

**UOB MALAYSIA YOLO CASHBACK BONUS CAMPAIGN
TERMS & CONDITIONS
UOB MALAYSIA CREDIT CARD**

United Overseas Bank (Malaysia) Bhd (Company No. 271809-K) (“UOB Malaysia”) is organizing “YOLO Cashback Bonus Campaign” (“**Campaign**”) from 1 December 2021 – 31 March 2022 (both dates inclusive) **or such other date(s) as may be determined by UOB Malaysia from time to time (“Campaign Period”)**.

CAMPAIGN ELIGIBILITY

1. This Campaign is open to all eligible principal and supplementary UOB Malaysia YOLO Credit Cardmembers (“Eligible Cardmembers”) who hold a UOB YOLO Credit Card (“Card”) issued in Malaysia and:
 - (a) whose accounts with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia at its discretion; and
 - (b) who are not in breach of the UOB Visa/MasterCard Cardmember Agreement (“Cardmember Agreement”).

The following Eligible Cardmembers shall not be eligible to participate in this Campaign:-

- (a) Customers whose credit card account(s) held with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia;
- (b) Customers who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them;
- (c) Customers whose UOB YOLO Cards are terminated, suspended, closed or cancelled within the Campaign Period and Campaign fulfillment; and/or
- (d) Customers and/or any person who have/has committed or suspected of any fraudulent acts and misconducts in relation to their other account(s), services and facilities with UOB Malaysia.

CAMPAIGN MECHANICS

2. Beginning 1 December 2021, Eligible Cardmembers will be awarded with 0.2% cashback on retail contactless transactions (“Cashback”). To earn Cashback, Eligible Cardmembers must spend with their Card and meet the eligible spend as set out below.
3. Eligible spend shall for the purpose of this Campaign, mean any retail contactless spend of any amount (or its equivalent in any foreign currency, as the case may be) per transaction made on the following sessions as per Table A below starting from 1 December 2021 at 00:00 hours (12.00am Malaysian time) and ends on 31 March 2022 at 23:59 hours (11.59pm Malaysian time) using the Card.
4. Retail contactless transactions shall include all Visa Contactless transactions made at merchant’s point-of-sale (POS) using the Card. For transactions above the amount of RM250, customers can PayWave and enter the Card PIN after to complete the transaction.

5. Retail contactless transactions which have been awarded with 5% cashback under UOB YOLO Card's card feature during the participating month within the Campaign Period will not be eligible for the additional 0.2% cashback.
6. Subject to Clause 3, the following transactions shall not be awarded with Cashback as it is not deemed as retail transactions:
 - (a) Balance Transfer;
 - (b) Cash Advance;
 - (c) Flexi-Credit Plans;
 - (d) Credit Shield;
 - (e) Easi-Payment Plan purchases;
 - (f) Refunded, disputed, unauthorized or fraudulent retail transactions;
 - (g) Government transactions:
 - i. Alimony and child support;
 - ii. Fines by Court, government, state authorities or local authorities;
 - iii. Bail or bond payments;
 - iv. Payment of taxes to government; and
 - v. Payment to any government departments.
 - (h) Financial services transactions (e.g. transactions made to other financial institutions, transferring of value to a stored value card, purchases of other financial products, etc.);
 - (i) Charity bodies;
 - (j) Utility transactions;
 - (k) JomPay transactions;
 - (l) Insurance transactions;
 - (m) Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, goods and services tax and any other form of taxes/service/miscellaneous fees using the Card.
7. Cashback is awarded to Eligible Cardmembers on a first-come, first-served basis subject to availability to the total cashback payout of Ringgit Malaysia Fifteen Thousand (RM15,000) is allocated per Participating Month throughout Campaign Period. For avoidance of doubt, Cashback will only be credited to the Principal Cardholder.

CAMPAIGN FULFILLMENT

8. The Cashback fulfillment shall be performed within two (2) months after the participating month. The crediting of cashback will be reflected in Eligible Cardmembers' Credit Card Statement.
9. The Cardmembers' Credit Card account must be current, valid and subsisting as may be determined by UOB Malaysia and not in breach of these terms and conditions and the UOB YOLO Credit Card Terms & Conditions at any time during the Campaign Period and the fulfilment of the Cashback. UOB Malaysia reserves the right to forfeit the cashback in the event where there is a termination of the Eligible Cardmembers' Eligible Card prior to awarding the cashback, or non-compliance or breach of this terms and conditions and the UOB Visa/MasterCard Cardmember Agreement ("Cardmember Agreement") with prior notice without assigning any reason.

Table A below illustrates the monthly cashback allocation as well as its respective fulfilment period for all participating months within the Campaign Period.

Table A

Participating month	Cashback allocation per month within Campaign Period	Period for Campaign Fulfilment
1 – 31 December 2021	RM15,000	February 2022
1 – 31 January 2022	RM15,000	March 2022
1– 28 February 2022	RM15,000	April 2022
1 – 31 March 2022	RM15,000	May 2022

GENERAL TERMS AND CONDITIONS

10. By participating in this Campaign, the Eligible Cardmembers agree to be bound by this terms and conditions, the UOB YOLO Credit Card terms and conditions as well as UOB Malaysia Visa/MasterCard Cardmember Agreement. If there is any inconsistency between this terms and conditions and the Cardmember Agreement in relation to this Campaign, this terms and conditions shall prevail.
11. 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.
12. The records of transactions maintained by UOB Malaysia and UOB Malaysia's decision on all matters relating to this Campaign shall be final, conclusive and binding on the Eligible Cardmembers. UOB Malaysia shall not be obliged to give any reasons or entertain any correspondence with any person on any matter concerning this Campaign. No appeal and/or correspondence from any Eligible Cardmember or any third party will be entertained.
13. To the fullest extent permitted by law, UOB Malaysia expressly excludes and disclaims any representation, warranty or endorsement, 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 in respect of this Campaign.
14. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign which is published in any media, marketing or advertising materials.
15. UOB Malaysia shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Eligible Cardmembers and/or third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or willful misconduct.
16. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.

17. 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, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
18. 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.
19. 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.

- End of Terms and Conditions -