

Revised Festive Spendsation Campaign Terms & Conditions  
Effective 13 December 2023

**FESTIVE SPENDSATION CAMPAIGN**  
**(8 November 2023 – 29 February 2024)**  
United Overseas Bank (Malaysia) Berhad  
Terms & Conditions

This “Festive Spendsation Campaign (“Campaign”) is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) which runs from 8 Nov 2023 to 29 February 2024 (both dates inclusive) or such other dates as may be determined by UOB Malaysia 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 principal and/or supplementary UOB Mastercard/Visa Credit and/or Debit 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”) and/or the Terms and Condition Governing Accounts and Services (Conventional Banking); or
- b) Who applies for a new principal and/or supplementary UOB Visa/MasterCard Credit Card and such credit card was successfully approved within the Campaign Period; or
- c) Who applies for a new CASA account and Debit Card in UOB Malaysia and such CASA account and Debit Card was successfully approved within the Campaign Period; or
- d) Cardmembers are 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 SMS or Campaign Promo Page sent by UOB Malaysia or Campaign Promo Page on UOB Malaysia website.
- e) Cardmember are only required to enroll one-time to participate for all 4 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 reason(s) beyond UOB Malaysia’s reasonable control which results in the delay of the invitation SMS.

Hereinafter customers to be referred as “Eligible Cardmembers”.

2. Cardmembers 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 Cardmembers of UOB Malaysia or Cardmembers holding any of the following UOB Commercial Cards:
  - UOB Platinum Business Card,

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- UOB Corporate Card,
  - UOB Purchasing Card and
  - UOB World Business Mastercard.
- 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 Account, Participating Credit Card or Participating Debit Card held with UOB Malaysia are terminated, closed, delinquent 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 Cardmembers.
3. All employees (including permanent, contract or temporary staffs) of UOBM, UOBM's subsidiary (ies) and UOBM's related company (ies) shall not be eligible to win Grand Prize.

#### **Campaign Mechanics and Qualifying Criteria**

4. This Campaign will consist of four (4) sub-campaigns as stated below: -
- a. Grand Prizes  
1 Eligible Cardmembers will stand a chance to win RM168, 888 cashback.
  - b. Monthly Prizes  
150 Eligible Cardmembers will stand a chance to win a Limited Edition Paul Smith Backpack Multi Trim
  - c. Weekly Prizes  
68 Eligible Cardmembers with highest cumulative eligible spend in a campaign week will be rewarded with RM688 cashback.
  - d. Daily Prizes  
Every 688<sup>th</sup> e-wallet top-up in a day will be rewarded with RM68 cashback. Total 68 Eligible Cardmembers will be rewarded in a day.

#### **ELIGIBLE SPEND**

5. Eligible spend means any spending using valid UOB Visa/MasterCard Credit Card and/or UOB Debit MasterCard either in local or foreign currency ("Eligible Spend"). In the event that any Eligible Spend is made in a foreign currency other than Ringgit Malaysia, UOB Malaysia's prevailing exchange rate shall apply.

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6. “e-Wallet Top Up” refers to online spend using valid UOB Visa/MasterCard Credit Card and/or UOB Debit MasterCard on eWallet mobile application(s) with the purpose of adding funds into their respective eWallet account.
7. Eligible Spend shall **NOT** include the following:
  - a) Instalments paid under Cash Advance, Flexi-Credit Plans and Easi Payment Plan purchases, Auto Balance Conversion, Balance Conversion; or
  - b) Balance Transfer; or
  - c) Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.); or
  - d) Void transactions; or
  - e) Reversals or refunds; or
  - f) Any taxes or levies; or
  - g) Such other transactions as UOB Malaysia may determine.
8. Eligible Spend shall commences from 8 November 2023 at 00:00 hours to ends on 29 February 2024 at 23:59 hours and posted not later than 7 days from the end of the Campaign Period.
9. Eligible Spend performed by supplementary credit card will be combined with its principal credit card in determining the total Eligible Spend for the purpose of this Campaign. For the avoidance of doubt, only the principal Cardmember will be eligible to receive the Prize.
10. 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.
11. The Eligible Spend(s) shall be based on those transacted within the Campaign Period and posted on 7<sup>th</sup> March 2024.

## ENTRIES

12. Cardmember who fulfil the Eligible Spend will earned entries (“Entries”) for the purpose of:
  - a) shortlisting Grand Prize winners;
  - b) shortlisting Monthly Prize winners and
  - c) identifying Weekly Prize winners
13. Eligible Cardmember can earn entries within Campaign Period from the following activities:

TABLE 1: Mechanic / Criteria to earn Entries		
Categories	Mechanic / Criteria	Entries

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<b>(A) Spend Related</b>		
Every RM50 local spend <sup>1</sup> in single transaction	Non e-Wallet Top Up	1
	e-Wallet Top Up	5
Every RM50 foreign spend <sup>2</sup> in single transaction	All categories spend	10
<b>(B) Others</b>		
New application/ booking	For each successful new application/booking on following: <ul style="list-style-type: none"> <li>• Instalment Payment Plan (IPP)</li> <li>• Easi-Payment Plan (EPP)</li> <li>• Flexi Credit Plan</li> <li>• Credit Limit Increase</li> <li>• Credit Shield Plus (CSP)</li> <li>• Personal Loan</li> <li>• UOB Credit Card application<sup>3</sup> (applicable to both Principal and Supplementary Credit Cards)</li> </ul>	10
<sup>4</sup> New Current or Savings account ("CASA") opening	For each successful new account opening on the following eligible CASA: <ol style="list-style-type: none"> <li>1. One Account;</li> <li>2. Stash Account;</li> <li>3. Lady's Savings Account;</li> <li>4. Savings Plus Account;</li> <li>5. InvestPro Account;</li> <li>6. i-Account;</li> <li>7. Basic Savings Account;</li> <li>8. Basic Current Account;</li> <li>9. Passbook Savings Account;</li> <li>10. Privilege Account; and</li> <li>11. Wealth Premium Account</li> <li>12. ProSave-i Account</li> </ol>	10

Note:

- <sup>1</sup>Local spend refers to eligible spend made in Ringgit Malaysia.
- <sup>2</sup>Foreign spend refers to eligible spend made in other than Ringgit Malaysia.
- <sup>3</sup>Application must be submitted during the campaign period and approved by UOB Malaysia and activated with at least one (1) Eligible Spend on or before 1 month from the end of the

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campaign period.

- <sup>4</sup>New CASA that was successfully opened effective 18<sup>th</sup> December 2023.

14. Bonus Entries

- a) 50 bonus entries will be rewarded to Eligible Cardmember who hold multiple products in addition to Credit Cards in UOB Malaysia as per the Table 2 below during the Campaign Period:

**Table 2**

Eligible Products	Bonus Entries Awarding Schedule
UOB Credit Card, and Personal Loan, Mortgage or CASA	50 Bonus entries will be awarded to eligible cardmember who holds Eligible Products by 29 Feb 2024

- b) For the avoidance of doubt, the Bonus Entries are only applicable for Grand Prizes entries tabulations.

15. All related UOB Credit cards and/or Debit Mastercard which include Principal Credit Card(s) and Supplementary Credit Card(s) and/or Debit Mastercard shall be automatically tracked for the purposes of this Campaign. If the Eligible Cardmember has multiple UOB Credit Cards and/or Debit Mastercard, the Eligible Spend(s) and/or Entries made on all his/her UOB Credit Cards and/or Debit Mastercard including principal and supplementary shall be consolidated and not be viewed individually.

16. For Cardmembers holding multiple cards with UOB Malaysia, Eligible Spend(s) and/or Entries made on all his/her UOB Credit or Debit cards including supplementary card(s) will be consolidated on customer level. As an illustration, if customer A holding one principal UOB PRIVI Miles Elite Card with one supplementary credit card for her son, one UOB World Card as supplementary and one UOB debit card. Entries that will be consolidated under her name are Eligible Spend on UOB PRVI Miles Elite (principal and supplementary) and UOB debit card.

17. The tabulation of Entries for each Eligible Spend(s) shall be based on those transacted within the Campaign Period and posted on 7<sup>th</sup> March 2024 from the end of the Campaign Period.

**THE PRIZES**

18. Subject to each sub-campaigns mechanics, Eligible Cardmember(s) will stand a chance to win the following prizes as stated in Table 3 below:

**Table 3: Campaign Prizes**

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Types	Prizes	Quantity	Campaign Mechanic
Grand Prize	RM168,888 cashback	1 unit throughout Campaign Period	Subject to the mechanic applicable for the Grand Prize, there will be a total of 1 Grand Prize winner throughout the Campaign Period
Monthly Prizes	Limited Edition Paul Smith Backpack Multi Trim (worth RM5,000)	150 units per Campaign Month	150 Eligible Cardmembers in a Campaign Month (as stated in Table 4 below) will be rewarded with a Monthly Prize
Weekly Prizes	RM688 cashback	68 units per campaign week	68 Eligible Cardmembers with highest cumulative entries weekly (as stated in Table 4 below) will be rewarded with a Weekly Prize
Daily Prizes	RM68 cashback	68 units per day	Subject to the mechanics applicable for the Daily Prize, there will be total 68 Eligible Cardmembers in a day will be rewarded with a Daily Prize

## PRIZE MECHANICS AND FULFILLMENTS

### 19. Daily Prizes

- a) The Daily Prize is **RM68 cashback** and there will be total of 68 Daily Prizes allocated for each campaign day throughout the Campaign Period.
- b) The Eligible Cardmembers who are also the first 68 of every 688<sup>th</sup> e-Wallet Top-Up transaction made in a campaign day will consider as the winner (“Daily Winners”).
- c) Eligible Cardmember can only win one (1) Daily Prize in a day.
- d) The cashback will be credited into Daily Winner’s principal card that with highest Eligible Spend within eight (8) weeks from the end of each Campaign Month and shall reflect in Daily Winner’s card statement accordingly. The contents of the card statement showing the cashback shall be treated as correct and conclusive evidence of Daily Winner’s receipt of the cashback. In the event Daily Winner has multiple card accounts, the cashback will be credited to the principal card that with highest Eligible Spend.
- e) The cash back 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.

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20. **Weekly Prizes**

- a) The Weekly Prize is **RM688 cashback** and there will be total of **68** Weekly Prizes allocated for each Campaign Week throughout the Campaign Period. The total weeks throughout the Campaign Period as defined below (“Campaign Week”).

Table 4: Campaign Weeks	
Campaign Week	Period
1	8 November – 11 November 2023
2	13 November – 19 November 2023
3	20 November – 26 November 2023
4	27 November – 3 December 2023
5	4 December – 10 December 2023
6	11 December – 17 December 2023
7	18 December – 24 December 2023
8	25 December – 31 December 2023
9	1 January – 7 January 2024
10	8 January – 14 January 2024
11	15 January – 21 January 2024
12	22 January – 28 January 2024
13	29 January – 4 February 2024
14	5 February – 11 February 2024
15	12 February – 18 February 2024
16	19 February – 29 February 2024

- b) 68 Eligible Cardmembers with highest cumulative Entries in a Campaign Week during the Campaign Period will win a Weekly Prize (“Weekly Winners”).
- c) Eligible Cardmember can only win one (1) Weekly Prize in each Campaign Week.
- d) In the event of a tie for the last Weekly Winners, the earlier timestamp to achieve the highest cumulative Entries will be taken into account in determining the Weekly Winner.
- e) The cashback will be credited into Weekly Winner’s principal card that with highest cumulative campaign entries within eight (8) weeks from the end of each Campaign Month and shall reflect in Weekly Winner’s card statement accordingly. The contents of the card statement showing the cashback shall be treated as correct and conclusive evidence of Weekly Winner’s receipt of the cashback. In the event Weekly Winner has multiple card accounts, the cashback will be credited to the principal card that with highest cumulative campaign entries.

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- f) The cash back 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.

21. **Monthly Prizes**

- a) The Monthly Prize is **Limited Edition Paul Smith Backpack Multi Trim** (worth RM5,000) and there will be a total of 150 units of Monthly Prizes allocated for each Campaign Month throughout the Campaign Period. The Campaign Month defined below (“Campaign Month”).

Table 5: Campaign Months	
Campaign Month	Period
1	8 November – 30 November 2023
2	1 December – 31 December 2023
3	1 January 2024 – 31 January 2024
4	1 February 2-24 – 29 February 2024

- b) 150 Eligible Cardmembers in a Campaign Month will win a Monthly Prize (“Monthly Winners”).
- c) Based on the entries earned in a campaign month, 300 Cardmembers will be shortlisted by UOB Malaysia’s (UOBM) randomizer program.
- d) The 300 shortlisted Cardmembers will be contacted by UOBM at the mobile phone numbers maintained in UOB Malaysia’s system via SMS for the Q&A.
- e) 150 shortlisted Cardmembers, who responded with the correct answer in the fastest time within the stipulated time, will consider as the Monthly Winner (“Monthly Winners”) and eligible to receive the Monthly Prize (“Monthly Prize”)
- f) In the event of tie in the response time, customer with the highest spend will consider as the Monthly Winner (“Monthly Winners”).
- g) Eligible Cardmember can only win one (1) Monthly Prize in each Campaign Month.
- h) The Monthly Winners will be notified by UOB Malaysia via short message service (“SMS”) and/or electronic direct mailer (“Email”) at the mobile phone numbers and/or email address maintained in UOB Malaysia’s system, within eight (8) weeks from the end of each Campaign Month (“notification”). Such notification will be sent to the principal Eligible Cardmembers.
- i) The Monthly Prizes will be sent to Monthly Winners by 31 May 2024, whereby the Prize shall be sent to Monthly Winner’s registered mailing address as per UOB Malaysia’s system and records.
- j) The awarded Monthly Prize is non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.

22. **Grand Prizes**

- a) The Grand Prize is **RM168,888 cashback** which there will only one (1) (“Grand Prize”) allocated throughout the Campaign Period.



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- b) Eligible Cardmembers stand a chance to win Grand Prize with the entries earned.
- c) Based on the Eligible Entry(ies) earned throughout the campaign period, five (5) Eligible Cardmembers will be shortlisted by UOB Malaysia's randomizer program for the Grand Prize following the process below:
  - i. the selected Eligible Cardmembers will be contacted by UOB Malaysia via SMS at the mobile phone numbers registered in UOB Malaysia's system and records to answer one (1) question. For avoidance of doubt, such SMS will be sent mobile phone number of principal Eligible Cardmembers.
  - ii. The shortlisted Eligible Cardmembers who reply the SMS with the correct answer and in the fastest time within the stipulated date/time shall be deemed as the "Grand Prize Winner".
  - iii. If any Eligible Cardmember is unable to answer the question correctly or does not reply the aforesaid SMS 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 will be shortlisted.
  - iv. If an Eligible Cardmember sends more than one SMS, only the first SMS received by UOB Malaysia will be counted. Standard telecommunication charges to reply to the SMS Q&A will apply.
  - v. UOB Malaysia is not responsible for, nor it have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunications service providers or UOB Malaysia's SMS vendor for any other reason(s) whatsoever resulting in the delay of the SMS during the SMS Q&A.
  - vi. Each Eligible Cardmember can only be shortlisted once (1) throughout the Campaign Period.
  - vii. Standard telecommunication charges will apply for each SMS sent out by Shortlisted Eligible Cardmembers and such charges shall be borne by the Shortlisted Eligible Cardmembers.
  - viii. In the event of a tie, the earlier timestamp of the Eligible Cardmember achieving the highest Entries will be taken into account in determining the Grand Prize Winner.
- d) The cashback will be credited into the Grand Prize Winner's principal card within eight (8) weeks from the end of Campaign Period and shall reflect in the Grand Prize Winner's card statement accordingly. The contents of the card statement showing the cashback shall be treated as correct and conclusive evidence of the Grand Prize Winner's receipt of the cashback. In the event the Grand Prize has multiple card accounts, the cashback will be credited to the principal card that with highest Eligible Spend.
- e) The cash back 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.

## CONSENT

23. Eligible Cardmembers who participate in this Campaign (including by enrolling/registering with the Campaign and/or fulfilling the campaign mechanics' criteria and/or replying to the Campaign Q&A

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(by way of SMS or phone call) and/or accepting the Prize(s)), are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of UOB Malaysia and/or the judges and, to the fullest extent permitted by law, to have consented to and authorized UOB Malaysia to disclose their particulars to the third party service providers and participating merchants engaged by UOB Malaysia for purposes of the Campaign including fulfillment of prizes.

24. UOB Malaysia warrants that the disclosure of such particulars to any third party service providers shall be limited to the Eligible Cardmember's names, mailing address, mobile phone numbers, last 6-digits of the identification number and/or passport number shall be used only in relation to and for purposes of the Campaign including fulfillment of prizes. UOB Malaysia's decision on all matters relating to the Campaign (including the interpretation of these Terms and Conditions) shall be final and binding and no further correspondence or attempt to dispute such decision would be entertained.

#### GENERAL TERMS AND CONDITIONS

25. 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, including but not limited to the UOB Terms and Conditions Governing Accounts and Services (Conventional Banking)
  - b) UOB Malaysia Visa/MasterCard Cardmember Agreement;
  - c) UOB Malaysia Credit Cards terms and conditions for the Eligible Cards;
  - d) UOB Malaysia Card Instalment terms and conditions and/or
  - e) 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 cardmembers. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

26. Eligible Cardmembers shall seek clarification from UOB Malaysia's authorised representative if there are any terms and conditions that the cardmembers do not understand.
27. 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.
28. 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,

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discrepancies in transactions) or fraud, UOB Malaysia will not be obliged to entertain enquiries or appeals in respect of this Campaign.

29. 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 Cardmembers failing to be entitled to the rewards under the Campaign.
30. 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.
31. 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.
32. 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.
33. 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.
34. 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.
35. 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.

**[END]**