

**UOB MALAYSIA CYBERSALE CAMPAIGN 2022**  
TERMS AND CONDITIONS  
UOB CREDIT AND/OR DEBIT CARD (“CARD”)

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is organising “**UOB Malaysia Cybersale 2022 (“Campaign”)**” from 12 August 2022 to 31 December 2022 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

#### ELIGIBILITY

1. This Campaign is open to all UOB Malaysia cardmember whose account(s) held with UOB Malaysia is current, valid and subsisting as may be determined by UOB Malaysia and meets **ANY** of the following conditions:
  - a) Cardmember who holds the principal and supplementary UOB MasterCard/Visa Credit Card issued by UOB Malaysia.
  - b) Cardmember who holds the UOB Debit MasterCard issued by UOB Malaysia.

hereinafter referred to as “**Eligible Cardmembers**”

2. Cardmembers shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
  - a) All UOB Malaysia MasterCard/Visa Corporate, Purchasing and Private Label Credit Card holder.
  - b) Cardmembers whose UOB Debit MasterCard are linked to Basic Savings Account-i or Basic Current Account-i as the primary account.
  - c) Cardmembers 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.

#### REGISTRATION

3. To participate in this Campaign, the Eligible Cardmembers must perform one-time registration via short messaging service (“SMS”) or register online during the Campaign Period as per the Registration Process set out below.

The registration process is as follows:

- i) **SMS**: UOB3 to 66300; or
- ii) **Register online** at <https://go.uob.com/cyb22>

4. Standard telecommunication charges will apply for each SMS sent and such charges shall be borne by the Eligible Cardmembers.
5. Upon successful registration, the Eligible Cardmembers will receive a confirmation of registration through SMS (applicable for registration through SMS only) or an acknowledgement of registration (applicable for online registration only). The registration is deemed as not successful if the Eligible Cardmembers did not receive the confirmation or acknowledgement of the registration for this Campaign from UOB Malaysia within the Campaign Period.
6. In the event the SMS received by UOB Malaysia is incomplete or invalid, a SMS will be sent to the Eligible Cardmembers (with no additional cost) to request them to re-register via SMS.
7. Upon successful registration, the Eligible Cardmembers must fulfill the Qualification Criteria as set out below to be eligible for the Eligible Entry(ies).

## CAMPAIGN MECHANICS

8. Eligible Cardmember who fulfil the criteria in Table A will earn (“**Eligible Entries**”) for every RM100 Eligible Spend made using UOB MasterCard/Visa Credit Card and/or UOB Debit MasterCard (“**Card**”) during the Campaign Period (“**Eligible Spend**”) and stand a chance to win the Prizes (“**Prize**”) as stated in Table B.

Table A:

No.	Categories	Qualifying Criteria	Eligible Entry
a)	Online Spend	Any Eligible Spend made online such as ecommerce/online/online dining (i.e. Shopee, Taobao, Lazada, Foodpanda, GrabFood, HappyFresh etc) & internet merchants in which the Credit Card details are manually entered (not swiped/inserted to any Point Of Sales (POS) terminal of any acquiring banks) by the Eligible Cardholders	1
b)	E-wallet Top Up	Any Eligible Spend made online such as Touch N Go e-Wallet, Shopee Pay, Lazada Wallet, Boost Top Up, Grab Pay & BIG Pay.	1
c)	Contactless Payment	Any Eligible Spend made with Visa payWave and/or MasterCard Contactless	3
d)	Card on File/Recurring	Any Eligible Spend made online via Visa and/or MasterCard	3
e)	Overseas online spend made in foreign currency	Eligible Spend made in foreign currency. The amount of such transactions shall be converted to Ringgit Malaysia based on UOB Malaysia’s prevailing foreign exchange rate	5
f)	New UOB Visa/MasterCard Credit Card application	Any UOB credit card applied, approved and activated during the Campaign Period (applicable to both Principal and Supplementary Credit Cards) with one (1) Eligible Spend	10

### BONUS ENTRIES

#### Eligible Cards

Eligible Customer will earn an additional ten (10) bonus Eligible Entries for every cumulative Eligible Spend of RM5,000 (or its equivalent in foreign currency) per Participating Month during the Campaign Period.	10
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Example:

No.	Eligible Spend	Total Eligible Entries Earned
Scenario A	RM80 at online merchant	0
Scenario B	RM300 at online merchant/e-wallet top up	3
Scenario C	RM200 at a retail outlet using contactless payment	6
Scenario D	RM500 equivalent online in foreign currency	25
Scenario E	Apply, activate and perform one Eligible Spend (RM100 at online merchant) for a new UOB Visa Credit Card  Total RM5,000 cumulative spend within Campaign Period.	1 + 10 + 10 Bonus

Participating Month for monthly prizes as stated in Table B below:

Table B:

Participating Month	Prize	Total Prize(s) Throughout Campaign Period
12 August – 31 August 2022	XIAOMI AIR PURIFIER 4 PRO	Five (5) winners
1 September – 30 September 2022	SAMSUNG GALAXY A73 5G	Five (5) winners
1 October – 31 October 2022	DYSON V8 SLIM FLUFFY	Five (5) winners
1 November – 30 November 2022	APPLE WATCH S7 GPS, 45MM	Five (5) winners
1 December – 31 December 2022	SHARP 50" 4K UHD ANDROID TV	Five (5) winners

9. Subject to the terms and conditions set out herein, each Eligible Cardmembers will be eligible to win a maximum of one (1) Prizes each Participating Month and maximum of two (2) Prizes throughout Campaign Period under this Campaign as stated in the Table B above.
10. The total Prizes allocated under this Campaign will be awarded on first-come, first-served basis and subject to availability. UOB Malaysia does not have any obligation to inform the Eligible Cardmember should the prizes has reached its allocated limit.
11. The merchants' category code (MCC) and the merchants' description name or any transaction details, tagging or identifications assigned by the Eligible Merchants' acquiring bank for each of the Eligible Merchants shall be consistent with the records in the Bank's system. Any discrepancies between the MCC and the merchant's description name or any transaction details, tagging or identifications assigned by the Eligible Merchants' acquiring bank with the records in the Bank's system may result in the Eligible Cardholder(s) being omitted from the Eligible Entry(ies) entitlement under this Campaign.
12. Eligible Spend commences on 12 August 2022 at 00:00 hours (12.00am Malaysian time) and ends on 31 December 2022 at 23:59 hours (11.59pm Malaysian time). The Eligible Spend made during this Campaign Period must be captured by the card system maintained by UOB Malaysia in order to be eligible for participation in this Campaign.
13. Principal Eligible Cardmember and supplementary Eligible Cardmember are collectively deemed as Eligible Cardmembers. For avoidance of doubt, supplementary Eligible Cardmember who meets the Eligible Spend, the Prizes will awarded to the principal Eligible Cardmembers.
14. **ALL** of the following transactions shall not be treated as Eligible Spend:
  - a) Cash advance.
  - b) Balance Transfer.
  - c) Flexi-Credit Plans.
  - d) Easy Payment Plan ("EPP") purchases.
  - e) Credit Card fees and charges (i.e. finance charges, late charges, annual fee, etc.).
  - f) Void transaction.
  - g) Reversals or refunds.
  - h) Sales and Services Tax.
  - i) Such other transactions as UOB Malaysia may determine.
15. UOB Debit Card linked to Islamic current/savings account shall be subject to its terms and conditions for the purchase of Shariah Compliant goods and services only.

## WINNERS SELECTION PROCESS

16. Winners will be selected by UOB Malaysia's automated selection system for the Prizes in Table B. Communication to Shortlisted Winners are as follows:

- a) The Shortlisted Eligible Cardmembers will be contacted by UOB Malaysia's representatives via SMS at the mobile phone numbers registered for this Campaign or the latest contact numbers recorded in UOB Malaysia's system at any time during office hours. Such SMS will be made to the principal Eligible Cardmembers only within eight weeks (8) after the expiry of the each Participating Month.

Participating Month	Prize	Winner Announcement
12 August – 31 August 2022	Xiaomi Air Purifier 4 Pro	1 November – 15 November 2022
1 September – 30 September 2022	Samsung Galaxy A73 5G	1 December – 15 December 2022
1 October – 31 October 2022	Dyson V8 Slim Fluffy	1 January – 15 January 2023
1 November – 30 November 2022	Apple Watch S7 GPS, 45mm	1 February – 15 February 2023
1 December – 31 December 2022	Sharp 50" 4k UHD Android TV	1 March – 15 March 2023

- b) The Shortlisted Eligible Cardmembers will be required to answer one (1) question. The Eligible Cardmember will be deemed as a winner if he/she is able to answer the question correctly.
- c) If the Shortlisted Eligible Cardmembers is unable to answer the question correctly or does not answer/reply within the stipulated date/time, he/she will be withdrawn as the Shortlisted Eligible Cardmember by UOB Malaysia and the next Eligible Cardmember in sequence (who met the Eligibility Criteria) will be shortlisted.

17. The Prizes provided do not include any accessories or items that are shown in the leaflet, website or any marketing material pertaining to this Campaign, as they are for illustration purposes only.

18. Eligible Cardmembers is entitled to win a maximum of two (2) Prize throughout the Campaign Period.

## FULFILMENT OF PRIZE

19. The Prize is subject to **ALL** of the following conditions:

- a) Fulfilment and delivery of the Prize are provided and supported by appointed agents ("**Appointed Agents**").
- b) Eligible Cardmember agrees consents and allows UOB Malaysia to provide its Appointed Agents with the Eligible Cardmember' name, mailing address and contact number for the purpose of facilitating the Prize fulfilment process.
- c) Appointed Agents shall arrange for the delivery of the Prize to the Eligible Cardmember' mailing address maintained in UOB Malaysia's record within twelve (12) weeks from the end of each Participating Month. A signed courier form shall be proof and acknowledgement of the delivery and receipt of the Prize. The Prize will not be sent to an address outside of Malaysia or P.O Box, nor can the Prize be collected from any UOB Malaysia branches.

Participating Month	Prize	Fulfilment Of Prize
12 August – 31 August 2022	Xiaomi Air Purifier 4 Pro	16 November – 30 November 2022
1 September – 30 September 2022	Samsung Galaxy A73 5G	16 December – 31 December 2022
1 October – 31 October 2022	Dyson V8 Slim Fluffy	16 January – 31 January 2023
1 November – 30 November 2022	Apple Watch S7 GPS, 45mm	16 February – 28 February 2023
1 December – 31 December 2022	Sharp 50" 4k UHD Android TV	16 March – 31 March 2023

- d) The Prize awarded do not include any accessories or items that are shown in the leaflet, website or any marketing material pertaining to this Campaigns, as they are for illustration purposes only.
- e) The Prize awarded is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
- f) UOB Malaysia is not affiliated with the organization whose products are given out as the Prize in this Campaigns.
- g) UOB Malaysia reserves the right to substitute or vary the Prize at any time with prior notice for another reward which is similar or equivalent with the value of the Prize.
- h) In the event that the Participating Account is suspended or frozen or closed during Campaign Period for whatsoever reasons, UOB Malaysia reserves the right to forfeit the Prize.
- i) UOB Malaysia is not liable for any dissatisfaction with the Prize.
- j) All transactions will be calculated from Malaysian time 0000 hours to 2359 hours from the first day to the last day of Campaign Period. The date and time of transactions are based on the transaction time as captured by UOB Malaysia transaction record during the Campaign Period.
- k) UOB Malaysia shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party for any reason whatsoever.
- l) The Prizes awarded are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.

## GENERAL TERMS AND CONDITIONS

- 20. By participating in these Campaign, the Eligible Cardmembers agree to be bound by these terms and conditions, the Terms and Conditions Governing Accounts and Services (Conventional Banking), Terms and Conditions Governing Islamic Accounts and Services and UOB Debit MasterCard Terms and Conditions (collectively as "Generic T&Cs"), including any amendments or variations to it 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 Generic T&Cs, this terms and conditions shall prevail.
- 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 specifically mentioned in this Terms and Conditions, these Campaigns are not valid with other UOB Malaysia's campaigns, promotions and no other special, additional, preferential rates and/or gift shall be given to the Eligible Cardmembers in addition to these Campaign.
- 23. The record of deposit 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 Cardmember failing to be entitled to the prize and/or rewards under the Campaign.
- 25. 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 in respect of this Campaign.

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 willful misconduct specifically related to this Campaign.
28. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and the other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
29. Deposit products are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) for each depositor. Eligible Cardmembers may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
30. 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, cancellation, 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 cancellation, withdrawal, suspension, extension or termination, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
31. To the fullest extent permitted by Shariah, 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.
32. 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**