

UOB MALAYSIA PAY & GET Campaign TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) is organizing a “UOB Pay & Get Campaign” (“**Campaign**”) from 25 March 2024 to 30 April 2025 (both dates inclusive) or such other date(s) as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

Eligibility

1. The Campaign is open to all UOB Malaysia customers who meet ALL of the following conditions:
 - a) Who DO NOT have existing credit cards issued by UOB Malaysia prior to 1 January 2024 or have cancelled any existing UOB credit card(s) in the past twelve (12) months prior to the Campaign.
 - b) Who applies and activates at least one (1) new principal UOB Malaysia Credit Card from 1 January 2024 to 31 December 2024 (hereafter collectively referred to as “**Credit Cards**” or “**Credit Card**” if singular) except following cards:
 - a) UOB Malaysia Business Card,
 - b) UOB Malaysia Corporate Card,
 - c) UOB Malaysia Purchasing Card,
 - d) UOB Malaysia Private Label.

Customers who fulfill the above criteria shall hereinafter referred to as “Eligible Cardmembers”.

2. Eligible Cardmembers shall not be eligible to participate in this Campaign if they fall within ANY of the following:
 - a) An existing UOB principal credit cardmember.
 - b) Individual who cancelled his/her UOB Credit Card or Credit Cards in the last twelve (12) months from the Campaign Period and is re-applying for a UOB principal credit card under this Campaign.
 - c) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - d) Customers whose UOB Credit Card(s) 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, Corporate and Commercial Customers.

Qualifying Transactions & Campaign Mechanics

3. Eligible Cardmembers may earn up to RM150 Cash Back (“**Cash Back**”) provided that the aforesaid Eligible Cardmembers have successfully performed the qualifying transactions in clause 4 below (“**Qualifying Transactions**”) during the Campaign period, using the Credit Cards or Credit Card.
4. Qualifying Transaction(s) refer to the below:
 - i) **Card-on-file transaction** (minimum spend of RM100)

Card-on-file transaction means a transaction where customer authorize a merchant to store customer’s Card payment details which subsequently used for a payment. A Card-on-File transaction can be initiated by customer (such as e-commerce transaction or mail/phone order transaction) or initiated by merchant (following an agreement between customer and the merchant), **and/or**
 - ii) **Auto-billing transaction**

Auto-billing/recurring transaction refers to a transaction where customer or Supplementary Cardmember instructed or authorised a merchant to charge an amount to customer’s Credit Card account using the Card number on a recurring basis for specific categories under the following eligible Merchant Category Code (MCC) as per Table A below:

Table A: Eligible Merchant Category Code (MCC)

Category	MCC	MCC Description
Insurance	5960 6300	Insurance sales, underwriting and premium payment
Utilities Services	4899 4900	Electric, Gas, Sanitary and Water Utilities such as TNB, Astro, Spotify and more
Telecommunications	4814	Telecommunication service such as Maxis, Celcom and more

5. The following shall NOT be included as Qualifying Transaction(s):
 - a) Auto-billing/recurring transaction which is not made under Eligible MCC as stated under Table A above;
 - b) Instalments and/or purchases paid under UOB Cash Advance, UOB Balance Transfer, UOB Flexi-Credit Plans or UOB Easi Payment Plan (“EPP”);
 - c) Transactions which are subsequently cancelled or refunded;
 - d) Disputed, unauthorised or fraudulent purchase transactions; and/or
 - e) Such other transaction as UOB Malaysia may determine at its absolute discretion.
6. For Eligible Cardmembers to be eligible for the Cash Back, all Qualifying Transactions must be posted to the Eligible Cardmember’s Credit Card statement within the Eligible offer period as stated in Table B below (“**Eligible Offer Period**”):

Table B: Eligible Offer Period

Month	Eligible Cardmembers new card approval month	Eligible Offer Period
1	January 2024	25 March 2024 – 24 June 2024
2	February 2024	1 April 2024 – 30 June 2024
3	March 2024	1 May 2024 – 31 July 2024
4	April 2024	1 June 2024 – 31 August 2024
5	May 2024	1 July 2024 – 30 September 2024
6	June 2024	1 August 2024 – 31 October 2024
7	July 2024	1 September 2024 – 30 November 2024
8	August 2024	1 October 2024 – 31 December 2024
9	September 2024	1 November 2024 – 31 January 2025
10	October 2024	1 December 2024 – 28 February 2025
11	November 2024	1 January 2025 – 31 March 2025
12	December 2024	1 February 2025 – 30 April 2025

7. The Cash Back will be awarded to Eligible Cardmember based on the no. of billers / merchants (“**Qualifying Biller(s)**”) of the Qualifying Transactions that are successfully billed to Eligible Cardmember within the Eligible offer period, as below Table C:

Table C: Cash Back

No. of billers / merchants of the Qualifying Transactions billed to Eligible Cardmember account within the Eligible offer period	Cash Back	Cash Back capping per Eligible Cardmember
1	RM20	RM100
2	RM50	
3 and above	RM100	

8. A bonus Cash Back of RM50 will be awarded to Eligible Cardmember who have at least one (1) Qualifying Transaction posted / billed from Insurance category. Customer can only earn only one (1) bonus Cash Back throughout the campaign period.
9. For the avoidance of doubt, Eligible Cardmember can earn up to **RM150** Cash Back for the Qualifying Transactions that successfully posted / billed to his / her card account throughout the Eligible Offer Period.
10. Qualifying Transaction made during the respective Eligible Offer Period must be captured by the UOB Malaysia's system and posted / billed no later than the 7th day from the end of the respective Eligible Offer Period.
11. If an Eligible Cardmember holds more than one (1) UOB Credit Card, Qualifying Transaction made using each UOB Credit Card will be combined to meet the total eligible Qualifying Transactions. Qualifying Transactions made by supplementary Cardmembers will also be combined with Qualifying Transactions made by the Principal Cardmember to meet the total eligible Qualifying Transactions.
12. Bank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishments or any other party.

Fulfilment

13. The Cash Back will be credited to Eligible Cardmember's principal Credit Card account within 12 weeks after the end of Eligible Offer Period. If Eligible Cardmember has multiple Credit Card Accounts, the Cash Back will be credited to the card with most Qualifying Transactions.
14. The following additional terms and conditions shall apply to the Cash Back:
 - a) Cash Back is not transferable
 - b) If there is any dispute or non-receipt of Cash Back, an Eligible Cardmembers is required to contact the bank within 6 months after respective Eligible Offer Period ("**Dispute Period**") to request for an inquiry. No request for any inquiry will be entertained after the Dispute Period.
 - c) Supplementary cardmember is not entitled to receive the Cash Back, Cash Back earned by such supplementary Cardmember, if any, will be given to principal Cardmember.
15. For the avoidance of doubt, the account(s) of the Eligible Cardmember(s) must be in good standing at all times as determined by the Bank. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Cardmember receive the Cash Back, the Cash Back shall be forfeited, and the Eligible Cardmember shall not be entitled any compensation or payment whatsoever.

General Terms and Conditions

16. By participating in this Campaign, the Eligible Cardmembers 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) UOB VISA/MASTERCARD Cardmember Agreement; and
 - b) the terms and conditions governing the relevant UOB Credit Cards.

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 Cardmembers. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

17. Eligible Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Eligible Cardmembers do not understand.
18. 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. UOB Malaysia shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter concerning this Campaign.
19. 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.
20. 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.
21. 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.
22. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Cardmembers 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.
23. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and the other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
24. 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 Cardmembers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Cardmembers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
25. 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.
26. 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.

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