UOB Platinum Business Mastercard Credit Card 2026 Acquisition Campaign

TERMS AND CONDITIONS

CAMPAIGN PERIOD

This UOB Platinum Business Mastercard Credit Card 2026 Acquisition Campaign ("**Campaign**") organized by United Overseas Bank (Malaysia) Bhd (Company No. 199301017069 (271809-K)) ("**UOB Malaysia**" **or the** "**Bank**") will commence from **17 June 2026 to 31 August 2026** (both dates inclusive) or until such date(s) as may be determined by UOB Malaysia from time to time ("**Campaign Period**").

ELIGIBILITY

1. This Campaign is open to New-to-Card (NTC) and Existing-to-Card (ETC) customers (hereby known as "Eligible Persons") who are residents of Malaysia, who have attained the age of 21 years at the time of making an application of UOB Platinum Business Mastercard ("Eligible Card") as a principal cardmember during the Campaign Period.

2. The following person shall be regarded as "New-to-Card":
   a) Any applicant who is an existing UOB product holder but does not currently hold a UOB Credit Card; and/or
   b) Any applicant who previously held a UOB Credit Card that was cancelled prior to the Campaign Date, provided that such person has not cancelled any of his/her UOB Credit Card(s) within twelve (12) months preceding the application date of the Eligible Card.

3. The following person(s) shall be regarded as Existing-to-Card:
   a) Any applicant who cancelled any of his/her UOB Credit Card(s) within twelve (12) months before the date of new card application and is re-applying for the Eligible Card; and/or
   b) an existing UOB Malaysia Credit Cardmember.

4. The following categories of person(s) are **NOT** eligible to participate in the Campaign: -
   a) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies);
   b) any person(s) or customer(s) who is (are) in default of any facilities granted by the Bank at any time during the Campaign Period;
   c) any Bank's customer who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her UOB Credit Card Account or any facility, loan or service granted by the Bank, including the UOB Malaysia website, accessible via www.uob.com.my.

3. To be eligible for this Campaign, an Eligible Person must apply for the Eligible Card via:
   a) Telemarketing
   b) UOB Malaysia's website, directly accessible at https://www.uob.com.my ("the Website") by completing an electronic online UOB Credit Card application form and uploading all required supporting documents as specified under the "Required Documents" section on the UOB Malaysia Credit Card Campaign Landing Page.

For the avoidance of doubt, UOB Credit Card applications originated from non-UOB websites, for example application via CompareHero and/or RinggitPlus, are not eligible for this Campaign. Eligible Persons who apply for the Eligible Cards under this Campaign shall hereinafter be referred to as "Applicants" or each, an "Applicant".

CAMPAIGN QUALIFYING CRITERIA

4. To be eligible to receive a reward under this Campaign, an Applicant is required to meet the Campaign criteria set out below: -

Eligibility and the Gifts	• New-To-Card Applicants who have their application approved, activate their Eligible Card and meet the minimum retail spend of RM200 within the "Qualifying Period" will qualify for RM288 cashback, which consists of the NTC Campaign Gift of RM200 ("NTC Campaign Gift") and Acquisition Gift of RM88 cashback ("Acquisition Gift") (refer to Clause 7 under Campaign Mechanics). • Existing-To-Card Applicants who have their application approved and activate their Eligible Card within the "Qualifying Period" will qualify for the ETC Campaign Gift of RM175 cashback ("ETC Campaign Gift"). *Note:* • *"Qualifying Period" is defined as the period during which the Applicant must fulfil, which is defined as sixty (60) days from the date the Card has been successfully approved.* • *"NTC Campaign Gift" and "ETC Campaign Gift" shall collectively be referred as "Campaign Gift".*

5. "Retail spend" refers to the purchase of any goods or services (local or international) with the use of a UOB Credit Card and may, include retail or online transaction, e-wallet top-up and any transactions related to a UOB Credit Card 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.

6. Applicants may also be participating in more than one UOB Credit Cards promotions organized for or in conjunction with the acquisition of new credit card customers where the Applicants may also be similarly entitled to gifts or rewards. In the event that the promotion periods for such other promotions overlap with the Campaign Period of this Campaign, the Applicants understand that he/she shall only be entitled to receive the relevant Campaign Gift and/or Acquisition Gift (where applicable) from the first UOB Credit Card approved by UOB Malaysia via the channel that the Applicants had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.

CAMPAIGN MECHANICS

7. Applicants who meet the criteria above shall be qualified to receive the Campaign Gift(s) and the Acquisition Gift (where applicable). The summary of the Campaign Gift(s)/Acquisition Gift and the applicable criteria are set out below: -

Campaign Prize/Acquisition Gift	Campaign Criteria
NTC Campaign Gift[1] and Acquisition[2] Gift **Cashback offer of RM288**	Applicants who apply for the Eligible Card, successfully approved, activate and meet the minimum retail spend of RM200 on their Eligible Card within the Qualifying Period maybe eligible for the NTC Campaign Gift (subject to the capping below) and the Acquisition Gift.
ETC Campaign Gift[1]: Cashback offer of RM175	Applicants who apply for the Eligible Card, successfully approved and activate the Eligible Card within the Qualifying Period may be eligible for the ETC Campaign Gift subject to the capping below.

[1] The Campaign Gift is capped at a total of RM100,000 on a first-come-first-serve basis.

[2]The Acquisition Gift of RM88 cashback is not capped. All New-To-Card Applicants who fulfil the criteria will receive the Acquisition Gift.

8. **Gift Recipient Selection Process:**
   a) Post the Campaign end date,
      (i) the Bank will compile and verify all Applicants who have applied for the Eligible Card(s) and have fulfilled all Campaign Criteria. Based on time sequence, Applicants will be identified as the gift recipients of the respective Campaign Gifts ("Gift Recipients"). Gift Recipients will be notified by the Bank via SMS and/or Electronic Direct Mailer (EDM)
      (ii) The Bank will compile and verify all New-to-Card Applicants who have applied for the Eligible Card(s) and have fulfilled all Campaign Criteria for Acquisition Gift.
   b) The Campaign Gifts and/or Acquisition Gift will be credited to the eligible Applicant's Credit Card account within ten (10) weeks after the fulfilment of criteria in Clause 7 above.

ADDITIONAL TERMS & CONDITIONS, DISCLAIMERS AND CONSENT TO DISCLOSURE OF PARTICULARS

9. All Applicants must fulfill the requirements as stated in the terms and conditions above in order to participate in this Campaign. Applicants must apply and submit by 31 August 2026 and the application must be subsequently approved (without any condition) by 30 September 2026.

10. The Bank has the right to forfeit the **Campaign Gift and Acquisition Gift** should the Applicant cancel their new UOB Credit Card prior to the fulfillment of the prize/gift.

11. Prior notice will be given to Applicants should there be any variation in the gift type offered.

12. The following additional terms and conditions shall apply for the **Campaign Gift**:
    i. A confirmation SMS and/or EDM will be sent by the Bank to the Gift Recipient to acknowledge that they will be rewarded with the **Campaign Gift**;

ii. The Campaign Gift will be credited to the Eligible Applicant's Credit Card account within ten (10) weeks after the fulfilment of criteria in Clause 7 above;
iii. The **Campaign Gift** will not be transferable;
iv. The **Campaign Gift** will be provided on an "As Is" basis;
v. Supplementary UOB Cardmembers are not entitled to the **Campaign Gift**. The **Campaign Gift** will be given to the principal UOB Cardmember only;
vi. UOB Malaysia has the right to forfeit the **Campaign Gift** should the Applicant cancel their new UOB Credit Card prior to the fulfilment of the **Campaign Gift**; and
vii. If there is any dispute or non-receipt of the **Campaign Gift**, Gift Recipients are required to contact UOB Malaysia Contact Centre at 03-2612 8121 by 28 February 2027 at the latest to request an inquiry. No request for any inquiry will be entertained after 31 January 2027.

13. The following additional terms and conditions shall apply for **Acquisition Gift**: -
   i. The Acquisition Gift will be credited to the Eligible Applicant's Credit Card account within ten (10) weeks after the fulfilment of criteria in Clause 7 above;
   ii. The Acquisition Gift will be provided on an "As Is" basis;
   iii. The Acquisition Gift will not be transferable;
   iv. UOB Malaysia reserves the right, as it deems fit to substitute the Acquisition Gift with another product of similar retail value with prior notice;
   v. UOB Malaysia has the right to forfeit the Acquisition Gift should the Applicant cancel their new UOB Credit Card prior to the fulfilment of the Acquisition Gift; and
   vi. If there is any non-receipt of the Acquisition Gift, the Eligible Applicant is required to contact UOB Malaysia's Contact Centre by phone or in writing and in any event, no later than 31 December 2026, failing which thereafter UOB Malaysia shall not be liable for non-receipt of the Acquisition Gift by the Eligible Applicant.

14. In addition, Applicants whose application is submitted during the Campaign Period and successfully approved by UOB Malaysia on or before **31 August 2026** will be entitled to enjoy annual fee waiver as per the table below:

Eligible Card	Annual Fee Waiver
• New-to-Card Applicant	2-year annual fee waiver
• Existing-to-Card Applicant	1-year annual fee waiver

GENERAL TERMS AND CONDITIONS

15. By participating in this Campaign, the Eligible Applicants 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 UOB Personal Internet Banking and Mobile Services;
   (b) UOB MASTERCARD Cardmember Agreement; and
   (c) Product terms and conditions and/or agreements of the relevant UOB Credit Cards 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 Applicants. 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. UOB Malaysia may, having reviewed Eligible Applicants' supporting documents, have the right to approve or reject any application and/or supporting documents as requested by UOB Malaysia upon determining if the supporting documents are valid or sufficiently clear for purposes of approval.

17. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.

18. 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 Applicants in addition to this Campaign.

19. 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 Applicants. 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.

20. 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 Eligible Applicants failing to be entitled to the rewards under the Campaign.

21. 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.

22. 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.

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

24. The Bank has to forfeit the said reward(s) under this Campaign if the Eligible Person/participant/Applicant is found to be a person who: -
    i. is not eligible to participate in the Campaign and/or receive the reward(s); and/or,
    ii. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to his/her use of the Bank's services or facilities.

25. To the fullest extent permitted by law, by participating in this Campaign, each and every participant is agreeing that he/she will not hold the Bank and its officers, servants, employees, representatives and/or agents, liable for any loss or damages that he/she may incur, in connection with the Campaign. Any liability that the Bank may have to any Eligible Person/ participant/ Applicant or any other person (if any) is limited to Direct Damages only, "Direct Damages" means actual damages or losses suffered by the Eligible Person/participant/Applicant or any other party (if any) as a result of a direct and immediate action by the Bank and shall not include any compensation for special, punitive, indirect, incidental or consequential damages or losses of any kind whatsoever, including but not limited to loss of profits, business or value, whether or not foreseeable.

26. To the fullest extent permitted by law, UOB Malaysia shall not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical, system failure, or any event beyond the reasonable control of the Bank.

27. To the fullest extent permitted by law, UOB Malaysia may, with prior notice, reasonably vary or change any of these terms and conditions from time to time or cancel, terminate, withdraw, or suspend this Campaign and/or replace this Campaign with another similar promotion, campaign or program with prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on the Campaign Website or on UOB Malaysia website, accessible at www.uob.com.my or in any other manner as the Bank deems fit. In this respect, the participants participation in this Campaign also signifies his/her agreement to access the Website at regular intervals to view these terms and conditions and to ensure that they are kept up-to-date with any variations or changes which the Bank may effect from time to time. Participants also agree that their continued participation in this Campaign will constitute their acceptance of these terms and conditions (as varied from time to time). For the avoidance of doubt, any cancellation, termination, withdrawal or suspension by the Bank of this Campaign will not entitle the participant to any compensation against the Bank for any and all loss or damage that may be suffered or incurred by the participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.

28. Any terms and conditions applicable to this Campaign which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.

29. The products and services mentioned in this Campaign terms and conditions are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK, or any other jurisdictions where referral activity is restricted. This Campaign is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.

30. These Terms and Conditions are governed by and construed under the laws of Malaysia.

PRIVACY POLICY

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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