



UOB Platinum Business Mastercard Travel Campaign (15 February-14 April 2026)
United Overseas Bank (Malaysia) Berhad
Terms and Conditions

This “UOB Platinum Business Mastercard Travel Campaign” (“Campaign”) is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) which will run from 15 February-14 April 2026 (both dates inclusive) or such other dates as may be determined by UOB Malaysia from time to time with prior notice to you (“Campaign Period”).

Eligibility to Participate

- 1) The Campaign is open to all existing UOB Malaysia Platinum Business Mastercard principal Credit Card (“Eligible Card”) cardmembers who meet **ALL** of the following conditions:
 - a) who are residents of Malaysia
 - b) who has attained the age of 21 years
 - c) whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia.

(Note: Subject to Clause 2 below, customers who meet the conditions 1(a)-(c) above shall be referred as “Eligible Person/s”)

- 2) Customers shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - i) Permanent and/or contract employees of UOB and their respective immediate family members;
 - ii) Whose account(s) held with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
 - iii) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - iv) Customer Eligible Card(s) are terminated, suspended, closed or cancelled within the Campaign Period and Campaign fulfilment.
 - v) 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.

Enrolment Requirement

- 3) To participate, Eligible Persons are required to enroll via SMS to 66300 using Eligible Person’s mobile numbers as per UOB Malaysia’s record (upon successful enrolment, the Eligible Person may participate throughout the Campaign Period):
 - i) Eligible Persons who receive SMS and/or electronic direct mailer (“EDM”) invitation from UOB Malaysia must follow the instructions provided in the SMS and/or EDM to enrol. The SMS and/or EDM will be sent to Eligible Person’s latest mobile numbers and/or latest email address recorded in UOB Malaysia’s system.
 - ii) Upon successful enrolment, the Eligible Person will receive a confirmation of enrolment through SMS. The enrolment is deemed as not successful if the Eligible Person does not



receive any confirmation or acknowledgment of the enrolment for this Campaign from UOB Malaysia.

- iii) Standard telecommunication charges will apply for each SMS send and such charges shall be borne by the Eligible Persons.
- iv) 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 Mechanics and Qualifying Criteria

- 4) Eligible Person must fulfil the following criteria in Table 1 to win one (1) RM100 Grab voucher ("Prize"):

Table 1	
Criteria	How to Win
Use the UOB Platinum Business Mastercard on Foreign Retail Spend of no less than RM1,000 within the Campaign Period.	The first 2,150 Eligible Person who fulfilled the criteria will win the Prize on a first-come-first-serve basis.

- a) For the avoidance of doubt:-
 - i) In addition to the criteria above, all relevant conditions under these Terms and Conditions must also be fulfilled, including the Eligible Card account of the Eligible Person in good standing, in order for the Eligible Person to be eligible for the Prize.
 - ii) **"Foreign Retail Spend"** means the purchase of any goods or services in foreign currency using UOB Platinum Business Mastercard and shall include online transaction and any Eligible Card transaction 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.

Prize Mechanics and Fulfillments

- 5) The first 2,150 Eligible Person who fulfilled the criteria will receive one (1) RM100 Grab voucher within six (6) weeks from the expiry of the respective Campaign Period.
- 6) The communication will be sent to the principal cardmembers only via SMS/email and will also set out the details of the redemption of the Prize.



- 7) Each Eligible Person can only win one (1) Prize throughout the Campaign Period. For the avoidance of doubt, supplementary cardmembers are not entitled to any Prize.
- 8) The Prize must be redeemed within the Prize redemption date as specified in the Redemption Notice. UOB Malaysia will not extend the Prize Redemption Date for any reason whatsoever.
- 9) UOB Malaysia shall not be held liable for any mishaps, injuries or accidents that may occur due to the usage of the Prize under this Promotion.
- 10) The merchant that provides the Prize ("Merchant") is not a participant in or sponsor of this Campaign. The usage of the Prize is subject to terms and conditions imposed by the Merchant. Any query and/or dispute on the usage of the Prize must be directed to and be resolved directly with Merchant. The Eligible Person agree that UOB Malaysia has no liability in this regard.
- 11) The Prize awarded is non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full. UOB Malaysia may substitute any Prize with any item of equivalent or similar value, with prior notice without being liable to any person

Consent

- 12) Eligible Persons who participate in this Campaign (including by enrolling/registering with the Campaign and/or fulfilling the campaign mechanics' criteria) 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, 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.
- 13) UOB Malaysia warrants that the disclosure of such particulars to any third party service providers shall be limited to the Eligible Cardmember's names, mobile phone numbers, last 4-digits of the credit card 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

- 14) By participating in this Campaign, the participants 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) UOB Mastercard Cardmember Agreement; and
 - b) UOB terms and conditions relating to the Eligible Card.
- 15) 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 participants. 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.



- 16) Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia campaigns and no other special, additional, preferential rates and/or prize shall be given to the participants 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 participants. Save for manifest error (for example, discrepancies in transactions) or fraud, 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.
- 18) UOB Malaysia shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in the participants failing to be entitled to the prizes under the Campaign.
- 19) 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 Persons 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.
- 20) 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 prize 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.
- 21) 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.
- 22) 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 prize offered which are published in any mass media, marketing or advertising materials.
- 23) 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 Person to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Person whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
- 24) 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 Persons 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.

- 25) UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Person 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.
- 26) These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Person agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

Privacy

At UOB, 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 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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