

2024 VISA OLYMPIC TOP SPENDER
(15 January – 30 April 2024)
United Overseas Bank (Malaysia) Berhad
Terms & Conditions

This “Visa Olympic Top Spender Campaign (“Campaign”) is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) which will run from 15 January to 30 April 2024 (both dates inclusive) or such other dates as may be determined by UOB Malaysia from time to time with prior notice to you (“Campaign Period”).

ELIGIBILITY TO PARTICIPATE

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 UOB Visa Credit 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 Visa Cardmember Agreement (“Cardmember Agreement”); and/or the Terms and Condition Governing Accounts and Services (Conventional Banking); or
 - b) *Citi-branded Visa Credit Card

Hereinafter customers to be referred as “Eligible Cardmembers”. UOB Visa Credit Card and/or Citi branded Visa Credit Card shall be referred as “Eligible Card(s)”

**Note: The trademarks “Citi”, “Citibank”, “Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by UOB Malaysia from Citigroup Inc and related group entities.*

2. Cardmembers are required to register (using Cardmember’s mobile numbers and/or Email address as per UOB Malaysia’s record only) in order to participate in this Campaign. To participate SMS “UM3” to 66300 from your mobile number registered with us. For avoidance of doubt, the Campaign Promo Page sent by UOB Malaysia or Campaign Promo Page on UOB Malaysia website will provide the information and the instructions on the registration.
3. Cardmembers shall not be eligible to participate in this Campaign if they fall within ANY of the following:
 - a) All employees (including permanent, contract or temporary staffs) of UOBM, UOBM’s subsidiary (ies) and UOBM’s related company (ies).
 - b) Non-individual Cardmembers of UOB Malaysia or Cardmembers holding any of the following UOB Commercial Cards:
 - UOB Platinum Business Card,
 - UOB Corporate Card,
 - UOB Purchasing Card and
 - UOB Private Label Card.
 - c) Non-Visa Cardmembers;
 - d) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

- e) Customers whose Participating Account or Participating Credit Card held with UOB Malaysia are terminated, closed, delinquent or unsatisfactorily conducted as determined by UOB Malaysia within the Campaign Period.
- f) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia, UOB Malaysia's subsidiary(ies) and UOB Malaysia's related company(ies).
- g) Sole-proprietors, Partnerships, Charitable/Non-profit Organizations/Societies Cardmembers.

Campaign Mechanics and Qualifying Criteria

- 4. Two (2) Participant with the highest cumulative Eligible Spend (as defined below) using their Eligible Card(s) throughout the Campaign Period will be considered as the winner ("Winner").
- 5. The Winners will be eligible to receive Campaign Prize consisting of Visa Olympic Sport Bundle Package (See appendix 1) and a pair of Economy Return Flight Ticket to Paris.

ELIGIBLE SPEND

- 5. Eligible spend means any spending using valid UOB Visa Credit Card either in local or foreign currency ("Eligible Spend"). In the event that any Eligible Spend is made in a foreign currency other than Ringgit Malaysia, UOB Malaysia's prevailing exchange rate shall apply.
- 6. Eligible Spend shall **NOT** include the following:
 - a) Instalments paid under Cash Advance, Flexi-Credit Plans and Easi Payment Plan purchases, Auto Balance Conversion, Balance Conversion; or
 - b) Balance Transfer; or
 - c) Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.); or
 - d) Void transactions; or
 - e) Reversals or refunds; or
 - f) Any taxes or levies; or
 - g) Such other transactions as UOB Malaysia may determine.
- 7. Eligible spend shall commences from 15 January 2024 at 00:00 hours and ends on 30 April 2024 at 23:59 hours. The Eligible Spends must be posted no later than 7 days from the end of the Campaign Period.
- 8. Eligible Spend performed by supplementary credit card will be combined with its principal credit card in determining the total Eligible Spend for the purpose of this Campaign. For the avoidance of doubt, only the principal Cardmember will be eligible to receive the Prize.
- 9. All related UOB Visa credit cards which include Principal Credit Card(s) and Supplementary Visa Credit Card(s) shall be automatically tracked for the purposes of this Campaign. If the Eligible Cardmember has multiple Eligible Cards, the Eligible Spend(s) made on all his/her Eligible Cards including principal and supplementary shall be consolidated and not be viewed individually.

10. The cumulative Eligible Spend(s) shall be based on those transacted within the Campaign Period and posted no later than 7th May 2024, from the end of the Campaign Period.

THE PRIZE

11. Participant will stand a chance to win the following prizes as stated in Table 1 below:

| Table 1: Campaign Prize | | | |
|-------------------------|--|------------------------------------|--|
| Types | Prizes | Quantity | Campaign Mechanic |
| Visa Bundle Package | Visa Olympic Sport Bundle Package AND A pair of economy return flight ticket to Paris | 2 units throughout Campaign Period | 2 Eligible Visa Cardmembers with the highest cumulative eligible spend throughout the Campaign Period will be the Winner |

PRIZE MECHANICS AND FULFILLMENTS

12. Visa Olympic Top Spender

- a) Two (2) Visa card customers who with the highest cumulative eligible spend in their Visa card(s) throughout the campaign period will consider as Winner and eligible to receive the Campaign Prize (i.e. Visa Olympic Sports Bundle Package and flight ticket) as stated in the above table.
- b) In the event of a tie, Eligible Cardmember with the earliest timestamp to achieve the highest cumulative eligible spend will be considered as Winner.
- c) Each Eligible Cardmember can only win one (1) Visa Olympic Sports Bundle Package and a pair of economy return flight tickets to Paris.
- d) The awarded campaign prize is non-transferable to any other party or parties and is not exchangeable for cash, credit, or other goods, whether in part or in full.
- e) The Visa Olympic Sports Bundle Package content is subject to change and availability with notice to the Winner.
- f) The Prize will be subject to the further terms and conditions governing the same.
- g) Fulfilment of the Visa Olympic Sports Bundle Package and a pair of economy return flight tickets to Paris will be done within twelve (12) weeks form the end of Campaign Period
- h) UOB Malaysia will not be responsible for any scenarios which will prevent the usage of the Prize including any cancellation/postponement of events.
- i) UOB Malaysia is a Licensed Credit Card issuer and makes no representation/ warranties/endorsement as to the quality/ merchantability/ fitness of the Prizes offered under this Campaign. To the fullest extent permitted by law, by participating in this Campaign, Participants/Eligible Cardmembers agree that UOB Malaysia shall not be liable for any bodily injury (including death), any losses or damages suffered by anyone from their access or usage in anyway of the Prizes. Eligible Cardmembers are to refer to the merchant for queries pertaining to the Prize.

CONSENT

13. 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 fulfillment of prizes.
14. 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 fulfillment 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.
15. By replying to the Campaign Q&A (by way of SMS or phone call) and/or accepting the Prize(s), the Eligible Cardmember's are deemed to have accepted the Campaign Terms & Conditions and consenting the winner's details to be disclose to any third party service providers for the propose of the Campaign including fulfilment.

GENERAL TERMS AND CONDITIONS

16. By participating in this Campaign, the Participant 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)
 - b) UOB Malaysia Visa Cardmember Agreement; and/or
 - c) UOB Malaysia Credit Cards Terms and Conditions for the Eligible 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 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 /Participant shall seek clarification from UOB Malaysia's authorised representative if there are any terms and conditions that the cardmembers do not understand.
18. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Customers in addition to this Campaign.
19. 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 Customers. 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.

20. UOB Malaysia shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, 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.
21. 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.
22. 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.
23. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers 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.
24. 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.
25. 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 Customers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
26. 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 Customers 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.
27. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

[END]

Appendix 1

Visa Olympic Sport Bundle Package

*Visa Olympic Sport Bundle Package is referred as follows:

1. Hospitality package with 3 pre-selected events (Judo (JUD05), Artistic Gymnastics (GAR09), Swimming (SWM09)) from 28 July 2024 to 1 August 2024
2. 4 nights hotel accommodations at The Hoxton Paris
3. Airport/Train Station Transfers in Paris (via Motorcoach)
4. Daily hotel breakfast and light snack
5. Paris Metro Card for transport to/from Olympic events
6. Paris Tourist Pass (e.g. Hop-on, Hop-off)
7. Visa Prepaid Product worth \$400 (USD)
8. Olympic gifts/amenities worth \$400 (USD)
9. Visa Everywhere Lounge services at hotel

*Note: the content of Visa Olympic Sport Bundle Package is subject to change and availability.