

UOB MALAYSIA UOB SPEND & GET CAMPAIGN 2025 TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is organising the “**UOB Spend & Get Campaign 2025**” (“**Campaign**”) from 17 November 2025 at 00:00 hours (12:00am Malaysia time) and ends on 16 February 2026 (both dates inclusive) at 23:59 hours (11:59pm Malaysia time), or until such date(s) as may be determined by UOB Malaysia from time to time (“**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 the principal and/or supplementary UOB Mastercard/Visa Credit and/or Debit 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/or the Terms and Condition Governing Accounts and Services (Conventional Banking).

(UOB Mastercard/Visa credit card and/or Debit Card are collectively referred to as “**UOB Cards**” or “**UOB Card**” if singular).

- b) Customers are required to enrol (using Cardmember’s mobile numbers as per UOB Malaysia’s record only) through a short message service (“**SMS**”) sent by UOB Malaysia or via UOB TMRW Mobile Banking App within the Campaign Period in order to participate in this Campaign

Hereinafter customers with Eligible Card(s) to be referred as “**Eligible Cardmembers**” or, each “**Eligible Cardmember**”.

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

- a) Non-individual Cardmembers of UOB Malaysia or individual Cardmembers who does not hold any principal and/or supplementary UOB Mastercard/Visa Credit and/or Debit Card but holder of any of the following UOB Commercial Cards:
 - UOB Malaysia Business Card,
 - UOB Platinum Corporate Card, and
 - UOB Malaysia Purchasing Card.
- b) 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.
- c) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia.
- d) Customers whose participating 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.
- e) Sole-proprietors, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers.
- f) Any individual who has not complied with any provision of these terms and conditions.
- g) Anyone whom UOB Malaysia may decide to exclude for any reason or with prior notice at any time.

CAMPAIGN ENROLMENT

3. To participate, Cardmembers are only required to enrol **ONCE** via SMS (using Eligible Cardmember’s mobile number in UOB Malaysia records) during the Campaign Period as per the enrolment process

sets out below:

- i. Cardmembers must follow the instructions provided in the SMS and/or EDM to enrol. The SMS and/or EDM will be sent to Cardmember's latest mobile numbers and/or latest email address recorded in UOB Malaysia's system.
 - ii. Eligible Cardmember who do not receive an SMS and/or EDM invitation from UOB Malaysia but wish to participate in the Campaign can SMS to 66300 with the message: **U2**
 - iii. Upon successful enrolment, the Cardmember will receive a confirmation of enrolment through SMS. The enrolment is deemed as not successful if the Cardmember does not receive any confirmation or acknowledgment of the enrolment for this Campaign from UOB Malaysia.
 - iv. Opt-out Option:
Eligible Cardmembers may opt out of the Campaign at any time during the Campaign Period should they choose not to participate. To opt out, Cardmembers can send an SMS to 66300 with the message: **U3**. For the avoidance of doubt, Cardmembers who opted out from the Campaign will be excluded for the entire Campaign Period and will not eligible to receive any rewards under the Campaign even though he/she may have qualified for the same prior to opting out.
4. Eligible Cardmember who enrolled in the Campaign during the Campaign Period will be entitled to participate from the day of successful enrolment onwards until campaign ends. The sample of the date of enrolment and qualifying spend are as illustrated below:

Customer successfully enrolled on	Campaign qualifying spend consideration
22 November 2025	From 17 November 2025 onwards (1 st day of Qualifying Month 1)
31 December 2025	From 17 December 2025 onwards (1 st day of Qualifying Month 2)
3 February 2026	From 17 January 2026 onwards (1 st day of Qualifying Month 3)

5. Standard telecommunication charges will apply for each SMS send and such charges shall be borne by the Customers.
6. 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 delay on the SMS.

CAMPAIGN QUALIFYING SPEND

7. Qualifying Spend refers to:
 - a) Spend transacted using UOB Cards during Campaign Period either in local or foreign currency.
 - b) All Qualifying Spend transactions in foreign currency shall be converted to Ringgit Malaysia (RM) based on the prevailing foreign exchange rate as recorded in the Bank's system for the purpose of calculating the Qualifying Spend requirement.
 - c) Qualifying Spend on UOB Cards commences on 17 November 2025 at 00:00 hours (12.00 AM Malaysian time) and ends on 16 February 2026 at 23:59 hours (11.59pm Malaysian time).
 - d) Qualifying Spend made during Campaign Period must be captured by the UOB Malaysia's system and posted no later than 7th days from the end of each Qualifying Month.

8. Qualifying Spend shall NOT include the following:
 - a) Instalments and/or purchases paid under UOB Cash advances, UOB Balance Transfer, UOB Flexi-Credit Plans, UOB Balance Conversion, UOB Easi Payment Plan or UOB 0% Instalment Payment Plan;
 - b) Balance Transfer;
 - c) Credit card fees and charges (i.e finance charges [also known as “retail interest” in the UOB credit card statement], late charges, annual fee, etc.);
 - d) Void transactions;
 - e) Reversals or refunds;
 - f) Any taxes or levies; and/or
 - g) Such other transactions as UOB Malaysia may determine.
9. All related UOB Credit cards and/or Debit Mastercard which include Principal Credit Card(s) and Supplementary Credit Card(s) and/or Debit Mastercard shall be automatically tracked for the purposes of this Campaign. If the Eligible Cardmember has multiple UOB Credit Cards and/or Debit Mastercard, the Qualifying Spend(s) and/or Entries made on all his/her UOB Credit Cards and/or Debit Mastercard including principal and supplementary shall be consolidated and not be viewed individually.
10. UOB Malaysia shall be relying on the information provided by the merchant to determine whether such transaction falls within the Qualifying 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.
11. Any determination by UOB Malaysia as to what constitutes Qualifying Spend and all transactions as recorded by UOB Malaysia (save for fraud and manifest error) shall be final and conclusive.
12. The Bank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishment or any other party, which are not within the reasonable control of the Bank.
13. To the fullest extent permitted by law, any determination by the Bank as to which spend category constitutes Qualifying Spend and all transactions as recorded by the Bank (save for fraud and manifest error) shall be final and conclusive.
14. UOB Debit Card linked to Islamic current/savings account shall be subject to its terms and conditions for the purpose of Shariah Compliant goods and services only.

CAMPAIGN MECHANICS

15. Eligible Cardmember will receive a **limited-edition Disney Cruise Line Samsonite aluminium luggage set with matching luggage cover, tag and packing cubes** worth SGD1,500 (“Prize”) provided that Eligible Cardmember is one of the first 350 Eligible Cardmember who meets a total minimum Qualifying Spend of **RM20,000** during any of the following periods (“Qualifying Month”) set out in the table below:

Month	Qualifying Month	Prizes
1	17 Nov 2025 – 16 Dec 2025	Prize 1: Disney-Themed Set
2	17 Dec 2025 – 16 Jan 2026	Prize 2: Pixar-Themed Set
3	17 Jan 2026 – 16 Feb 2026	Prize 3: Marvel-Themed Set

16. There are 350 units of Prizes allocated for each Qualifying Month. Total 1,050 units of Prizes will be allocated throughout the Campaign Period. The design of the Prize for each Qualifying Month varies.
17. If Eligible Cardmember is eligible to receive a Prize in respect for any Qualifying Month, Eligible Cardmembers will be notified via SMS and/or EDM at the mobile phone numbers and/or email address registered and maintained in UOB Malaysia's within eight (8) weeks after each Qualifying Month.
18. The Prizes will be sent out to Eligible Cardmembers registered mailing address within Malaysia ONLY as per UOB Malaysia's system and records by **August 2026**. In the event that the Eligible Cardmember do not have a Malaysia address and are not able to provide a valid alternative Malaysia address, UOB Malaysia reserves the right to forfeit the Prize.
19. Each Eligible Cardmember are eligible to receive only one (1) Prize for each Qualifying Month upon meeting the condition set in Clause 15.
20. Prizes are awarded on a first-come-first-served basis, whilst stocks last and subject to availability. UOB Malaysia shall not be required to notify and/or update on the stock availability of the Prize.
21. The design of the Prize won by Eligible Cardmember in a Qualifying Month cannot be exchanged for the design of another Qualifying Month.
22. The Prize is strictly not transferable, not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Prize is allowed.
23. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Prize with any other Prize of equal or similar value selected by UOB without liability to any person.

CONSENT

24. Eligible Cardmembers who participate in this Campaign (including campaign enrolment, fulfilling the campaign mechanics' criteria and/or replying to the Campaign Q&A (by way of SMS or phone call) and/or accepting the Prize/Prize(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 fulfilment of prizes.
25. UOB Malaysia warrants that the disclosure of such particulars to any third-party service providers shall be limited to the Eligible Cardmember's names, email 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 fulfilment 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 & CONDITIONS

26. 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:
 - 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; and/or

- c) Terms and Conditions relating to the respective UOB Credit Cards; and/or
- d) UOB Debit Mastercard 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 Cardmembers. 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.

- 27. Eligible Cardmember shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
- 28. 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 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.
- 29. If UOB Malaysia determines that the Eligible Cardmembers are disqualified to participate in this Campaign or to receive the rewards under this Campaign, UOB Malaysia may in its reasonable discretion forfeit the rewards, reclaim the rewards from any of the Eligible Cardmembers' accounts with UOB Malaysia and with notice to them. If the monies standing to the credit of Eligible Cardmembers' accounts are insufficient to reimburse UOB Malaysia, the Eligible Cardmembers shall immediately reimburse UOB Malaysia for the value of the rewards through such means as UOB Malaysia may determine in its reasonable discretion.
- 30. Unless specifically mentioned in this terms and conditions, this Campaign is not valid with other UOB Malaysia's campaigns, promotions and no other special, additional, preferential rates and/or Prize shall be given to the Eligible Cardmembers in addition to this Campaign.
- 31. UOB Malaysia shall not be responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, Mastercard Worldwide, merchant establishments, postal or telecommunication authorities or any party in which may result in the Eligible Cardmember failing to be entitled to the rewards under this Campaign.
- 32. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB Malaysia for the Campaign and UOB Malaysia shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. The Eligible Cardmembers shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this Campaign.
- 33. UOB Malaysia will not be liable or responsible for any loss or whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of rewards under this Campaign or participation in this Campaign. Without limiting the foregoing, UOB Malaysia will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of the UOB Malaysia's online banking services or mobile banking services, howsoever caused.
- 34. 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.

35. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and/or the rewards offered which are published in any mass media, marketing or advertising materials.
36. 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.
37. 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 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 from time to time.
38. 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 willful misconduct specifically related to this Campaign.
39. 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]