

**UOB CREDIT CARD GRAB PROMOTION
TERMS & CONDITIONS
UOB ONE AND/OR YOLO CREDIT CARD**

United Overseas Bank (Malaysia) Bhd (271809-K) (“UOBM”) is organising a “**UOB CREDIT CARD GRAB PROMOTION**” (“Promotion”) from **1 May 2019 to 31 January 2020** (both dates inclusive) or such other dates as may be determined by UOBM from time to time (“Promotion Period”).

Promotion Eligibility

1. This Promotion is open to all eligible principal and supplementary UOB ONE and/or YOLO Credit Cardmembers (“Eligible Cardmembers”) who hold a UOB ONE and/or YOLO Credit Card issued in Malaysia (“Card”) with the below conditions:
 - (a) whose accounts with UOB are current, subsisting and not in default in any manner as may be determined by UOB at its sole and absolute discretion; and
 - (b) who are not in breach of the UOB Visa/MasterCard Cardmember Agreement (“Cardmember Agreement”).
2. Customers solely holding a corporate card or purchasing and private label card are **not eligible to participate** in the Promotion.
3. This Promotion is also subject to the terms and conditions imposed by Grab (“Organiser”) at <https://www.grab.com/my/>.

Promotion Mechanics

4. Each Eligible Cardmember is entitled to earn additional cash back (“Cash Back”) on top of the current credit card benefits as shown in Table A for successfully charged transactions made via Grab under MCC 4111 (“Offer”). Promotion is only valid to those who signed up and logged in from Grab App and transacting with UOB ONE and/or YOLO credit card only.

Table A:

	YOLO credit card	ONE credit card
Cash Back Rewards (%)for Grab car, food, delivery, prepaid and subscription	Weekday – 5% Weekend – 10%	Weekday – 5% Weekend – 10%
Total Cash Back Rewards Capping per Customer	RM20/month	RM20/month
Total Cash Back Rewards Capping per month	RM15,000	RM65,000

5. For Grab prepaid transactions, the cash back is only applicable for Eligible Cardmembers’ top-up transactions made for Grabpay and is not applicable for transactions made within Grabpay using the top-up amount.

6. The offer will start from 1 May 2019, 00:00 hours (Malaysia time) to 31 January 2020, 23:59 hours (Malaysia time).
7. This Promotion is subject to any taxes or levies which as at the date of this Promotion or any date subsequent to the date of this Promotion, is required by law (including the Service Tax Act 2018) to be paid, unless otherwise stated.
8. The Eligible Spend made during the Promotion Period must be captured by the credit card system maintained by UOBM in order to be eligible for participation in the Cash Back Rewards.
9. Transactions made by the supplementary Cardmembers will be consolidated with the principal card's spending and the Cash Back will only be credited to the principal card's account.
10. The determination on whether the maximum Cash Back awarded for Eligible Spend set each month shall be based on the date the charges are processed by UOBM and debited from the Cardmember's card account and not the date the Eligible Spend transaction made by the Cardmember.
11. The Cash Back Reward will be credited into the Cardmembers' card account within eight (8) weeks after the end of each Participating Month and will be reflected in the monthly Statement of Account that follows after the date of crediting the Cash Back.

Table B

Participating Month	Month of crediting Cash Back
1 May 2019 – 31 May 2019	July 2019/August 2019
1 June 2019 – 30 June 2019	August 2019/ September 2019
1 July 2019 – 31 July 2019	September 2019/October 2019
1 August 2019 – 31 August 2019	October 2019/November 2019
1 September 2019 – 30 September 2019	November 2019/December 2019
1 October 2019 – 31 October 2019	December 2019/January 2020
1 November 2019 – 30 November 2019	January 2020/February 2020
1 December 2019 – 31 December 2019	February 2020/March 2020
1 January – 31 January 2020	February 2020/March 2020

General Terms and Conditions

12. The Eligible Cardmembers agree to be bound by these terms and conditions, the terms and condition in the Cardmember Agreement and the Terms and Conditions of the Card ("Generic T&C"). If there is any inconsistency between these terms and conditions and the Generic T&C in connection with this Promotion, these terms and conditions shall prevail.

13. The decisions of UOBM in all matters relating to this Promotion and in the case of dispute, will be final and binding on the Eligible Cardmembers. UOBM shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Promotion. No appeal and/or correspondence from any Eligible Cardmembers or any third party will be entertained.
14. UOBM shall not be responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, merchant establishments, postal or telecommunication authorities or any party in which may result in the Eligible Cardmembers failing to be entitled to the Cash Back Reward under this Promotion.
15. UOBM is not affiliated with the Organiser and makes no representation or warranty with respect to the quality of their products or services for any purpose.
16. UOBM shall not be liable for any misrepresentation or misinterpretation of facts by any unauthorized third party in respect of this Promotion which is published in any mass media, marketing or advertising materials.
17. UOBM shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Eligible Cardmembers and/or any third party resulting directly or indirectly from this Promotion unless it arises from UOBM's negligence or wilful misconduct specifically related to this Promotion.
18. To the fullest extent permitted by law, UOBM expressly excludes and disclaims any representations, warranties or endorsements, 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 Promotion.
19. 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 Promotion, these terms and conditions shall prevail.
20. UOBM reserves the right at its absolute discretion to withdraw, suspend, extend or terminate this Promotion prior to the expiry of the Promotion Period, wholly or in part, at any time with prior notice.
21. UOBM reserves the right to add, delete, suspend and/or vary these terms and conditions, from time to time, wholly or in part, at its absolute discretion, by providing twenty one (21) calendar days prior notice to the Eligible 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.
22. 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.