

UOB MALAYSIA UOB MID-YEAR SPENDTACULAR CAMPAIGN 2024 TERMS AND CONDITIONS

Revision to the Terms and Conditions: Updates under *Prize Mechanics & Fulfilment* to include clause 31(f), related to sub-campaign “Daily Cashback” with effect from 1 August 2024.

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is organising the **UOB MID-YEAR SPENDTACULAR CAMPAIGN 2024** (“**Campaign**”) from 6 June 2024 to 31 August 2024 (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

Eligibility

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 by UOB Malaysia by 30 September 2024; or
 - c) Who applies for a new Current and/or Savings account (“CASA account”) and Debit Card in UOB Malaysia and such CASA account and Debit Card was successfully approved within the Campaign Period; or
(UOB Mastercard/Visa credit card and/or Debit Card are collectively referred to as “**Eligible Cards**” or “**Eligible Card**” if singular)
 - d) Cardmembers are required to enrol (using Cardmember’s mobile numbers as per UOB Malaysia’s record only) in order to participate in this Campaign through the SMS sent by UOB Malaysia.

Hereinafter customers to be referred as “**Eligible Cardmembers**” or, each “**Eligible Cardmember**”.

2. Cardmembers shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - (a) Non-individual Cardmembers of UOB Malaysia or individual Cardmembers who does not hold any principal and/or supplementary UOB Mastercard/Visa Credit and/or Debit Card but holder of any of the following UOB Commercial Cards:
 - UOB Malaysia Business Card,
 - UOB Malaysia Corporate Card,
 - UOB Malaysia Purchasing Card,
 - UOB Malaysia Private Label.
 - (b) Persons who are or have become mentally unsound, deceased, insolvent, adjudicated bankrupt or have legal proceedings of any nature instituted against them, facing legal incapacity or are incapable of handling their affairs.
 - (c) 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.
 - (d) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia.

- (e) Sole-proprietors, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers.
 - (f) Any individual who has not complied with any provision of these terms and conditions.
 - (g) Anyone whom UOB Malaysia may decide to exclude for any reason or with prior notice at any time.
3. All employees (including permanent, contract or temporary staffs) of UOB Malaysia, UOB Malaysia’s subsidiary (ies) and UOB Malaysia’s related company (ies) shall not be eligible to win the Grand Prizes.

Sub-campaigns

4. This Campaign will be divided into three (3) Campaign Months below and will consist of four (4) sub-campaigns as stated below:

Table 1: Campaign Months	
Campaign Month	Period
1	6 June 2024 – 30 June 2024
2	1 July 2024 – 31 July 2024
3	1 August 2024 – 31 August 2024

5. Sub-campaigns:
- a) **Grand prizes**
Two (2) Eligible Cardmembers will stand a chance to win RM100,000 cashback.
 - b) **Top Foreign Spender prizes**
Two (2) Eligible Cardmembers with highest cumulative foreign spend throughout the Campaign Period will win a travel package worth RM80,000 and cashback of RM20,000.
 - c) **Monthly prizes**
50 Eligible Cardmembers will stand a chance to win monthly prizes each Campaign Month.
 - d) **Daily cashback**
Eligible Cardmembers who meet the condition of Qualifying Spend will be rewarded up to RM288 cashback daily.

The cashback in Grand prizes, Top Foreign Spender prizes and Daily cashback shall collectively be referred as “Cashback”.

Campaign enrolment

6. To participate, Eligible Cardmembers are only required to enrol via SMS (using Eligible Cardmember’s mobile number in UOB Malaysia records) during the Campaign Period as per the enrolment process sets out below:
- a) Eligible Cardmember who receives an SMS and/or electronic direct mailer (“EDM”) invitation from UOB Malaysia must follow the instructions provided in the SMS and/or EDM to enrol. The SMS will be sent to Eligible Cardmember’s latest mobile numbers recorded in UOB Malaysia’s system; or
 - b) Eligible Cardmembers who do not receive an SMS and/or EDM invitation from UOB Malaysia can SMS to 66300 with the message: **U4**

7. Eligible Cardmembers are only required to enrol one (1)-time to participate throughout the Campaign Period. Campaign enrolment and eligibility are as illustrated in Table 2 below:

Table 2: Enrolment & Eligibility			
Eligible Cardmember successfully enrolled on the following dates:	Eligibility		
	Daily Cashback	Monthly prizes	Grand prizes & Top Foreign Spender prizes
18 June 2024	Daily, from 18 June 2024 onwards	From 6 June 2024 onwards	From 6 June 2024 onwards
24 July 2024	Daily, from 24 July 2024 onwards	From 1 July 2024 onwards	
2 August 2024	Daily, from 2 August 2024 onwards	From 1 August 2024 onwards	

8. Standard telecommunication charges will apply for each SMS send and such charges shall be borne by the Eligible Cardmembers.
9. 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 delay on the SMS.
10. Upon successful enrolment, the Eligible Cardmembers will received a confirmation of enrolment through SMS. The enrolment is deemed as not successful if the Eligible Cardmember does not receive any confirmation or acknowledgment on the day of the enrolment for this Campaign from UOB Malaysia.
11. Upon successful enrolment, Eligible Cardmembers must meet the qualifying spend criteria below in order to win prizes and earn Cashback during the Campaign Period.

Qualifying Spend

12. Subject to these Terms & Conditions, qualifying spend means any spending using **Eligible Cards** either in local or foreign currency ("**Qualifying Spend**"). In the event that any Qualifying Spend is made in a foreign currency other than Ringgit Malaysia, UOB Malaysia's prevailing exchange rate shall apply.
13. Qualifying Spend shall NOT include the following:
- Auto-billings and recurring payments; or
 - Instalments paid under Cash Advance, Flexi-Credit Plans and Easi Payment Plan purchases, Auto Balance Conversion, Balance Conversion; or
 - Balance Transfer; or
 - Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.); or
 - Void transactions; or
 - Reversals or refunds; or
 - Any taxes or levies; or
 - Such other transactions as UOB Malaysia may determine.

Note: Auto-billing/recurring payments refer to an instruction from or authorized by Principal or Supplementary Cardmember to a merchant to charge an amount to your UOB Credit Card account on recurring basis.

14. Qualifying Spend on Eligible Cards commences on 6 June 2024 at 00:00 hours (12.00 AM Malaysian time) and ends on 31 August 2024 at 23:59 hours (11.59pm Malaysian time).
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 Cardmember will be eligible to receive the Grand Prizes, the Top Foreign Spender prizes, the Monthly prizes and Cashback stated in Table 6 below.
16. At the end of each day, the Qualifying Spend will be calculated and sorted via date and time stamp in an ascending order.
17. The Qualifying Spend made during the Campaign Period must be captured by the UOB Malaysia's system and posted not later than 7th day from the end of each Campaign Month.
18. UOB Malaysia shall be relying on the information provided by the merchant to determine whether such transaction falls within the Qualifying Spend. UOB Malaysia shall not be responsible for any error, failure or delay in the transmission of evidence of sales transactions by merchant establishments or any other party.
19. Any determination by UOB Malaysia as to what constitutes Qualifying Spend and all transactions as recorded by UOB Malaysia (save for fraud and manifest error) shall be final and conclusive.
20. The Bank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishment or any other party, which are not within the reasonable control of the Bank.
21. To the fullest extent permitted by law, any determination by the Bank as to which spend category constitutes Qualifying Spend and all transactions as recorded by the Bank (save for fraud and manifest error) shall be final and conclusive.

Campaign Entries

22. Eligible Cardmembers who fulfil the Qualifying Spend and the following activities in Table 3 will earn entries ("Entries") for the purpose of shortlisting of:
 - a) Grand Prize winners; and/or
 - b) Monthly Prize winners.

Table 3: Activities to earn Entries		
Activities	Requirements	Entries
Spend related		
Every RM50 local spend ¹ in single transaction	All categories spend	1
Every RM50 foreign spend ² in single transaction	All categories spend	5
New Card, Loan and/or Account		
New approved and/or account opening	For each successful approved new application/booking on following:	10

	<ul style="list-style-type: none"> • Personal Loan application³ • UOB Credit Card application³ (applicable to both Principal and Supplementary Credit Cards) • CASA account opening such as: <ul style="list-style-type: none"> i. One Account; ii. Stash Account; iii. Lady's Savings Account; iv. Savings Plus Account; v. InvestPro Account; vi. i-Account; vii. Basic Savings Account; viii. Basic Current Account; ix. Privilege Account; and x. Wealth Premium Account. 	
Others		
New application/ booking	<p>For each successful new application/booking on following:</p> <ul style="list-style-type: none"> • Instalment Payment Plan (IPP) • Easi-Payment Plan (EPP) • Flexi Credit Plan (FCP) • Credit Shield Plus (CSP) • Credit Line Increase (CLI) • Pay with UNIRinggit 	5

Note:

- ¹Local spend refers to Qualifying Spend made in Ringgit Malaysia.
- ²Foreign spend refers to eligible spend made in other than Ringgit Malaysia.
- ³Application must be submitted during the Campaign Period and successfully approved by UOB Malaysia by 30 September 2024 (i.e. one (1) month after the end of the Campaign Period).

23. With the Entries earned, Eligible Cardmember can accelerate the Entries earned through the entry multiplier (“**Entry Multiplier**”). The Entry Multiplier calculation is determined by multiplying the total Entries earned by the Eligible Cardmember with the total number of days that the Eligible Cardmember spent using Eligible Cards in a campaign month. Entries earned through the Entry Multiplier is illustrated in Table 4 below:

Campaign Month	Entries earned for the month	Total number of days with card spending	Entry Multiplier calculation	Total Entries earned
1	250	20	250 x 20 days	5,000
2	1,230	14	1,230 x 14 days	17,220

24. The Entry Multiplier will be reset (i.e set back to 0) on the start of each Campaign Month at 00.00 hours.
25. In addition, monthly bonus entries of **50 Entries (“Monthly Bonus Entries”)** will be awarded on a monthly basis at the end of each Campaign Month to Eligible Cardmember who holds at least one (1) eligible product within UOB Malaysia in addition to Eligible Card during the Campaign Period.

Table 5: Monthly Bonus Entries	
Eligible products	Total Entries earned
<ul style="list-style-type: none"> • CASA account; and/or • Mortgage; and/or • Personal Loan. 	50 Entries

26. For the avoidance of doubt, Entries earned from the Entry Multiplier will NOT include the Monthly Bonus Entries above.
27. 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 Qualifying 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.
28. For Cardmembers holding multiple cards with UOB Malaysia, Qualifying 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 PRVI 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 customer A's name are Qualifying Spend on customer A's UOB PRVI Miles Elite (principal and supplementary) and UOB Debit Card.
29. The tabulation of Entries for each Qualifying Spend(s) shall be based on those transacted within the Campaign Period and not later than 7th day from the end of each Campaign Month.

Campaign Prizes & Cashback

30. Subject to each sub-campaigns mechanics, Eligible Cardmember(s) will stand a chance to win the following as stated in Table 6 below:

Table 6: Campaign Prizes			
Types	Prizes	Quantity	Requirements
Grand Prizes	RM100,000 cashback	2 winners throughout the Campaign Period	Subject to the mechanic applicable for the Grand Prizes, there will be a total of two (2) Grand Prize winners throughout the Campaign Period
Top Foreign Spender Prizes	<p>A travel package consist of a travel cash voucher ("Travel Voucher") worth RM80,000 inclusive of a pair of business-class flight tickets to one of the destination listed below and cashback of RM20,000</p> <p>Winners are given the option to select ONLY one (1) Travel Voucher to redeem for a travel</p>	2 winners throughout the Campaign Period	Subject to the mechanic applicable for the Top Foreign Spender Prizes, there will be a total of two (2) Top Foreign Spender winners throughout the Campaign Period

	package to the following pre-determined destinations below: <ul style="list-style-type: none"> • Dubrovnik, Croatia (8 days, 5 nights) • Prague, Czech Republic (9 days, 6 nights) • Iceland (9 days, 6 nights) 		
Monthly Prizes	Campaign Month 1: <ul style="list-style-type: none"> • Airwheel SE3S worth RM2,899 Campaign Month 2: <ul style="list-style-type: none"> • 11-inch iPad Air Wi-Fi 128GB worth RM2,999 Campaign Month 3: <ul style="list-style-type: none"> • Dyson AirStrait™ straightener Nkl/Cpr worth RM2,599 	50 winners each prizes per Campaign Month throughout the Campaign Period	Subject to the mechanic applicable for the Monthly Prizes, there will be 150 Monthly winners throughout the Campaign Period
Daily Cashback	Spend and earn cashback daily up to RM288	Cashback is capped at RM288 per Eligible Cardmember per day	Subject to the mechanics applicable for the Daily Cashback, Eligible Cardmembers will be rewarded with up to RM288 daily cashback subject to a total cashback pool of RM10,000 per campaign day

Prize Mechanics & Fulfilment

31. Daily Cashback:

- a) Eligible Cardmembers who satisfy the condition of the Qualifying Spend as stipulated in Table 7 below will earn cashback daily up to RM288.

Condition for Cashback ("Eligible "8" approval code")	Eligible Cashback per Eligible Cardmember (Daily Cashback)	Eligible Cashback per Eligible Cardmember per day	Daily Cashback Pool
Approval code with one (1) numeric '8'	RM8 cashback	RM288 cashback	RM10,000
Approval code with two (2) or more numeric '8'	RM88 cashback		

- b) The Cashback amount will be awarded to Eligible Cardmembers based on the Eligible "8" on

the approval codes shown on the transaction slip of the Qualifying Spend:

- i. RM8 cashback with one (1) numeric '8' in the approval codes
- ii. RM88 cashback with two (2) or more numeric '8' in the approval codes

Example of the scenarios in Table 8 below:

Table 8: Illustration of Condition of Qualifying Spend			
Scenario	Example of Approval codes	Number of numeric "8"	Cashback
1	0094 8 9	1	RM8
2	H5 8 1 98	2	RM88
3	295647	0	No cashback
4	R88848	4	RM88

- c) Eligible Cardmember is eligible to earn more than one (1) Daily Cashback, capped to RM288 per Eligible Cardmember per campaign day.
- d) The Cashback will be awarded to Eligible Cardmembers who meets the Qualifying Spend on a first-come, first-served i.e. earlier spend (based on time stamp) with the Eligible "8" approval code(s) generated.
- e) In the event UOB Malaysia is required to choose the final transaction eligible for Cashback and there are multiple transactions with Eligible "8" approval codes at the same time stamp (a tie), Eligible Cardmember's transaction with highest amount will be considered and rewarded for the Daily Cashback.
- f) Subject to this Terms and Conditions, Eligible Cardmember will be entitled to win one (1) Daily Cashback per merchant per Campaign day.
- g) "Campaign day" is defined from 00:00 hours (12.00 AM Malaysian time) to 23:59 (11.59pm Malaysia time) hours of the day during Campaign Period.
- h) The Cashback shall be awarded on a first come, first served basis until the pool is fully exhausted. Any unexhausted Cashback will NOT be rolled over to the next day.
- i) The Cashback will be credited to the Eligible Cardmember's UOB card with the highest Qualifying Spend within eight (8) weeks after the end of each Campaign Month.
- j) If the transaction is made under the supplementary card, the Cashback will be credited to the principal card account. The Cashback will be reflected in Eligible Cardmember's monthly statement.
- k) The 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.

32. Monthly Prizes:

- a) The Monthly Prizes consist of a total of 150 units of Monthly Prizes throughout the Campaign Period of which 50 units of Monthly Prizes for each Campaign Month will differ each month as stated in Table 6 above.
- b) Only 50 Eligible Cardmembers will win a Monthly Prize in each Campaign Month.
- c) Based on the entries earned in a Campaign Month, 100 Eligible Cardmembers will be shortlisted by UOB Malaysia's randomizer program.
- d) The 100 shortlisted Eligible Cardmembers will be contacted by UOB Malaysia at the mobile phone numbers maintained in UOB Malaysia's system via SMS for the Q&A.
- e) 50 shortlisted Eligible Cardmembers, who responded with the correct answer in the fastest time within 24 hours, will be deemed as the Monthly Winners ("**Monthly Winners**") and will be eligible to receive the Monthly Prizes depending on the prizes that were allocated for that Campaign Month.
- f) In the event of tie in the response time, Eligible Cardmember with the highest Qualifying Spend will be considered as the Monthly Winner.
- g) Eligible Cardmember can only win one (1) Monthly Prize in each Campaign Month and win up to three (3) Monthly Prizes throughout the Campaign Period.

- 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 Winner by 30 November 2024, whereby the Monthly Prizes shall be sent to Monthly Winner’s registered mailing address within Malaysia ONLY as per UOB Malaysia’s system and records. In the event that the Monthly Winner does not have a Malaysia address, and are not able to provide a valid alternative Malaysia address, UOB Malaysia reserves the right to forfeit the Monthly Prizes.
- j) Subject to stocks availability, UOB Malaysia will not be liable for any delay and reserves the right to substitute any of the Monthly Prizes with that of similar value at any time at their absolute discretion with notice.
- k) The awarded Monthly Prizes are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.

33. Top Foreign Spender Prizes:

- a) Two (2) Eligible Cardmembers with the highest cumulative **foreign spend** throughout the Campaign Period will be eligible to receive the Top Foreign Spender Prizes as stated in Table 6 above.
- b) For the avoidance of doubt, foreign spend here refers to Qualifying Spend transactions settled in currency other than Ringgit Malaysia in accordance to UOB Malaysia records during the Campaign Period.
- c) There will be a total of two (2) Top Foreign Spender Prizes allocated throughout the Campaign Period.
- d) Each Eligible Cardmember can only win one (1) Top Foreign Spender Prizes throughout the Campaign Period (“**Top Foreign Spender Winner**”).
- e) In the event of a tie for the last Top Foreign Spender Winner, the earlier timestamp to achieve the highest cumulative foreign spend will be taken into account in determining the Top Foreign Spender Winner.
- f) The Top Foreign Spender Winner 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 the Campaign Period (“**Notification**”). Such Notification will be sent to the principal Eligible Cardmembers.
- g) Fulfilment of the Travel Voucher will be done within eight (8) weeks from the end of Campaign Period whereby:
 - i. The Top Foreign Spender Winner will each receive the notification from UOB Malaysia via SMS and/or Email sent to the Top Foreign Spender Winner’s mobile number and/or email address as registered in UOB Malaysia’s system on the confirmation of winning;
 - ii. A unique redemption code, redemption period and travel period will be included in the notification for the Top Foreign Spender Winner for Travel Voucher redemption with Sedunia Travel Services Sdn Bhd (“Appointed Travel Agency”);
 - iii. Top Foreign Spender Winner is required to contact the Appointed Travel Agency within the redemption period via following two (2) channels which also specified in the notification:
 - Email to contact@seduniatravel.com
 - Call Contact Centre at +603 2779 5479 (Only applicable for office hours)
 - iv. Following information will be used for Appointed Travel Agency to identify and validate the Top Foreign Spender Winner:
 - Unique redemption code;
 - Last 6 digits of the Top Foreign Spender Winner’s NRIC number or Passport number;
 - Top Foreign Spender Winner’s name as per UOB Malaysia’s record.

- v. Further to the verification of the Top Foreign Spender Winner, Top Foreign Spender Winner will need to select and confirm his/her choice of destination with the Appointed Travel Agency. For the avoidance of doubt, Top Foreign Spender Winner can choose ONLY one (1) of the destination at point of redemption from the three (3) options that was pre-determined by UOB Malaysia in Table 6.
- h) If any of the Top Foreign Spender Winner failed to redeem the Travel Voucher within the redemption period, the entire Travel Voucher will be forfeited.
- i) Any dispute concerning the Travel Voucher redeemed must be settled directly between Top Foreign Spender Winner and the Appointed Travel Agency. UOB Malaysia is not responsible for resolving such disputes or for the dispute itself.
- j) UOB Malaysia will bear no responsibility for lost or stolen Travel Voucher whether the loss occurred in the course of delivery or under any other situation.
- k) The awarded Top Foreign Spender 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.
- l) The awarded Top Foreign Spender Prize is also not exchangeable with another destination or package otherwise stated in the Campaign Terms & condition.
- m) The Cashback will be credited into the Top Foreign Spender Winner's principal card within eight (8) weeks from the end of Campaign Period and shall reflect in the Top Foreign Spender Winner's card statement accordingly. The contents of the card statement showing the Cashback shall be treated as correct and conclusive evidence of the Top Foreign Spender Winner's receipt of the Cashback. In the event the Top Foreign Spender Winner has multiple card accounts, the Cashback will be credited to the principal card that with highest eligible foreign spend.
- n) The Cashback 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.

34. **Grand Prizes:**

- a) The Grand Prize is RM100,000 Cashback which there will be only two (2) prizes allocated throughout the Campaign Period.
- b) Eligible Cardmembers can only win one (1) Grand Prize based on entries earned throughout the Campaign Period.
- c) Based on the Eligible Entries earned throughout the Campaign Period, ten (10) Eligible Cardmembers will be shortlisted by UOB Malaysia's randomizer program for the Grand Prizes following the process below:
 - i. the shortlisted 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. Two (2) shortlisted Eligible Cardmembers who reply the SMS with the correct answer and in the fastest time within 24 hours shall be deemed as the Grand Prize Winner ("**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 Winners.
- d) The Cashback will be credited into the Grand Prize Winners' 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 Winners' receipt of the Cashback. In the event the Grand Prize Winners have multiple card accounts, the Cashback will be credited to the principal card that with highest Qualifying Spend.
- e) The Cashback 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

35. 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 (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 fulfilment of prizes.
36. 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 fulfilment 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

37. By participating in this Campaign, Eligible Cardmember 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) and/or UOB Malaysia Visa/Mastercard Cardmember Agreement; and/or
 - b) UOB Malaysia Credit Cards terms and conditions for the Eligible Cards; and/or
 - c) 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 in relation to this Campaign, this terms and conditions will prevail.

38. Eligible Cardmember shall seek clarification from UOB Malaysia's authorised representative if there are any terms and conditions that the Eligible Cardmembers do not understand.
39. 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 Cardmembers. 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.
40. If UOB Malaysia determines that the Eligible Cardmembers are disqualified to participate in this Campaign or to receive the Cashback under this Campaign, UOB Malaysia may in its sole discretion forfeit the Cashback, reclaim the Cashback from any of the Eligible Cardmembers' accounts with UOB Malaysia and with notice to them. If the monies standing to the credit of Eligible Cardmembers' accounts are insufficient to reimburse UOB Malaysia, the Eligible Cardmembers shall immediately reimburse UOB Malaysia for the value of the Cashback through such means as UOB Malaysia may determine in its sole discretion.
41. Unless specifically mentioned in this terms and conditions, this Campaign is not valid with other UOB Malaysia's campaigns, promotions and no other special, additional, preferential rates and/or gift shall be given to the Eligible Cardmembers in addition to this Campaign.
42. UOB Malaysia shall not be responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, Mastercard Worldwide, merchant establishments, postal or telecommunication authorities or any party in which may result in the Eligible Cardmember failing to be entitled to the Cashback under this Campaign.
43. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB Malaysia for the Campaign and UOB Malaysia shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. The Eligible Cardmembers shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this Campaign.
44. UOB Malaysia will not be liable or responsible for any loss or whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of Cashback under this Campaign or participation in this Campaign. Without limiting the foregoing, UOB Malaysia will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of the UOB Malaysia's online banking services or mobile banking services, howsoever caused.
45. 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.
46. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and/or the Cashback offered which are published in any mass media, marketing or advertising materials.
47. 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 Cardmember to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Cardmember whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.

48. 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 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.
49. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Cardmember or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
50. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardmember agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

[END]