

**UOB Visa Infinite 5X UNIRinggit for Dining Campaign
Terms and Conditions**

United Overseas Bank (Malaysia) Bhd (271809-K) (“UOB”) is organising a “UOB Visa Infinite 5X UNIRinggit for Dining Campaign” (“Campaign”) from 1 January to 30 June 2021 (both dates exclusive), unless otherwise notified by UOB (“Campaign Period”).

Eligibility

1. This Campaign is open to all principal UOB Visa Infinite Cardmembers (“Cardmembers”) who hold a UOB Visa Infinite Metal Card, Privilege Banking Visa Infinite, and Visa Infinite Card (“Visa Infinite Card”) issued in Malaysia.
2. The following persons shall not be eligible for this Campaign:
 - (a) All other UOB Credit and Debit Cardmembers who do not hold a Visa Infinite Card;
 - (b) Cardmembers whose account(s) are terminated suspended or cancelled within the Campaign Period;
 - (c) any accounts held with UOB that are delinquent or unsatisfactorily conducted as determined by UOB; and
 - (d) persons who are or have become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Campaign Mechanics and Fulfillment

3. During the Campaign Period, Cardmembers will be entitled to 5X UNIRinggit (Reward) for every RM1.00 spent on Dining (“Eligible Spend”) with their Visa Infinite Card account. The Eligible Spend may be a combined effort by both principal and supplementary Cardmembers but the Reward will be awarded solely to the principal Cardmembers. The Eligible Spend must be captured by the credit card system maintained by UOB in order to be entitled to the Reward.
4. As set out in Table A below, a total of **Eight Million (8,000,000) UNIRinggit (“Quota”)** has been allocated for each Participating Month during the Campaign Period. Each Cardmember will be entitled to receive a **maximum of 7,500 UNIRinggit, equivalent to a total Eligible Spend of Ringgit Malaysia One Thousand and Five Hundred (RM1,500) (“Individual Spend Quota”)** on a **first-come-first-served basis**. Every subsequent RM1.00 spent on dining beyond the Individual Spend Quota will be entitled to 1X UNIRinggit. **UOB does not have obligation to notify any Cardmember when the Quota and/or Individual Spend Quota has been met.**

Table A

Eligible Spend Merchant Category Code (MCC)	Participating Month	Reward Quota	Maximum Reward per Cardmember
5811 – Caterers	1-31 January 2021	8,000,000 UNIRM	7,500 UNIRM
5812 – Eating Places and Restaurants	1-28 February 2021	8,000,000 UNIRM	7,500 UNIRM
	1-31 March 2021	8,000,000 UNIRM	7,500 UNIRM
5813 – Drinking Places	1-30 April 2021	8,000,000 UNIRM	7,500 UNIRM
5814 – Fast Food Restaurants	1-31 May 2021	8,000,000 UNIRM	7,500 UNIRM
	1-30 June 2021	8,000,000 UNIRM	7,500 UNIRM

5. The Reward will be credited into the Cardmembers’ Visa Infinite Card Account within eight (8) weeks after each Participating Month ends. The Reward will be reflected in the monthly Statement of Account that follows after the date of the crediting of UNIRinggit.
6. Notwithstanding with Clause 3 above, UOB reserves the right to forfeit the Reward in the event where there is a reversal of Eligible Spend entry or termination of the UOB Visa Infinite Card prior to the Reward being awarded to the Eligible Cardmember or non-compliance or breach of these terms and conditions, the terms and conditions of UOB Visa Infinite Card or the terms and conditions in UOB Visa/Mastercard Cardmember Agreement (“Cardmember Agreement”) with prior notice without assigning any reason

General Terms & Conditions

7. By participating in the Campaign, Cardmembers agree to be bound by these Terms and Conditions including any amendment and/or variation to it and the terms and conditions in the Cardmember Agreement. In the event of any inconsistency between these Terms and Conditions and the terms and conditions of the Cardmember Agreement, these Terms and Conditions shall prevail.
8. The record of transactions maintained by UOB and UOB's decision on all matters relating to the Campaign shall be final, conclusive and binding on the Cardmembers. UOB shall not be obliged to give any reason or entertain any correspondence with any person on any matter concerning the Campaign. No appeal and/or correspondence from any Cardmember or any third party will be entertained.
9. UOB 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 Reward under this Campaign.
10. To the fullest extent permitted by law, UOB expressly excludes and disclaims any representation, warranty or endorsement, 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 Campaign.
11. UOB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign which is published in any media, marketing or advertising materials and/or the Reward offered under this Campaign.
12. UOB shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Cardmembers and/or any third party resulting directly or indirectly from this Campaign.
13. 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 Campaign, these terms and conditions shall prevail.
14. UOB reserves the right to add, delete and/or vary the Campaign's terms and conditions, from time to time, wholly or in part, by providing twenty one (21) days' prior notice to the Cardmembers via posting on UOB's website, displaying a notice at any of UOB's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOB from time to time.
15. UOB reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time with prior notice. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination of this Campaign shall not entitle the Cardmembers to any claim or compensation against UOB for any and all losses or damages suffered or incurred by the Cardmembers whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
16. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Cardmembers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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