

2026 MID YEAR SPENDTACULAR
(1 July 2026 to 30 September 2026)
United Overseas Bank (Malaysia) Bhd
Terms and Conditions

This “2026 Mid Year Spendtacular” (“**Campaign**”) is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**” or “**the Bank**”) which will run from 1 July 2026 at 00.00 hours (between 12.00 AM Malaysian time) to 30 September 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**”). The Campaign will be divided into three (3) months (“**Campaign Month**”) as follows:

Campaign Month	Period
1	1 July 2026 – 31 July 2026
2	1 August 2026 – 31 August 2026
3	1 September 2026 – 30 September 2026

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 UOB Malaysia Mastercard/Visa Credit Card (“**UOB Credit Card**”) and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia, or
 - b) Who holds UOB Malaysia Debit Mastercard (“**Debit Card**”) and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia,
 - c) Cardmembers are required to enrol (using Cardmember’s mobile numbers as per UOB Malaysia’s record only) in order to participate in this Campaign through the Short Message Service (“**SMS**”) sent by UOB Malaysia.

(UOB Credit Cards and and/or Debit Card are collectively referred to as “**UOB Cards** or “**UOB Card**” if singular). Hereinafter customers to be referred as “**Eligible Cardmembers**” or, each “**Eligible Cardmember**”.

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 or individual Cardmembers who does not hold any principal and/or supplementary UOB Credit Card and/or Debit Card but holder of any of the following UOB Commercial Cards:
 - UOB Malaysia Business Card,
 - UOB Malaysia 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) 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.
- d) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia.
- e) Sole-proprietors, partnerships, charitable/non-profit organizations/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 our website through an enrolment form or 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. Cardmembers 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: **U4**
 - 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: **UM5**. For the avoidance of doubt, Cardmembers who opted out from the Campaign will be excluded for the entire Campaign Period and will not be eligible for 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 following guidelines apply for determining qualifying spend for respective prizes, based on the enrollment date.

Table 1	
Prizes	Eligibility for Campaign Prizes and inclusion of Qualifying Spend
Monthly Top Spender Prize	From the month in which Eligible Cardmember successfully enrolled
Monthly Prize	
Carnival Qualifier Reward	From the first day of the campaign

5. Qualifying spend includes transactions made by both the Principal and Supplementary Cardholders, provided the Principal Cardholder is enrolled. If the Principal Cardholder is not enrolled, only transactions made by the enrolled Supplementary Cardholder will be counted.
6. All prizes will be awarded to the Principal Cardholder, regardless of whether the Principal or Supplementary Cardholder is enrolled. The following scenarios apply in determining the inclusion of Qualifying Spend based on enrolment status.

Table 2			
Scenario	Cardholder	Enrolment Status	Inclusion of the Qualifying Spend
A	Principal	Yes	Yes
	Supplementary	No	Yes
B	Principal	No	No
	Supplementary	Yes	Yes
C	Principal	No	No
	Supplementary 1	Yes	Yes
	Supplementary 2	No	No

7. Standard telecommunication charges will apply for each SMS send and such charges shall be borne by the Eligible Cardmembers.
8. 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.
9. Upon successful enrolment, Eligible Cardmembers must meet the qualifying spend criteria below in order to win prizes and earn Cashback during the Campaign Period.

Qualifying spend

10. **Qualifying Spend** refers to:
 - a) Spend transacted using valid UOB Cards during Campaign Period settled in local currency ("**Local Spend**") or foreign currency (currency made in other than Ringgit Malaysia) ("**Foreign Spend**");
 - b) all the Foreign Spends shall be converted to Ringgit Malaysia (RM) based on prevailing exchange rate as recorded in the Bank's system for the purpose of calculating the Qualifying Spend requirement;
 - c) Qualifying Spend made during Campaign Period must be captured by the UOB Malaysia's system and posted not later than 7th from the end of the Campaign Period; and
 - d) the Qualifying Spend commence on respective on 1 July 2026 at 00:00 hours (12:00am Malaysia Time) and ends on 30 September 2026 at 23:59 (11:59pm Malaysia Time).
11. Qualifying Spend shall NOT include the following:
 - a) Instalments paid under Cash Advance, Flexi-Credit Plans and Easi Payment Plan purchases,
 - b) Auto Balance Conversion, Balance Conversion; or
 - c) Balance Transfer; or
 - d) Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.); or
 - e) Void transactions; or
 - f) Reversals or refunds; or
 - g) Any taxes or levies; or
 - h) Such other transactions as UOB Malaysia may determine
12. All related UOB Cards which include Principal Credit Card(s) and Supplementary Credit Card(s) and/or Debit Card shall be automatically tracked for the purpose of this Campaign. If the Eligible Cardmember has multiple UOB Cards, the Qualifying Spend(s) and/or Entries made on all his/her UOB Cards including principal and supplementary shall be consolidated and not be viewed individually. For the avoidance of doubt, only the principal Eligible Cardmember will be eligible to receive the prize/reward/gift under this Campaign.

13. At the end of each day, the Qualifying Spend will be calculated and sorted via date and time stamp in an ascending order.
14. 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.
15. 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.
16. UOB Malaysia 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 UOB Malaysia.
17. To the fullest extent permitted by law, any determination by UOB Malaysia as to which spend category constitutes Qualifying Spend and all transactions as recorded by UOB Malaysia (save for fraud and manifest error) shall be final and conclusive.
18. 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

Campaign Entries

19. Eligible Cardmembers who fulfil the Qualifying Spend in the table below will earn Entries for the purpose of shortlisting of:

a) Monthly Prize

Table 3		
Spend Requirement	Spend Category	Entries
For every RM100 eligible spend in a campaign month	Local Spend ¹	1
	Foreign Spend ²	10

Note:

- ¹Local spend refers to Qualifying Spend transacted using valid UOB Cards during Campaign Period settled in local currency.
- ²Foreign spend refers to Qualifying Spend transacted using valid UOB Cards during Campaign Period settled in foreign currency (currency made in other than Ringgit Malaysia).

20. For Cardmembers holding multiple cards with UOB Malaysia, Qualifying Spend(s) and/or Entries made on all his/her UOB Credit or Debit Cards including supplementary card(s) will be consolidated on customer level.

As an illustration, if Eligible Cardmember A holding one principal UOB PRVI Miles Elite Card with one supplementary credit card for her son, one UOB World Card as supplementary and one UOB Debit Card. Entries that will be consolidated under Eligible Cardmember A's name are Qualifying Spend on Eligible Cardmember A's UOB PRVI Miles Elite (principal and supplementary) and UOB Debit Card.

Campaign Prizes & Cashback

21. Eligible Cardmembers will stand a chance to win the following as stated in the table below:

Table 4		
Type of Prizes	Prizes	No of winner / cashback capping
Monthly Top Spender ¹	a) Business Class Return Flight Tickets for two (2) to one of the following destinations worth RM15,000 • Southeast Asia (SEA) • Taiwan • China • Hong Kong • Japan • Korea b) RM10,000 Cashback ("Top Spender Cashback")	5 winners per month
Monthly Prize ¹	RM500 cashback ("Monthly Prize")	Up to 100 winners per month
Carnival Qualifier Reward	Qualify to enjoy up to 50% cashback on Carnival spending during the UOB Rewards You Carnival ("URyc") period ("Carnival Qualifier").	RM10,000 per day during URyc period

Note:

- ¹The Top Spender Cashback and the Monthly Prize shall collectively be referred as "Cashback".
- ²SEA refers to Brunei, Cambodia, Indonesia, Laos, Myanmar, Philippines, Singapore, Thailand, and Vietnam
- URyc period is tentatively 15-18 October 2026

Cashback Mechanics and Fulfillment

22. Monthly Top Spender

- Each Campaign Month, five (5) Eligible Cardmember with the highest cumulative Qualifying Spend will be eligible to win One (1) Monthly Top Spender Prize.
- Each Eligible Cardmember is limited to win one (1) Monthly Top Spender Prize throughout the Campaign Period.
- In the event of tie (i.e same amount), customer with the earliest timestamp to achieve the amount will be considered as the winner and will be eligible to receive the Monthly Top Spender Prize.
- The Monthly Top Spender Winner will be notified by UOB Malaysia via short message service ("**SMS**") and/or electronic direct mailer ("**Email**") at the mobile phone numbers and/or email address maintained in UOB Malaysia's system, within eight (8) weeks from the end of each Campaign Month ("**Notification**"). Such Notification will be sent to the principal Eligible Cardmembers.
- The fulfilment of the Business Flight Tickets e-voucher/redemption code will be done within eight (8) weeks from the end of each Campaign Month whereby:
 - The Monthly Top Spender Winner will each receive the notification from UOB Malaysia via SMS and/or Email sent to the Winner's mobile number and/or email address as registered in UOB Malaysia's system on the confirmation of winning;
 - A unique redemption code, redemption period and travel period will be included in the notification for the Monthly Top Spender Winner for Travel Voucher redemption with CIT ("Corporate Information Travel Sdn Bhd") ("**Appointed Travel Agency**");
 - Monthly Top Spender Winner is required to contact the Appointed Travel Agency within the redemption period via following two (2) channels which also specified in the notification:

- Email to : uob@cit.travel
- Call Contact Centre at : +603 9212 0018 (Only applicable for office hours)
- iv. Following information will be used for Appointed Travel Agency to identify and validate the Monthly Top Spender Winner:
 - Unique redemption code;
 - Last 6 digits of the Monthly Top Spender Winner's NRIC number or Passport number;
 - Monthly Top Spender Winner's name as per UOB Malaysia's record.
- v. Further to the verification of the Monthly Top Spender Winner, Monthly Top Spender Winner will need to select and confirm his/her choice of destination with the Appointed Travel Agency. For the avoidance of doubt, Monthly Top Spender Winner can choose ONLY one (1) of the destination at point of redemption from the six (6) options that was pre-determined by UOB Malaysia in Table 4.
- f) If any of the Monthly Top Spender Winner failed to redeem the e-travel voucher within the redemption period, the entire e-travel voucher will be forfeited.
- g) Any dispute concerning the e-travel voucher redeemed must be settled directly between the Monthly Top Spender Winner and the Appointed Travel Agency. UOB Malaysia is not responsible for resolving such disputes or for the dispute itself.
- h) UOB Malaysia will bear no responsibility for lost or stolen e-travel voucher whether the loss occurred in the course of delivery or under any other situation.
- i) The awarded Monthly Top Spender 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.
- j) The awarded Monthly Top Spender Prize is also not exchangeable with another destination or package otherwise stated in the Campaign Terms and Condition.
- k) The awarded Monthly Top Spender Prize cannot be used in conjunction with any other offer, promotion, voucher, discount, redemption programme or loyalty programme.
- l) The Top Spender Cashback will be credited into the Monthly Top Spender Prize's principal card within eight (8) weeks from the end of each Campaign Month and shall reflect in the Monthly Top Spender Winner's card statement accordingly. The contents of the card statement showing the Top Spender Cashback shall be treated as correct and conclusive evidence of the Monthly Top Spender Winner's receipt of the Top Spender Cashback. In the event the Monthly Top Spender Prize has multiple card accounts, the Top Spender Cashback will be credited to the principal card that with highest qualifying spend.
- m) The Top Spender Cashback awarded are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.

23. Monthly Prize

- a) Each Eligible Cardmember will stand a chance to win the Monthly Prize based on the entries earned from Qualifying Spend during the Campaign Period, in accordance with Table 3 above.
- b) A total of one hundred (100) Monthly Prizes will be allocated for each Campaign Month.
- c) Each Eligible Cardmember is limited to win One (1) Monthly Prize per Campaign Month and may win up to a maximum of three (3) Monthly Prizes throughout the Campaign Period.
- d) Based on the entries earned throughout each campaign month, one hundred (100) eligible Cardmembers with a Malaysia-registered mobile number with UOB Malaysia will be shortlisted for the Monthly Prizes using UOB Malaysia's randomizer program, in accordance with the process set out below:
 - i. The shortlisted Eligible Cardmembers 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. Eligible Cardmembers who reply to the SMS with the correct answer within the stipulated timeframe (i.e., within 24 hours) will be deemed as winners.
 - iii. In the event that less than 100 Eligible Cardmember respond with the correct answer, only the corresponding number of winners will be eligible for the Monthly Prize. Any unutilized Monthly Prize will not be carried forward to the subsequent campaign month.
 - 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.
- e) Eligible Cardmember can only be shortlisted once (1) throughout the Campaign Month.
- f) The Monthly Prize will be credited into the Eligible Cardmember's principal account within eight (8) weeks after the end of each campaign month. If the transaction is made under the supplementary card, the Monthly Prize will be credited to the principal card account.

24. Carnival Qualifier Reward

- a) Eligible Cardmembers who meet a minimum cumulative Qualifying Spend of RM5,000 during the Campaign Period will qualify to enjoy the Carnival Qualifier on Qualifying Carnival Spend (as defined below) during the four (4)-day UOB Carnival period subject to the terms and conditions below.
- b) "Qualifying Carnival Spend"
Refers to the following transactions made during the URYC Period and posted by 25 October 2026.
 - o Card-present transactions with transaction description "URYC" ("**URYC Spend**")
 - o Online transactions (i.e. excluding e-Wallet spend) from 10am to 10pm Malaysia time ("**URYC Online Spend**")
- c) Eligible Cardmembers who qualify as Carnival Qualifiers will be notified of their eligibility by 14 October 2026 at the latest, via SMS and/or email registered with UOB.
- d) The Carnival Qualifier Reward entitles the Eligible Cardmembers to 50% cashback on Qualifying Carnival Spend made during the URYC Period. The cashback is capped at:
 - i. RM100 per Eligible Cardmember for the URYC Spend, subject to a daily pool of RM5,000.
 - ii. RM100 per Eligible Cardmember for the URYC Online Spend, subject to a daily pool of RM5,000.
- e) The Carnival Qualifier cashback will be subject to further terms and the terms and conditions of the URYC and any other Campaign(s) running concurrently, where customer is required to fulfils both the Eligibility and Qualifying Criteria of this Campaign.

25. The following additional terms and conditions shall apply to the Cashback:-

- i. Cashback is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
- ii. If there is any dispute or non-receipt of Cashback, the Eligible Cardmember is required to contact UOB Malaysia by 30 December 2026 the latest to request for an inquiry, no request for any inquiry will be entertained after 30 December 2026.
- iii. Qualifying Spend made by the supplementary Cardmembers will be calculated towards the total Qualifying Spend made on the UOB Card. Any Cashback received will be credited to the principal Card account.

27. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Cardmember receive the Cashback, the Cashback shall be forfeited, and the Eligible Cardmember shall not be entitled to any compensation or payment whatsoever. At the time of awarding the Cashback, the Eligible Cardmember's card account(s) must fulfil the requirements of this terms and conditions.

28. UOB Malaysia reserves the right to forfeit the Cashback with prior notice in the event where a reversal of Qualifying Spend entry or termination of the Eligible Cardmember's credit card prior to the Cashback being credited to them, or non-compliance or breach of these terms and conditions or the terms and conditions in the Cardmember Agreement.

29. UOB Malaysia reserves the right to substitute the Cashback at any time with prior notice for any product of similar or equivalent value with the Cashback.
30. Eligible Cardmember who participate in this Campaign (fulfilling the campaign mechanics' criteria 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.
31. In the event the Eligible Cardmember participated in other UOB Malaysia ongoing campaign which the promotion/campaign period overlapped with this Campaign Period and the same Qualifying Spend had been rewarded (or due to reward) from such other ongoing campaign(s), the Eligible Cardmember understand that he/she shall not be eligible to participate in this Campaign.
32. For the avoidance of doubt, the account(s) of the Eligible Cardmember 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 Cardmember receive the Cashback, the Cashback shall be forfeited with no compensation or payment whatsoever

Consent

33. Eligible Cardmembers 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 phone call) and/or accepting the 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
34. UOB Malaysia warrants that the disclosure of such particulars to any third party service providers shall be limited to the Eligible Cardmember'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 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 AND CONDITIONS

35. 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.

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.

36. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
37. 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.
38. 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.
39. 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.
40. 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.
41. 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.
42. 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.
43. 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.

44. 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.
45. 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]