UOB MALAYSIA
UOB NTB RECURRING SPEND CAMPAIGN
TERMS AND CONDITIONS

Revision to the Terms and Conditions: The Campaign Period has been updated, with the campaign end date extended from 31 August 2026 to **31 December 2026.**

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("**UOB Malaysia**") is organising the **UOB NTB and NTC Recurring Spend Campaign** ("**Campaign**") from 15 April 2026 to 31 December 2026 (both dates inclusive) or until such date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

Eligibility

1. The Campaign is open to New-to-Bank (NTB) and/or New-to-Card UOB principal individual customers who applies for UOB Visa Infinite Metal Card, UOB Visa Infinite Card, UOB PRVI Miles Elite Card, UOB World Card, UOB Preferred Card, UOB Lady's Card, UOB ONE Platinum Card, UOB EVOL Card, Lazada UOB Card, UOB Simple Card and UOB Platinum Business Card (Personal Liability)

   Hereafter collectively referred to as "Credit Cards" or "Credit Card" if singular and **approved** during the Campaign Period.

   "**New-to-Bank**" or **"NTB"** refer to individuals who do not have any UOB credit card issued by UOB Malaysia.

   "New-to Card" or **"NTC"** refer to individual who is an existing UOB product holder but do not have any UOB credit card issued by UOB Malaysia.

   Hereinafter, the approved credit card customers 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) Permanent and contract employees of UOB Malaysia and their respective immediate family members.
   b) Any person who is an existing holder of UOB Credit Card(s).
   c) Any person whose account(s) held with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
   d) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
   e) Existing customers and/or any person who have/has committed or suspected of any fraudulent acts and misconducts in relation to their account(s), services and facilities with UOB Malaysia.

Campaign Mechanics and Qualifying Criteria

3. Eligible Cardmembers who meet a minimum of **one (1) Recurring Payments** throughout the eligible spend period ("**Eligible Spend**") will be entitled to receive a guaranteed cashback reward of RM50 **("RM50 Cashback")**.

4. **"Recurring Payments**" means

a. **Auto-billing transaction** where Eligible Cardmembers instructed or authorized a merchant to charge an amount to Eligible Cardmember's newly approved Credit Card using the card number on a recurring basis for specific categories as per below MCC in Table A; **or**
b. **Card-on-file (COF)** transaction where the Eligible Cardmember authorises a merchant to store the newly approved card payment details, which will subsequently be used for payment. A card-on-file transaction can be initiated by the customer (such as e-commerce or mail/phone order transaction) or a merchant (following an agreement between the customer and merchant) for specific categories as per below MCC in table A; **and**
c. Must perform a minimum of one (1) transaction within first sixty (60) days from the date of the Credit Card has been successfully approved ("**Eligible Spend Period**") and applicable to the Merchant Category Code ("MCC") in Table A below.

Table A	
MCC	**MCC Description**
5960, 6300	Insurance
4814, 4899, 4900	Telco and Utilities Services

5. All Recurring Payments within the Eligible Spend Period 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 tabulating cashback from Recurring Payment requirement.

6. The following shall **NOT** be included as Eligible Spend:
   a) Transactions which are subsequently cancelled or refunded,
   b) Disputed, authorised or fraudulent purchase transactions,
   c) Instruction on Recurring Payment which have been cancelled or revoked.

7. UOB Malaysia shall be relying on the information provided by the merchant to determine whether such transaction falls within the Eligible 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.

8. The Eligible Spend made during the Eligible Spend Period must be captured by the UOB Malaysia's system and posted not later than 7th day from the transaction date.

9. 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.

10. Any determination by UOB Malaysia as to what constitutes Eligible Spend and all transactions as recorded by UOB Malaysia (save for fraud and manifest error) shall be final and conclusive.

11. All the related Credit Cards which include the principal and supplementary card(s) shall be automatically tracked for the purpose of this Campaign. Any Eligible Spend shall be calculated and consolidated under individual customer level. If the Eligible Cardmember has multiple new Credit Cards and supplementary cards, the Eligible Spend made on all his/her Credit Cards including the principal and supplementary shall be consolidated and not be view individually. For avoidance of doubt, only principal cardholder is eligible to earn cashback.

12. Each Eligible Cardmember is entitled to one (1) RM50 Cashback throughout the Campaign.

13. The RM50 Cashback will be credited to the Eligible Cardmember's new Credit Card's principal card account with the highest cumulative Eligible Spend within 8 weeks after the end of Eligible Spend Period.

14. The following additional terms and conditions shall apply to the Cashback: -
    a) Cashback is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
    b) If there is any dispute or non-receipt of Cashback, the Eligible Cardmember is required to contact UOB Malaysia by 31 May 2027 the latest to request for an inquiry, no request for any inquiry will be entertained after 31 May 2027.
    c) Eligible Spend made by the supplementary Eligible Cardmembers will be calculated towards the total Eligible Spend made on the Credit Card. Any Cashback received will be credited to the principal Card account.

15. 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 any compensation or payment whatsoever. At the time of awarding the Cashback, the Eligible Cardmember's card account(s) must fulfil the requirements of these terms and conditions.

16. UOB Malaysia reserves the right to forfeit the Cashback with prior notice in the event where a reversal of Recurring Payment 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.

17. 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.

18. This Campaign is valid in conjunction with the following campaigns ("**Other Campaigns**"):
    a) UOB Malaysia February 2026 Credit Cards Acquisition Campaign;
    b) UOB Malaysia Workplace Banking February 2026 Credit Cards Acquisition Campaign;
    c) UOB Malaysia March 2026 Credit Cards Acquisition Campaign – for Digital channel; or
    d) any other NTB Credits Cards Acquisition Campaign running concurrently within the Campaign Period, where customer is required to fulfils both the Eligibility and Qualifying Criteria of this Campaign.

    For the avoidance of doubt, in the event the Eligible Cardmember had participated in one of the Other Campaign(s), Eligible Cardmember will still be eligible to participate in this Campaign and received the rewards from the Campaign and the relevant Other Campaign, subject to the Terms and Conditions governing the relevant Other Campaigns.

General Terms and Conditions

19. 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) Terms and Conditions Governing Accounts and Services (Conventional Banking);
    b) UOB Malaysia Visa/Mastercard Cardmember Agreement; and/or
    c) Terms and Conditions relating to the respective Eligible Cards.

    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, this terms and conditions will prevail.

20. UOB Malaysia reserves the right to approve or reject any application and/or supporting documents as requested by UOB Malaysia. For the avoidance of doubt, UOB Malaysia reserves the right, as it deems fit, to determine if the supporting documents are valid or sufficiently clear for purposes of approval.

21. Eligible Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Eligible Cardmembers do not understand.

22. Unless expressly stated otherwise in these terms and condition, this Campaign shall not be valid in conjunction with any other UOB Malaysia's campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Cardmembers in addition to this Campaign.

23. 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 Cardmembers. UOB Malaysia shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter concerning this Campaign.

24. 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 Cardmembers failing to be entitled to the rewards under the Campaign.

25. 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.

26. 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.

27. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Cardmembers 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.

28. 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 Cardmembers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Cardmembers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.

29. 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.

30. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardmembers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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