

DINING CASHBACK CAMPAIGN
(7 Dec 2023 to 31 March 2024)
United Overseas Bank (Malaysia) Bhd
Terms and Conditions

Update to the Terms and Conditions: The Campaign Period for **Dining Cashback Campaign** ("Campaign") has been extended from 29 February 2024 to 31 March 2024

This "Dining Cashback Campaign" ("Campaign") is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia" or "the Bank") which will run from 7 December 2023 at 00.00 hours (12.00 AM Malaysian time) to 31 March 2024 (11.59pm Malaysia time) (both dates inclusive) or such other dates as may be determined by the Bank from time to time with prior notice to you ("Campaign Period").

ELIGIBILITY TO PARTICIPATE

1. This Campaign is open to all new and existing UOB Malaysia individual customers who meet **ALL** of the following conditions:
 - a) Who holds the UOB MasterCard/Visa Credit Card and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia, and not in breach of the UOB Mastercard/Visa Cardmember Agreement ("Cardmember Agreement"); or
 - b) Who applies for a new UOB Visa/MasterCard Credit Card and such card was successfully approved within the Campaign Period; or
 - c) New or existing UOB Malaysia Cardmembers who holds Debit MasterCard.
 - d) Cardmember is required to register (using Cardmember's mobile numbers and/or Email address as per UOB Malaysia's record only) in order to participate in this Campaign through the short message service ("SMS") or Campaign Promo Page sent by UOB Malaysia or Campaign Promo Page on UOB Malaysia website.
 - e) Cardmember is only required to enroll one-time to participate for all three (3) Campaigns Months. UOB Malaysia is not responsible for nor does it have any control whatsoever over SMS traffic, network failure and/or interruptions on the part of the respective telecommunications service providers (telcos) or for any other reasons(s) beyond UOB Malaysia's reasonable control, which results in the delay of the invitation SMS.

(Customers who fulfill the above criteria shall hereinafter referred to as "Eligible Customers").

2. Eligible Customers shall not be eligible to participate in this Campaign if they fall

within ANY of the following:

- a) UOB Malaysia staff who are directly involved in organizing the Campaign
- b) Non-individual Customer of UOB Malaysia or Customer holding any of the following UOB Commercial Cards:
 - UOB Malaysia Business Card,
 - UOB Malaysia Corporate Card,
 - UOB Malaysia Commercial Card
 - UOB Malaysia Purchasing Card and
 - UOB Malaysia Private Label Card.
- c) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
- d) Customers whose participating Current and/or Savings Account and Debit Card /Credit Card account held with UOB Malaysia are terminated, closed, delinquent, pledged, charged or assigned under loan/financing facilities or unsatisfactorily conducted as determined by UOB Malaysia within the Campaign Period.
- e) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia, UOB Malaysia's subsidiary (ies) and UOB Malaysia's related company (ies).
- f) Sole-proprietors, Partnerships, Charitable/ Non-profit Organizations/ Societies Customer, corporate and commercial customers.

Campaign Mechanic and Qualifying Criteria

3. This Campaign will consist of two (2) sub-campaign as stated below:-
 - a. Daily Cashback
Eligible Customers who meets minimum spend of RM88 on dining spends will be rewarded up to RM88 cashback ("Daily Cashback").
 - b. Monthly Cashback
10 Eligible Customer with highest cumulative Qualifying spend in a campaign month will be rewarded with RM888 cashback ("Monthly Cashback").(Daily Cashback and Monthly Cashback shall collectively referred as "Cashback").

Enrolment

4. To participate, Eligible Customers are required to enroll via SMS (using Customer's

mobile number) or via online form at the website during the Campaign Period as per the enrolment process sets out below:

- a) Eligible Customers who receives an SMS and/or electronic direct mailer (“EDM”) invitation from UOBM must follow the instructions provided in the SMS and/or EDM to register. The SMS will be sent to Eligible Customer’s latest mobile numbers recorded in UOBM’s system; or
- b) Eligible Customers who do not received an SMS and/or EDM invitation from UOBM can SMS to 66300 with the message: UOBP6; or
- c) Eligible Customers can enroll via online form at our UOB website.

5. Eligible Customers are only required to enroll one (1)-time to participate throughout the Campaign Period.

Illustration:

Eligible Customer successfully enrolled on date:	Eligibility	
	Daily Cashback	Monthly Cashback
15 December 2023	From 15 December 2023 onwards	From December 2023 month onwards where the total spend from 7 December to 31 December 2023 will be taken into consideration for the December month cashback
3 January 2024	From 3 January 2023 onwards	From January 2024 onwards where the total spend from 1 January 2024 to 31 January 2024 will be taken into consideration for January month cashback

- 6. Standard telecommunication charges will apply for each SMS send and such charges shall be borne by the Eligible Customers.
- 7. UOB Malaysia is not responsible for, nor does it have any control whatsoever over SMS traffic, network failure and/or interruptions on the part of respective

telecommunications service providers (Telco's) or for any other reason(s) beyond UOB Malaysia's reasonable controls which results in the delay of the invitation SMS.

8. Upon successful enrolment, the Eligible Customers will received a confirmation of enrolment through SMS. The enrolment is deemed as not successful if the Eligible Customers does not receive any confirmation or acknowledgment on the day of the enrolment for this Campaign from UOB Malaysia.
9. In the event the SMS keyword received by UOB Malaysia is incomplete or invalid, an SMS will be sent to the mobile number used by the Eligible Customers for the SMS enrolment of this Campaign in notifying them to re-enroll themselves for this Campaign through SMS.
10. Upon successful registration, Eligible Customer must spend with their UOB Visa/Master Credit Card and/or UOB Debit Mastercard ("Eligible Card") based on the Qualifying Spend criteria below in order to earn Cashback during the Campaign Period.

Campaign Mechanics and Qualifying Criteria

A) QUALIFYING CRITERIA

Qualifying Spend

11. "Qualifying Spend" means **any dining** spend that meet the following criteria:
 - (a) Spend must be transacted using valid UOB Visa/MasterCard Credit Card and/or UOB Debit MasterCard either in local or foreign currency. In the event that any Qualifying Spend is made in a foreign currency, UOB Malaysia's prevailing exchange rate shall apply;
 - (b) Minimum spend amount of RM88 in single transactions;
 - (c) The dining spend must fall under the following Merchant Category Codes ("MCC").

MCC	Description
5811	Caterers
5812	Eating Places & Restaurants
5813	Drinking Places - Bars / Taverns / Lounges / Discos
5814	Fast food restaurants

- (d) the dining spend made during the Campaign Period must be captured by the

UOB Malaysia's system and posted not later than 7th from the end of the Campaign Period.

12. Qualifying Spend shall **NOT** include the following:
 - a) Instalments paid under Cash Advance, Flexi-Credit Plans, Easi-Payment Plan purchases, Auto Balance Conversion, Balance Transfer, Balance Conversion, Instalment Payment Plan or
 - b) Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.); or
 - c) Void transactions; or
 - d) Reversals or refunds; or
 - e) Any taxes or levies; or
 - f) Such other transactions as UOB Malaysia may determine.
13. Qualifying Spend commences on 7 December 2023 at 00:00 hours (12.00 AM Malaysian time) and ends on 31 March 2024 at 23:59 hours (11.59pm Malaysian time).
14. In accordance to the respective Campaign Period, the Qualifying Spend made during the Campaign Period must be captured by the UOB Malaysia's system and posted not later than 7th from the end of the Campaign Period.
15. Qualifying Spend performed by supplementary credit card will be combined with its principal credit card in determining the total Qualifying Spend for the purpose of this Campaign. For the avoidance of doubt, only the principal Cardholder will be eligible to receive the Cashback.
16. 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.

Daily Cashback

17. As per Table A below, Daily Cashback consists of two (2) Cashback elements. Eligible Customers who satisfy the condition of Qualifying Spend and Criteria for the Dining spend will be eligible for the Daily Cashback as stated in below table.

Table A: Daily Cashback			
Criteria	Condition of Qualifying Spend	Eligible Cashback per Eligible Customer	Daily Cashback Pool
Spend minimum	Approval code with	RM8 cashback on	

RM88 on Dining	last digit of "8"	the eligible transaction amount	RM10,000
Spend minimum RM88 on Dining	Approval code with last 2 digit of "88"	RM88 cashback on the eligible transaction amount	

18. The Cashback amount will be awarded to the Eligible Customer based on the last 2 digits of the approval codes shown on the credit card slip.

Example:

Scenario	Last 2 digits of approval codes		Cashback
	2 nd last digit	Last digit	
1	Not '8'	'8'	RM8
2	Not '8'	Not '8'	No cashback
3	'8'	Not '8'	No cashback
4	'8'	'8'	RM88

19. Eligible "8" approval code refers to the approval code that warrant either RM8 or RM88 cashback (ie: Scenario #1 and #4).
20. Total Cashback available for this Daily Cashback is capped at RM10, 000 per day and RM 1,160,000 throughout the Campaign Period (Total of 116 days). The Cashback will be awarded to Eligible Customers who meets the Qualifying Spend(s) on a first-come, first-served i.e. earlier spend (based on time stamp) with approval code generated will be awarded with Daily Cashback.
21. In the event UOB Malaysia is required to choose the final transaction eligible for Daily Cashback and there are multiple approval code with eligible "8" approval code with the same time stamp (a tie), transaction with highest amount will be considered and rewarded for the Daily Cashback.
22. Subject to this Terms and Conditions, Each Customers will be entitled to win one (1) Daily cashback per restaurant per Campaign day. Campaign day is defined from 00:00 hours (12.00 AM Malaysian time) to 23:59 (11.59pm Malaysia time) hours of the day.
23. The Daily Cashback shall be awarded on a first come, first served basis until the pool is fully exhausted. Any unexhausted Daily Cashback will NOT be roll over to the next day.
24. The Daily Cashback will be credited to the principal card that Eligible Customer used to transact with the "8" approval code within 8 weeks after the end of the Campaign Month. If the transaction is made under the supplementary card the Daily Cashback will be credited to the principal card account. The Daily Cashback will be reflected in Eligible Customer's monthly statement.

25. The Daily Cashback are non-transferable to any other party or parties and is not exchangeable for cash, credit or other goods, whether in part or in full.

Monthly Cashback

26. 10 Eligible Customers with the highest cumulative dining spend every participating months will be rewarded with a Monthly Cashback as shown in Table B below:

Table B: Monthly Cashback			
Campaign Month	Campaign Month Period	Eligible Cashback per month	Monthly Cashback Pool
1	7 December 2023 - 31 December 2023	RM888	RM8,880
2	1 January 2024 - 31 January 2024	RM888	RM8,880
3	1 February 2024 - 29 February 2024	RM888	RM8,880
4	1 March 2024 - 31 March 2024	RM888	RM8,880

27. Total cashback available for the Monthly Cashback is capped at RM8, 880 per month and RM35, 520 throughout the Campaign Period. The Monthly Cashback will be awarded to Eligible Customers with the highest cumulative dining spend on a first-come, first-served.

28. Qualifying Spend will be calculated on a customer level, meaning that if an Eligible Customers holds multiple Eligible Cards, transactions made using more than one or all Eligible Cards, including supplementary card(s) throughout the Campaign Period, captured in the Bank’s system and posted in their monthly statement no later than 7 April 2024 will be included in the computation of the principal Eligible Customers Qualifying Spend.

29. Subject to this Terms and Conditions, Eligible Customers is only entitled to win a maximum of one (1) Monthly Cashback throughout the Campaign Period.

30. In the event of a tie for the last Top Spenders, the earliest timestamp recorded for credit card transactions to achieve the highest Qualifying Spend will be considered in determining the Top Spenders.

31. The Monthly Cashback will be credited to the Eligible Customer’s principal Card Account within eight (8) weeks after the end of the Campaign Period. If an Eligible Customers has multiple Card Accounts, the Monthly Cashback will be credited to the highest Eligible Card type with Dining Spend. The Monthly Cashback will be reflected

- in Eligible Customer's monthly statement.
32. At the end of the day, the Qualifying Transaction of each Eligible Customers will be calculated and sorted via date and time stamp in ascending order.
 33. The following additional terms and conditions shall apply to the Cashback:-
 - a) Cashback is not transferable or exchangeable for cash or credit in kind;
 - b) If there is any dispute or non-receipt of Cashback, the Eligible Customers shall contact the Bank by 30 June 2024 at the latest to request for an inquiry. No request for any inquiry will be entertained after 30 June 2024.
 - c) Supplementary Customers are not entitled to receive the Cashback, Cashback received by such supplementary Customers, if any, will be given to principal Customers.
 34. For the avoidance of doubt, the account(s) of the Eligible Card(s) must be in good standing at all times as determined by the Bank and not in breach of any of these terms and conditions and any of the terms and conditions of the Card Terms and Conditions. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the winners receive the cash back, the cash back shall be forfeited, and the winner shall not be entitled any compensation or payment whatsoever.

GENERAL TERMS AND CONDITIONS

35. By participating in this Campaign, the Eligible Customers 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) The terms and conditions governing the operation of any account(s) with UOB Malaysia, including but not limited to the UOB Terms and Conditions Governing Accounts and Services (Conventional Banking) (the terms and conditions listed above shall include any amendments or variations to them respectively);
 - b) UOB Malaysia Visa/Mastercard Cardmember Agreement;
 - c) UOB Malaysia Credit Cards terms and conditions for the Eligible Cards; and/or
 - d) UOB Debit MasterCard 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 Customers. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

36. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
37. 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 Customers in addition to this Campaign.
38. 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 Customers. Save for manifest error (for example, discrepancies in transactions) or fraud, UOB Malaysia will not be obliged to entertain enquiries or appeals in respect of this Campaign.
39. 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 Customer failing to be entitled to the rewards under the Campaign
40. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or wilful 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.
41. 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.
42. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.
43. 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 Customers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
44. 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 Customers 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.

45. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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