

YOUR CHANCE TO WIN BIG WITH UOB DEBIT MASTERCARD 2021
TERMS & CONDITIONS
UOB MALAYSIA DEBIT MASTERCARD

United Overseas Bank (Malaysia) Bhd (271809-K) (“UOB Malaysia”) is organizing “Your Chance to Win Big with UOB Debit MasterCard 2021” (“Campaign”) from **6th September 2021 till 31st December 2021** (both dates inclusive) or such other dates as may be determined by UOB Malaysia from time to time (“Campaign Period”).

Campaign Eligibility

1. This campaign is open to all UOB Malaysia **Debit MasterCard Cardmembers** (“Cardmembers”):
 - (a) Whose account(s) are current, valid, subsisting and in good credit standing as may be determined by UOB Malaysia; and
 - (b) Who are not in breach of the UOB Malaysia Debit MasterCard Terms and Conditions, Terms and Conditions Governing Accounts and Services (Conventional Banking)
2. This Campaign is only applicable to Debit MasterCard issued in Malaysia (“Card”).
3. The following persons shall **not** be entitled to participate in this Campaign:
 - (a) Cardmembers whose Cards are linked to Basic Savings-i or Basic Current-i as the primary account;
 - (b) Cardmembers whose UOB Malaysia Debit MasterCard are terminated, suspended or cancelled within the Campaign Period;
 - (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;
 - (e) Cardmembers holding a UOB Junior Debit Card; and/or
 - (f) All employees including permanent, contract or temporary staff of UOB Malaysia.

CAMPAIGN MECHANICS

4. In order to participate in this Campaign, Cardmembers are required to fulfill the following criteria within the Participating Month as stipulated in **Table 1** and **Table 2** below (“Eligible Transactions”).

Criteria	Number of Entries & Prize Draw
1. Perform a minimum spend of RM20 in a single transaction (or its equivalent in any foreign currency subject to UOB Malaysia’s prevailing exchange rate). Every Retail transaction Every Online transaction Hereinafter referred to as “Eligible Transaction(s)”	Entry Prize draw: Cardmember is eligible for Entry Prize Draw 1 Entry 2 Entries
2. If Cardmember performs twenty (20) or more Eligible Transactions.	Entry Accelerator: All entries accumulated will be doubled

3. If Cardmember performs thirty-five (35) or more Eligible Transactions.	Additional Grand Prize draw: Cardmember is eligible for Grand Prize draw in Table 3
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Table 1

Participating Month	Dates
1	6 September 2021 – 30 September 2021
2	1 October 2021 – 31 October 2021
3	1 November 2021 – 30 November 2021
4	1 December 2021 – 31 December 2021

Table 2

Eligible Transactions shall include any purchase of goods and/or services with the Card present or the Card not present (including and not limited to online purchase, e-Wallet top up, Mail Order or Telephone Order and auto-payment), and shall not include betting or gaming transactions. For the avoidance of doubt, the following transactions are excluded and shall **not** be treated as Eligible Transaction for this Campaign:

- (a) Quasi-Cash transactions;
 - (b) ATM transactions (including and not limited to cash withdrawal, cash advance and deposit transactions);
 - (c) Any fees and charges imposed by UOB Malaysia (including and not limited to annual fees, card replacement fees and cash withdrawal fees); and/or
 - (d) Any unposted, void, cancelled, refunded, disputed, unauthorized or fraudulent transactions;
5. A maximum of two (2) e-Wallet transactions or top-ups performed at the same participating merchant within the same day will be taken into calculation of the total Number of Entry(ies). If there are more than two (2) transactions, the highest two (2) spends will be taken into computation of Entry(ies).
6. Below are the examples of scenarios showing how Entries are tabulated

Scenario A

Cardmember performs the following Eligible Transactions in Participating Month 1:
 10 Retail transaction = 10 Entries
 5 Online transactions = 10 Entries
Total Entries = 20 Entries
 Since Cardmember has performed below 35 transactions, Cardmember is eligible for Entry Prize Draw Only.

Scenario B

Cardmember performs the following Eligible Transactions in Participating Month 1:
 20 Retail transactions = 20 Entries
 15 Online transactions = 30 Entries
Total Entries = 100 Entries (Cardmember performed 20 transactions, Entry Accelerator doubles accumulated entries.)
 Since Cardmember performed 35 transactions, Cardmember is eligible for both Entry Prize draw and Grand Prize draw.

In the event Cardmember wins from both draws, Cardmember will receive the Grand Prize only.

7. The accumulated entries will be eligible for Entry Prizes and Grand Prize (both respectively listed below) draws (“Prizes”) of the Participating Month as shown in **Table 3** below:

Participating Month	Entry Prizes	Grand Prize
1	3x Apple AirPods 3x Apple Watch (SE) 3x Dyson Hair Dryer 3x Nintendo Switch	1x iPad Air 4 64GB
2	3x Apple AirPods 3x Apple Watch (SE) 3x Dyson Hair Dryer 3x Nintendo Switch	1x iPad Air 4 64GB
3	3x Apple AirPods 3x Apple Watch (SE) 3x Dyson Hair Dryer 3x Nintendo Switch	1x iPad Air 4 64GB
4	3x Apple AirPods 3x Apple Watch (SE) 3x Dyson Hair Dryer 3x Nintendo Switch	1x iPad Air 4 64GB

Table 3

8. The Eligible Transaction made during the Campaign Period is tracked based on transaction date (as per Malaysian time) and must be captured by the debit card system maintained by UOB Malaysia for participation in this Campaign.
9. In order to determine whether the Cardmembers meet the respective Eligible Transaction, the respective Eligible Transaction for each Participating Month is based on the transaction date and calculated from 00:00 hours (Malaysia time) on the first day of the Participating Month to 23:59 hours (Malaysia time) on the last day of the Participating Month. The date and time will be based on the record maintained by UOB Malaysia and such record shall be deemed as conclusive evidence of transaction made by the Cardmembers.

WINNER SELECTION PROCESS

10. Based on the Entry(ies) earned, Cardmember will be shortlisted by UOB Malaysia’s automated selection system for all Prizes as stated in Table 3. (“**Shortlisted Cardmembers**”)
11. Each Cardmember is eligible to win a maximum of one (1) Prize within a Participating Month and a maximum of four (4) Prizes throughout the Campaign Period. In the event that a Shortlisted Cardmember has won a Prize in both the Entry Prize and the Grand Prize within a Participating Month, Shortlisted Cardmember will only be given the Grand Prize.
12. Communication to Winners:

- (a) The Shortlisted Cardmembers will be contacted by UOB Malaysia via Short Messaging System (SMS) to the latest contact numbers recorded in UOB Malaysia's system at any time during office hours within twelve (12) weeks after the Participating Month as stated in Table 2.
 - (b) Standard telecommunication charges will apply for each SMS sent out by Shortlisted Cardmembers and such charges shall be borne by the Shortlisted Cardmembers.
 - (c) The Shortlisted Cardmembers will be required to answer one (1) question. The Shortlisted Cardmember will be deemed as a Winner if he/she is able to answer the question correctly in one (1) attempt SMS reply.
 - (d) If any Shortlisted Cardmember failed to answer the question correctly or no response to the SMS after (3) SMSes sent by UOB Malaysia within 7 days from the first SMS for whatsoever reason(s), he/she will be withdrawn from the Shortlisted Cardmembers by UOB Malaysia and the next Shortlisted Cardmember in sequence will be contacted.
13. 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.
14. All Prizes will be delivered to the Winner's mailing address as maintained in UOB Malaysia's system within three (3) weeks after receiving a confirmation SMS from UOB Malaysia upon answering the SMS question correctly.
15. UOB Malaysia reserves the right:
- (a) to forfeit the Prize in the event where there is a reversal of Eligible Transaction or termination of the Cardmembers' Card prior to awarding the Prize, or non-compliance or breach of these terms and conditions and the Eligible Account T&Cs with prior notice without assigning any reason;
 - (b) to substitute the Prize with any product of similar or equivalent value with prior notice.

GENERAL TERMS AND CONDITIONS

16. The Cardmembers agree to be bound by this terms and conditions and the Eligible Account 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 Cardmembers. If there is any inconsistency between this terms and conditions and the Eligible Account T&Cs, these terms and conditions shall prevail.
17. Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Cardmembers do not understand.
18. UOB Malaysia shall not be responsible for any failure or delay in transmission of sales transactions by MasterCard Worldwide, PayNet, merchant establishments, postal or telecommunication authorities or any party in which may result in the Cardmembers failing to be entitled to the rewards under this Campaign.
19. The record of transactions maintained by UOB Malaysia and UOB Malaysia's decision on all matters relating to this Campaign, including but not limited to disputes, shall be final, conclusive and binding on the Cardmembers. UOB Malaysia shall not be obliged to give any reason or entertain any correspondence with any person on any matter concerning this Campaign. No appeal and/or correspondence from any Cardmembers or any third party will be entertained.

20. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign offered which is published in any mass media, marketing or advertising materials.
21. UOB Malaysia shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Cardmembers and/or any third party resulting directly or indirectly from this Campaign unless it is due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.
22. 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 .
23. 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.
24. 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 Cardmembers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the 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 wilful misconduct specifically related to this Campaign.
25. 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 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.
26. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Cardmembers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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