

BACK TO BACK REWARDS WITH UOB DEBIT MASTERCARD CAMPAIGN

TERMS & CONDITIONS UOBM DEBIT MASTERCARD

United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") is organizing "Back-to-back-rewards with UOB Debit Mastercard Campaign" ("Campaign") from **15th September 2019 till 15th February 2020** (both dates inclusive) or such other dates as may be determined by UOBM from time to time ("Campaign Period").

Campaign Eligibility

- This campaign is open to all eligible UOBM **Debit Mastercard Cardmembers** ("Cardmembers"):
 - Whose account(s) are current, valid, subsisting and in good credit standing as may be determined by UOBM at its sole and absolute discretion and
 - Who are not in breach of the UOBM Debit Mastercard Terms and Conditions, Terms and Conditions governing Accounts And Services (Conventional Banking) and the Terms and Conditions governing Islamic Accounts and Services (collectively referred to as "Eligible Account T&Cs").
- This Campaign is only applicable to Debit Mastercard issued in Malaysia ("Card").
- The following persons shall **not** be eligible for the Campaign:
 - Cardmembers whose UOBM Debit Mastercard are terminated, suspended or cancelled within the Campaign Period;
 - Cardmembers whose account(s) held with UOBM are delinquent or unsatisfactorily conducted as determined by UOBM; and
 - Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
- All employees including permanent, contract or temporary staff of UOBM shall not be eligible to win the Ringgit Malaysia One Thousand (RM1,000) Cash Back prize.

CAMPAIGN MECHANICS

- In order to participate in this Campaign, the Cardmembers are required to spend a minimum of fifteen (15) transactions using the Card within the Participating Month as stipulated in Table 1 below ("Eligible Transactions") and each Eligible Transaction has to be for a minimum amount of Ringgit Malaysia Ten (RM10) ("Eligible Spend").

Table 1

Participating Month	Dates	Total payout amount
1	15 September 2019 – 30 September 2019	RM15,000
2	1 October 2019 – 31 October 2019	RM30,000
3	1 November 2019 – 30 November 2019	RM30,000
4	1 December 2019 – 31 December 2019	RM30,000
5	1 January 2020 – 31 January 2020	RM30,000
6	1 February 2020 – 15 February 2020	RM15,000

- Cardmembers who fulfill the Eligible Spend within a Participating Month will be entitled to get ten percent (10%) cash back ("Cash Back") on a first-come, first-served basis subject to availability. In case of a tie, the tie-breaker will be determined based on the higher Eligible Transaction value of the day.
- The Cash Back is capped at Ringgit Malaysia Fifty (RM50) per Cardmember per Participating Month and Ringgit Malaysia Three Hundred (RM300) per Cardmember throughout the Campaign Period.

8. The maximum Cash Back given out throughout the Campaign Period is One Hundred And Fifty Three Thousand (RM153,000). The maximum payout amount for Participating Month 2 to Month 5 is Ringgit Malaysia Thirty Thousand (RM30,000) and Ringgit Malaysia Fifteen Thousand (RM15,000) for Participating month 1 and 6. UOBM will not be responsible in notifying Cardmembers should the Cash Back have reached the maximum total payout amount.
9. Top 3 Cardmembers with the highest number of transactions during the Campaign Period will win Ringgit Malaysia One Thousand (RM1,000) Cash Back each subject to minimum of 200 transactions. Tie-breaker will be based on the highest amount spent throughout the Campaign Period.
10. Eligible transactions shall mean any purchase of goods and/or services with the Card present or the Card not present (including and not limited to online purchase, Mail Order or Telephone Order and auto-payment). For the avoidance of doubt, the following transactions are expressly excluded and shall **not** be treated as Eligible Spend for this Campaign:
 - (a) Betting or gaming transactions;
 - (b) Quasi-Cash transactions;
 - (c) ATM transactions (including and not limited to cash withdrawal, cash advance and deposit transactions);
 - (d) Any fees and charges imposed by UOBM (including and not limited to annual fees, card replacement fees and cash withdrawal fees);
 - (e) Any unposted, void, cancelled, refunded, disputed, unauthorized or fraudulent transactions; and
 - (f) Such other transactions as UOBM may determine from time to time.
11. The Eligible Spend made during the Campaign Period is tracked based on transaction date (as per Malaysian time) and must be recorded as approved in the debit card system maintained by UOBM for participation in this Campaign.
12. In order to determine whether the Cardmembers meet the respective Eligible Spend, the respective Eligible Spend 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 UOBM and such record shall be deemed as conclusive evidence of transaction made by the Cardmembers.
13. For Cards with Point-of-Sale (POS) account linked to joint current account/current account-i or savings account/savings account-i ("CASA"),
 - (a) all Eligible Transactions performed by primary and/or joint CASA holders will be combined in determining whether the respective eligible spend is satisfied; and
 - (b) each joint CASA is eligible to get one Cash Back in the same Participating Month.

CASH BACK

14. Cash Back will be rewarded to Cardmembers on a first-come, first-served basis, subject to availability. In case of a tie, the tie-breaker will be based on higher Eligible Spend amount.
15. The Cardmembers who are entitled for the Cash Back will be notified through a written advise which will be sent to the Cardmembers' mailing address maintained in UOBM's system.
16. The Cash Back will be credited into the Cardmembers' CASA within six (6) to eight (8) weeks after end of each Participating Month. The crediting of the Cash Back will be reflected in the Cardmembers' Statement of Account.
17. At the time the Cash Back is credited to the Cardmembers' CASA, the said CASA must be current, valid and subsisting as may be determined by UOBM and not in breach of these Terms and Conditions and Eligible Account T&Cs.
18. Any props, accessories or equipment featured together with the Cash Back in all printed materials or electronic mail are for decorative purposes only and shall not form part of the Cash Back.

19. The Cash Back awarded is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
20. UOBM reserves the right:
- (a) to forfeit the Cash Back in the event where there is a reversal of Eligible Transaction or termination of the Cardmembers' Card prior to awarding the Cash Back, or non-compliance or breach of these terms and conditions and the Eligible Account T&Cs with prior notice without assigning any reason; and
 - (b) to substitute the Cash Back with any product of similar or equivalent value with prior notice.
 - (c) to withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period in whole or in part, at any time with prior notice.

GENERAL TERMS AND CONDITIONS

21. The Cardmembers agree to be bound by these terms and conditions and Eligible Account T&Cs. If there is any inconsistency between these terms and conditions and the Eligible Account T&Cs in connection with this Campaign, these terms and conditions will prevail.
22. UOBM 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 Cash Back under this Campaign.
23. The record of transactions maintained by UOBM and UOBM's decision on all matters relating to this Campaign, including but not limited to disputes, shall be final, conclusive and binding on the Cardmembers. UOBM 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.
24. UOBM shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign and/or the Cash Back offered which is published in any mass media, marketing or advertising materials.
25. UOBM 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 arises from UOBM's gross negligence or wilful misconduct specifically related to this Campaign.
26. To the fullest extent permitted by law, UOBM expressly excludes and disclaims any representation, warranty or endorsement, express 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 and the Cash Back offered under this Campaign.
27. 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.
28. UOBM reserves the right to add, delete, suspend and/or vary these terms and conditions, from time to time, wholly or in part, by providing twenty one (21) days prior notice at any time to the 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 and such amended terms and conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this campaign.
29. UOBM reserves the right to cancel, 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, cancellation, withdrawal, suspension, extension or termination 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, suspension, extension or termination.

30. 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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