

**UOBM Travel & Lifestyle Privileges**  
**TERMS AND CONDITIONS**  
**UOB CREDIT AND/OR DEBIT CARDS ("Cards")**

**Promotion Eligibility**

1. United Overseas Bank (Malaysia) Bhd (Reg. No. 199301017069 (271809-K)). ("UOBM") Travel & Lifestyle Privileges ("Promotion") is open to all eligible principal and supplementary UOB Credit and/or Debit Cardmembers ("Cardmembers") whose account(s) are current, valid, subsisting and in good credit standing as may be determined by UOBM at its sole and absolute discretion.
2. This Promotion is only applicable to UOB Credit and/or Debit Cards issued in Singapore, Malaysia, Thailand and Indonesia ("UOB Credit and/or Debit Cards"), unless otherwise stated.
3. The following shall not be eligible for the Promotion: -
  - a. Cardmembers whose account(s) are terminated, suspended or cancelled within the Promotion Period;
  - b. All UOBM Corporate, Purchasing and Private Label Cardmembers;
  - 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 insane, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

**Promotion Period**

4. The Promotion period is from 1 January to 31 December 2023 (both dates inclusive) ("Promotion Period"), unless otherwise stated by UOBM.

**Promotion Mechanics**

5. Under this Promotion, the Cardmembers will be entitled to the travel & lifestyle privileges ("Travel & Lifestyle Privileges") stated in the 2023 Privileges webpage at [www.uob.com.my](http://www.uob.com.my) at the respective participating outlets mentioned on the same webpage ("Participating Outlets").
6. All payments must be made with a UOB Credit and/or Debit Card to be entitled to the Travel & Lifestyle Privileges.
7. The Travel & Lifestyle Privileges are subject to any sales and services tax or other taxes or levies which as at the date of this Promotion or any date subsequent to the date of this Promotion, is required by law (including the Goods and Services Tax Act 2014), unless otherwise stated.
8. This Promotion is not valid with other offers, promotions, discounts, vouchers, coupons, privilege cards or for purchase of gift certificates, unless otherwise stated.
9. Prior reservation is required for Travel Privileges. All bookings are subject to availability, on a first- come first-served basis and confirmation.

10. The Travel Privileges are not valid during event/peak/fair periods, and surcharges may apply accordingly, unless otherwise stated.
11. Cancellation and amendment fees apply to the Travel Privileges. Amendments are subject to availability and confirmation.
12. The Travel Privileges exclude tour tips, visa fees and insurance fees, unless otherwise stated.
13. This Promotion is subject to other terms and conditions of the Participating Outlets.
14. Any props, accessories or equipment featured together with the Travel & Lifestyle Privileges in all printed materials, website or UOBM branches are for illustrative purposes only and shall not form part of the Promotion.

#### **General Terms and Conditions**

15. By participating in this Promotion, the Cardmembers agree to be bound by these terms and conditions and any of the terms and conditions in UOB Visa/MasterCard 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 Promotion, this terms and conditions shall prevail.
16. The decisions of the merchants and/or Participating Outlets and/or UOBM in relation to every aspect of the Promotion and the Travel & Lifestyle Privileges shall be deemed final, conclusive and binding. No appeals and/or correspondence from any Cardmembers will be entertained.
17. UOBM shall not be liable for any misrepresentation or misrepresentation of facts by any unauthorised third party in respect of the Promotion and/or the Travel & Lifestyle Privileges and published in any mass media, marketing or advertising materials.
18. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Cardmembers resulting directly or indirectly from the Promotion and the Travel & Lifestyle Privileges, unless it arises from UOBM's gross negligence or willful misconduct.
19. UOBM is not affiliated with the merchants and/or the Participating Outlets and makes no representation or warranty with respect to the quality of the items and/or services supplied by the Participating Outlets.
20. 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 Promotion and the Travel & Lifestyle Privileges.

21. 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 Promotion, these terms and conditions shall prevail.
22. UOBM reserves the right to add, delete, suspend or vary the Promotion'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 UOBM's website and/or a statement message in the Statement of Account.
23. UOBM reserves the right to cancel, withdraw, suspend, extend or terminate this Promotion prior to the expiry of the Promotion Period, wholly or in part, at any time with prior notice. For the avoidance of doubt, any cancellation, withdrawal, suspension, extension or termination by UOBM of this Promotion shall not cause the Cardmembers to be entitled to make 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 cancellation, withdrawal, suspension, extension or termination.
24. 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**