert Tickets Winners are identified after fifty (50) Shortlisted Concert Tickets Customers have been contacted, no further shortlisting shall be conducted, any unredeemed Concert Tickets will be automatically forfeited.

3.5 UOB Malaysia will process the redemption on behalf of the Concert Winners by deducting 1,000 UNIRM from the Concert Winners' account. The Concert Winners' account must remain valid, active, in good standing, and with a minimum balance of 1,000 UNIRM at the time of redemption processed by UOB Malaysia. The Concert Winners will be notified within 8 weeks from the end of Campaign Period.

3.6 The Concert and Concert Tickets Fulfillment:

- a. The Jay Chou "Carnival II" World Tour 2027 in Malaysia Concert scheduled to be held on 23 January 2027 at 7:30 p.m. at TM National Stadium Bukit Jalil, Kuala Lumpur ("**Concert**"), subject to any changes made by the Event Organiser.
- b. Concert Tickets will be delivered electronically to the winners' email address maintained in UOB Malaysia's records no later than two (2) weeks prior to the Concert.
- c. Seat allocation will be pre-determined by UOB Malaysia and/or Event Organiser. Any request for specific seating arrangements, seat selection, tickets upgrades, ticket downgrade or changes to the assigned seat is strictly prohibited.

3.7 Other Terms and Conditions relating to the Concert Tickets:

- a. Upon successful redemption, the Concert Tickets shall not be cancelled, returned, refunded, exchanged, transferred, assigned, resold, substituted for cash or otherwise converted into any other form of compensation. The sale, transfer or commercial use of the Concert Tickets is strictly prohibited.
- b. The Concert is organised, managed and operated by Horizon Production and Sky Contents ("**Event Organiser**"). UOB Malaysia is not the organiser, sponsor or operator of the Concert and shall not be responsible for the quality, safety, availability or conduct of the Concert.
- c. In the event that the Concert is postponed, rescheduled, relocated, cancelled or otherwise modified for any reason whatsoever, UOB Malaysia shall not be liable for any losses, damages, costs, expenses or inconvenience suffered or incurred by any Eligible Cardmember. Any replacement, refund, compensation or alternative arrangement shall be subject solely to the Event Organiser's terms and conditions and decisions.
- d. UOB Malaysia shall not be responsible for any lost, damaged, deleted, inaccessible or misplaced Concert Tickets after successful delivery to the winner's registered email address.

4. Spend and Win

4.1 A total of five (5) lucky UOB Cardmembers will stand a chance to win one (1) unit of iPhone 18 Pro Max (256GB) ("**Prize**") each, based on the entries earned from their online spend.

4.2 Eligible Online Spend refers to any online purchases or transaction made using UOB Cards either in local or foreign currency via online platform ("Eligible Online Spend"). If any Eligible Online Spend is made under a foreign currency, UOB Malaysia's prevailing exchange rate shall apply.

4.3 Eligible Online Spend shall NOT include the following:

- a. Physical purchases or transactions made at merchant physical stores,
- b. All E-Wallet Top Up under MCC 6540
- c. Instalment paid under Cash Advance, Flexi Credit Plans, Easi-Payment Plan purchases, Auto Balance Conversion, Balance Transfer, Balance Conversion,
- d. Auto-billing/recurring transactions,
- e. Transactions which are subsequently cancelled or refunded
- f. Disputed, unauthored or fraudulent transactions.
- g. Posted after the 7th day of the transaction day.

4.4 Eligible Cardmembers will earn entries for a chance to win Prize based on every RM100 Online Spend during the Campaign Period, as follows:

For every RM100 Online Spend at	Entries
Participating Cyber-Carnival Merchants as listed in Table 3 below	10
Non-Participating Cyber-Carnival Merchants	1

4.5 For the UOB Cardmembers holding multiple cards, the Eligible Online Spend and/or entries made on all his/her UOB Credit or Debit Cards including Principal and Supplementary Card(s) will be consolidated and not viewed individually.

4.6 UOB Malaysia shall be relying on the information provided by the merchant to determine whether such transaction falls within the Eligible Online Spend. UOB Malaysia shall not be responsible for any error, failure or delay in the transmission of evidence of sales transactions by merchant establishments or any other party.

4.7 Shortlisting the Prize winners and Fulfillment:

- a. Based on the total entries earned by the Eligible Cardmembers, fifty (50) Eligible Cardmembers with a Malaysia-registered mobile number with UOB Malaysia will be shortlisted for the Prize using UOB Malaysia's randomizer program ("Shortlisted Prize Customers"), in accordance with the process set out below:
 - i. The Shortlisted Prize Customers will be contacted by UOB Malaysia via SMS at the mobile phone numbers registered in UOB Malaysia's system and records to answer one (1) question. For avoidance of doubt, such SMS will be sent mobile phone number of principal Eligible Cardmembers.
 - ii. The first five (5) Shortlisted Prize Customers who reply to the SMS with the correct answer within the stipulated timeframe (i.e., within 24 hours) will be deemed as winners ("Prize Winners").
 - iii. If any Shortlisted Prize Customer fails to answer the question correctly or does not reply to the aforesaid SMS within the stipulated timeframe, he/she will be withdrawn as the Shortlisted Prize Customer and the next Shortlisted Prize Customer in sequence will be shortlisted until all five (5) Prize Winners have been identified.
 - iv. If an Eligible Cardmember sends more than one SMS, only the first SMS received by UOB Malaysia will be counted. Standard telecommunication charges to reply to the SMS Q&A will apply.
 - v. 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 telecommunications 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.

- b. Eligible Cardmember can only be shortlisted once (1) throughout the Campaign.
- c. The Prize will be notified within 8 weeks from the end of Campaign Period and the Prize will be delivered to the Prize Winners' registered mailing address within Malaysia ONLY as per UOB Malaysia's system and records.

5. Online-Exclusive Discount

5.1 UOB Customer shall be entitled to enjoy exclusive offers at the Participating Cyber-Carnival Merchants. Details of the respective merchants' offer, and the applicable terms and conditions are available at go.uob.com/cyber. The Participating Cyber-Carnival Merchants are listed in Table 3 below:

Table 3: Participating Cyber-Carnival Merchants			
Category	Merchant Name	MCC	Merchant Description Prefix
Pharmacy	Alpro Pharmacy	5912 / 5047	FIUU_ALPRO / ALPRO ALLI
Pharmacy	Sunway Multicare Pharmacy	5912	EPS*MULTIC
Pharmacy	BIG Pharmacy	5912 / 5499 / 5500	BIG PHARMAC / BIGBPFC*BIG
Pharmacy	Watsons	5912	WATSONS
Travel	Malaysia Airlines	3100 / 4511	MALAYSIA AIR / *MALAYSIA A
Travel	EVA Air (valid till 29 October 2026 only)	3084	EVA AIR
Travel	Journify by Malaysia Aviation Group	4511	MAB JOURNIF
Travel	Tripfez Travel & Tours	4722	TRIPFEZ TRA
Travel	Sedunia Travel	4722	SEDUNIA TRA
Travel	AirAsia MOVE	4722	AIRASIA / *AIRASIA / *CP*AIRASIA / AIRASIA HOT / AIRASIA TRA
Travel	Agoda	4722	AGODA.COM
Travel	Traveloka	4722	TRAVELOKA
Travel	KKday	4722	KKDAY
Travel	MHHolidays	4511	MAG_MHHOLID
Shopping	AirAsia Duty-Free	5947 / 4722 / 5309	AIRASIA GIF / AIRASIA TRA
Shopping	Temptations by Malaysia Aviation Group	5309	TEMPTATION
Shopping	Isetan Online Store	5311	ISSETAN MALA
Shopping	myAEON2go	5311	AEONCO-MYAE
Shopping	Paula's Choice	5499	WWW.PAULASC
Shopping	Lips Carpenter	5977	THE LEEVE G
Shopping	Sulwhasoo	5977	EPS*SULWHA / GHL*SULWHA
Shopping	LAC	7298	FAVEPAY - LAC
Shopping	Senheng	5732	SENHENG-ECO
Shopping	Sony Store	5399	GHL*SONY ST
Shopping	Comvita	5499	COMVITA
Shopping	Medklinn	5999	IPY*MISB-ME
Shopping	Dell	5045	DELL GLOBAL
Shopping	TTRacing	5399 / 5712 / 5965 / 5999	TTRACING
Shopping	Ecominim	5712 / 5719 / 5732 / 5722	MAYPREEN SD
Shopping	Zazen Health Solutions	5734 / 5977	ZAZEN HEALT

- 5.2 All offers are subject to availability and may be withdrawn, amended, or substituted by the Participating Cyber-Carnival Merchants with prior notice.
- 5.3 UOB Malaysia shall not be responsible for the quality, merchantability, or fitness for purpose of any goods and/or services provided by the Participating Cyber-Carnival Merchants.
- 5.4 UOB Malaysia is not an agent for the Participating Cyber-Carnival Merchants and makes no representation or warranty in respect of the goods and/or services provided by the Participating Cyber-Carnival Merchants.
- 5.5 Any disputes arising from or in connection with the goods and/or services provided by the participating merchants shall be resolved directly between the UOB Customer and the respective Participating Cyber-Carnival Merchants.

Consent

6. UOB Cardmembers who participate in this Campaign (including by fulfilling the campaign mechanics' criteria and/or replying to the Campaign SMS or Q&A (by way of SMS)/ or perform UNIRM 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. Where applicable, UOB cardmembers further authorize UOB Malaysia to deduct and redeem the required UNIRM from their account on their behalf for the purpose of redeeming item/prize in accordance with these terms and conditions.
7. UOB Malaysia warrants that the disclosure of such particulars to any third-party service providers shall be limited to the UOB Cardmember's names, mailing address, mobile phone numbers, up to 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

8. By participating in this Campaign, the Eligible Cardmember agree to be bound by this terms and conditions and ALL of the following terms and conditions where applicable:
 - 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);
 - b) The Terms and Conditions governing Islamic Accounts and Services;
 - c) UOB Malaysia Visa/Mastercard Cardmember Agreement;
 - d) UOB Malaysia Credit Cards terms and conditions for the Eligible UOB Credit Cards;
 - e) UOB Terms and Conditions Governing Accounts and Services and UOB Malaysia Debit Mastercard terms and conditions.
 - f) UOB 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 Cardmember. 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.

9. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
10. 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 Cardmember in addition to this Campaign.
11. 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 Cardmember. 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.
12. 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 Cardmember failing to be entitled to the Cashback under the Campaign.
13. 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.
14. 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.
15. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Cardmember 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.
16. To the fullest extent permitted by law, 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 Cardmember to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Cardmember whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
17. To the fullest extent permitted by law, 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 Cardmember 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.
18. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardmember agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

[END]