

**UOBM LADY'S CREDIT CARD ACTIVATE & SPEND CAMPAIGN
TERMS & CONDITIONS
UOBM CREDIT CARD**

United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") is organising a "**UOBM LADY'S CREDIT CARD ACTIVATE & SPEND**" Campaign ("Campaign") from **1 January 2019 to 31 December 2019** (both dates inclusive) or such other dates as may be determined by UOBM from time to time ("Campaign Period").

Campaign Eligibility

1. Subject to Clause 2 below, this Campaign is open to all eligible principal and supplementary UOBM Lady's Credit Cardmembers ("Eligible Cardmembers") who hold a UOBM Lady's Credit Card ("Card") issued in Malaysia and:
 - (a) whose accounts with UOBM are current, subsisting and not in default in any manner as may be determined by UOBM at its sole and absolute discretion; and
 - (b) who are not in breach of the UOBM MasterCard Cardmember Agreement ("Cardmember Agreement").
2. Customers who only hold a corporate card or purchasing and private label card are not eligible to participate in this Campaign.

Campaign Mechanics

3. In order to qualify for this Campaign:
 - a. Eligible Cardmembers must first activate their Card; and
 - b. Once the activation has been successful, Eligible Cardmembers will have to make at least one (1) spend within sixty (60) days from the Card approval date.
4. Eligible Cardmembers who makes at least one (1) spend with the Card within sixty (60) days from the Card approval date ("Eligible Spend") to receive one (1) complimentary Zalora promotional code worth RM25 ("Promo Code").
5. An Eligible Spend shall be any spend or payments (local and international) effected using the Card except for the following:
 - a. Cash Advance;
 - b. Refunded, disputed, unauthorized or fraudulent retail transactions;
 - c. Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, sales and services tax and any other form of service/miscellaneous fees using the Card;
 - d. Easi-Payment Plan;
 - e. Flexi-Credit Plan;
 - f. Balance Transfer; and
 - g. Such other transactions as UOBM may determine from time to time.
6. The Eligible Spend of a principal Eligible Cardmember is non-cumulative with the Eligible Spend of its supplementary Eligible Cardmember.

Promo Code

7. Each Eligible Cardmember can receive a maximum of one (1) Promo Code throughout the Campaign Period.
8. Eligible Cardmembers who are entitled for the Promo Code will be notified via Short Message Service ("SMS") within ninety (90) days from the card approval date, as the case may be. The Promo Code will be in the form of a unique code sent via SMS.

9. The Promo Code is valid for use on www.zalora.com.my / ZALORA mobile app Malaysia only.
10. The Promo Code is valid for use until 31st March 2020.
11. The Promo Code is not valid with other promo codes unless otherwise stated.
12. The Promo Code is valid for one (1) time use per user.
13. The Promo Code is valid with minimum purchase of RM100 and above.
14. The Promo Code does not apply for certain excluded brands and item as set out at www.zalora.com.my/brand-exclusions
15. The Promo Code is not exchangeable for other goods or cash, whether in part or in full.
16. The Promo Code shall apply to all users with the terms of service set out at <https://www.zalora.com.my/terms-of-use/> .
17. The Promo Code may be subject to the terms and conditions imposed by Zalora.

General Terms and Conditions

18. The Eligible Cardmembers agree to be bound by these terms and conditions, the terms and condition in the Cardmember Agreement and the Terms and Conditions of the Card ("Generic T&C"). If there is any inconsistency between these terms and conditions and the Generic T&C in connection with this Campaign, these terms and conditions shall prevail.
19. The decision of UOBM in all matters relating to this Campaign and in the case of dispute, will be final and binding on the Eligible Cardmembers.
20. UOBM shall not be responsible for any failure or delay in transmission of sales transactions by Master International Incorporated, merchant establishments, postal or telecommunication authorities or any party in which may result in the Eligible Cardmembers failing to be entitled to the Promo Code under this Campaign.
21. The record of transactions maintained by UOBM and UOBM's decision on all matters relating to this Campaign shall be final, conclusive and binding on the Eligible Cardmembers. UOBM shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Campaign. No appeal and/or correspondence from any Eligible Cardmembers or any third party will be entertained.
22. UOBM is not affiliated with Zalora and makes no representation or warranty with respect to suitability of the Promo Code.
23. UOBM shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Eligible Cardmembers and/or any third party resulting directly or indirectly from this Campaign unless it arises from UOBM's negligence or wilful misconduct specifically related to this Campaign.
24. UOBM reserves the right at its absolute discretion to withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time with prior notice. For the avoidance of doubt, any cancellation, withdrawal, termination, extension or suspension by UOBM of this Campaign shall not entitle the Cardmembers to any claim or compensation against UOBM for any and all losses or damages suffered or incurred by the Cardmembers whether as a direct or indirect result of such cancellation, withdrawal, termination, extension or suspension.
25. UOBM reserves the right to add, delete, suspend and/or vary these terms and conditions, from time to time, wholly or in part, at its absolute discretion, by providing 21 days prior notice to the Eligible Cardmembers through posting on UOBM's website, displaying a notice at any of UOBM's

branches, a statement insert in the Statement of Account and/or any other manner as may be determined by UOBM from time to time.

26. 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.