

EXTENTION UOBM VISA 10% LOCAL & OVERSEAS CASH BACK CAMPAIGN

TERMS & CONDITIONS UOBM VISA CREDIT CARD ("CARD")

These amended Terms and Conditions for the "UOBM Visa 10% Local & Overseas Cash Back Campaign" will supersede the existing Terms and Conditions with effect from 25 March 2020 (Participating Week 4) onwards

Eligibility

1. United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") **Visa 10% Local & Overseas Cash Back Campaign** ("Campaign") is open to all principal UOBM Visa Credit Cardmembers ("Cardmembers").
2. The following shall **not** be eligible for the Campaign:-
 - a. All UOBM MasterCard Debit and/or Credit Cards, Corporate, Purchasing and Private Label Cardmembers;
 - b. Cardmembers whose account(s) are terminated, suspended or cancelled within the Campaign Period (as defined in Clause 3 below);
 - c. Any accounts held with UOBM that are delinquent or unsatisfactorily conducted as determined by UOBM at its sole and absolute discretion; and
 - d. Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Campaign Period

3. The Campaign period commences on **4 March 2020 to 30 June 2020** (both dates inclusive) ("**Campaign Period**"), unless otherwise notified by UOBM.

Registration

4. To participate in this Campaign, the Cardmembers must perform a one-time registration by register/replying via short message service ("SMS") registration/invitation to/by UOBM by typing UM6 to 66300.
5. Standard telecommunication charges will apply for each SMS sent and such charges shall be borne by the Cardmembers.
6. Upon successful registration, the Cardmembers will receive a confirmation via SMS. Such confirmation will be sent to the mobile number used for the registration. For the avoidance of doubt, the SMS registration shall not be deemed as successful unless the Cardmembers receive a confirmation of the registration via SMS from UOBM.
7. In the event the SMS received by UOBM is incomplete / invalid, a SMS will be sent to the Cardmembers at no cost notifying them to re-register via SMS.
8. After successful registration, the Cardmembers must transact with their UOBM Visa Credit Card to meet the Qualification Criteria set out in Clause 9 below.

Campaign Mechanics

9. After successful registration, the Cardmember is required to perform Eligible Spend (as defined in Clause 10 below) in local or foreign currency during the Campaign Period.

10. Eligible spend for this Campaign means any spend made using UOBM Visa Credit Card in local and foreign currency ("Eligible Spend") except the following which shall not be treated as Eligible Spend:

- (a) Cash Advance;
- (b) Balance Transfer;
- (c) Flexi-Credit Plans;
- (d) Easi Payment Plan purchases;
- (e) Finance Charges;
- (f) Late Charges;
- (g) Annual Fees;
- (h) Split and/or void transactions;
- (i) Reversals or refunds;
- (j) applicable taxes and duties; and
- (k) Such other transactions as UOBM may determine.

11. The Eligible Spend made during the Campaign Period must be captured by the credit card system maintained by UOBM in order to be eligible for participation in the Campaign.

12. The supplementary Cardmembers' Eligible Spend will be combined with the principal Cardmembers' Eligible Spend during this Campaign in determining whether the principal Cardmember satisfies the Qualification Criteria. For the avoidance of doubt, only the principal Cardmember will be entitled to the Cash Back (as defined in Clause 13 below).

Cash Back

13. Each Cardmember who satisfies the registration process as set out in Clause 4 above and meets the Qualification Criteria set out in Table A below shall be eligible to get 10% Cash Back ("Cash Back") based on the Weekly Eligible Spend Tier below:

Table A:

Weekly Eligible Spend Tier	Qualification Criteria	Cash Back Amount	Cash Back Units available per Participating Week
Tier 1	Minimum accumulative Eligible Spend of RM500 per Participating Week	RM500 x 10% = RM 50	200
Tier 2	Minimum accumulative Eligible Spend of RM1000 per Participating Week	RM1000 x 10% = RM100	100

14. The Cash Back is allocated based on a weekly allocation as per Table B below, on a first-come, first-served basis:

Table B:

Participating Week	Period	Tier 1 Cash Back Allocation (RM)	Tier 2 Cash Back Allocation (RM)
Week 1	4 March 2020 – 10 March 2020	10,000	10,000
Week 2	11 March 2020 – 17 March 2020	10,000	10,000
Week 3	18 March 2020 – 24 March 2020	10,000	10,000
Week 4	25 March 2020 – 31 March 2020	10,000	10,000
Week 5	1 April 2020 – 7 April 2020	10,000	10,000
Week 6	8 April 2020 – 14 April 2020	10,000	10,000
Week 7	15 April 2020 – 21 April 2020	10,000	10,000

Week 8	22 April 2020 – 28 April 2020	10,000	10,000
Week 9	29 April 2020 – 5 May 2020	10,000	10,000
Week 10	6 May 2020 – 12 May 2020	10,000	10,000
Week 11	13 May 2020 – 19 May 2020	10,000	10,000
Week 12	20 May 2020 – 26 May 2020	10,000	10,000
Week 13	27 May 2020 – 2 June 2020	10,000	10,000
Week 14	3 June 2020 – 9 June 2020	10,000	10,000
Week 15	10 June 2020 – 16 June 2020	10,000	10,000
Week 16	17 June 2020 – 23 June 2020	10,000	10,000
Week 17	24 June 2020 – 30 June 2020	10,000	10,000
Total		170,000	170,000

15. Eligible Spend is calculated from 00:00 hours on the first day of the Participating Week to 23:59 hours on the last day of the Participating Week, Malaysian time, to determine which Weekly Eligible Spend Tier the Cardmember is eligible for. For example, the Eligible Spend for Participating Week 1 will be calculated from 00:00 hours on 4 March 2020 to 23:59 hours on 10 March 2020, Malaysian time.
16. The maximum Cash Back given out throughout the Campaign Period is **RM340,000**. Each Cardmember is eligible to receive one (1) unit of Cash Back each tier and maximum RM150 cashback throughout the Campaign Period.
17. UOBM does not have any obligation to inform any Cardmembers should the Cash Back reach the maximum payout limit for each Participating Week and throughout the Campaign Period.
18. The Cash Back will be credited within eight (8) weeks from the end of the Campaign Period. The Cash Back will be reflected in the monthly Statement of Account that follows after the date of the crediting of Cash Back.
19. At the time of awarding the Cash Back, the Cardmember's Credit Card Account(s) must be current, valid, subsisting and in good credit standing as may be determined by UOBM at its sole and absolute discretion and not in breach of any of the terms and conditions contained in the UOBM Visa/MasterCard Cardmember Agreement ("Cardmember Agreement").
20. Any props, accessories or equipment featured together with the Cash Back in all printed materials, website or UOBM branches are for decorative purposes only and shall not form part of the Cash Back.
21. UOBM reserves the right:
 - (a) to forfeit the Cash Back in the event where there is a reversal of Eligible Spend transaction's entry or termination of the Cardmember's UOBM Visa Credit Card prior to the Cash Back being given to the Cardmembers or non-compliance or breach of these terms and conditions or the terms and conditions in the Cardmember Agreement with prior notice without assigning any reason;
 - (b) to substitute the Cash Back with any product of similar value to be determined by UOBM with prior notice;
 - (c) to withdraw, suspend, extend or terminate earlier the Campaign prior to the expiry of the Campaign Period in whole or in part, at anytime with prior notice.
22. The Cash Back awarded is non-transferable to any other party or parties and not exchangeable for other goods.

UOBM General Terms and Conditions

23. By participating in this Campaign, the Cardmembers agree to be bound by these terms and conditions and the terms and conditions in the Cardmember Agreement. If there is any inconsistency between these terms and conditions and the terms and conditions of the Cardmember Agreement in connection with this Campaign, these terms and conditions will prevail.

24. UOBM shall not be responsible for any failure or delay in transmission of sales transactions by Visa Inc., merchant establishments, postal or telecommunication authorities or any party in which may affect the Cardmembers' eligibility to the Campaign.
25. The records of transactions maintained by UOBM and UOBM's decision on all matters relating to this Campaign shall be final, conclusive and binding on the Cardmembers. UOBM shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning the Campaign. No appeals or correspondence from any Cardmembers will be entertained.
26. UOBM shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of the Campaign and/or the Cash Back offered and published in any mass media, marketing or advertising materials.
27. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Cardmembers and/or any third parties resulting directly or indirectly from the Campaign and the Cash Back, unless it arises from UOBM's gross negligence or willful misconduct specifically related to the Campaign and/or the Cash Back.
28. 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 Campaign and the Cash Back under this Campaign.
29. 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 the Campaign, these terms and conditions shall prevail.
30. UOBM reserves the right to add, delete, suspend or vary the Campaign's terms and conditions, from time to time, wholly or in part, by providing prior notice to the 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 any other manner as determined by UOBM from time to time.
31. UOBM 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 UOBM of the Campaign shall not entitle the Cardmembers to any claim or compensation against UOBM for any and all losses or damages suffered or incurred by the Cardmembers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination, unless it arises from UOBM's gross negligence or wilful misconduct specifically related to the Campaign and/or the Cash Back.
32. 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.

End