UOBM Visa Infinite Golden Tickets to the Olympic Games Tokyo 2020 Campaign Terms and Conditions

United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") and Visa International (Asia Pacific) LLC ("Visa") are organising a "UOBM Visa Infinite Golden Tickets to the Olympic Games Tokyo 2020" ("Campaign") from 1 January to 30 April 2020 (both dates exclusive), unless otherwise notified by UOBM ("Campaign Period").

Eligibility

- 1. This Campaign is open to all principal UOBM Visa Infinite Cardmembers ("Cardmembers") who hold a UOBM Visa Infinite Card ("Card") issued in Malaysia.
- 2. The following persons shall not be eligible for this Campaign:
 - (a) Cardmembers whose account(s) are terminated suspended or cancelled within the Campaign Period;
 - (b) Visa Infinite supplementary 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 have become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Campaign Mechanics

- 3. During the Campaign Period, Cardmembers who make retail purchase(s) of minimum Ringgit Malaysia Thirty Thousand (RM30,000) ("Eligible Cardmembers") will be eligible to win the prizes listed in **Table A below** ("Prizes"). The retail purchases may be a combined effort by both principal and supplementary Cardmembers. Prizes will be awarded solely to the principal Cardmembers.
- 4. For the purposes of this Campaign, "retail purchase" means the purchase of any goods or services (local and international) made with the Card and may, at UOBM discretion, include any Card transaction as may be determined by UOBM except for the following transactions:
 - (a) Balance Transfers;
 - (b) Easi Payment Plans;
 - (c) 0% Interest-Free Instalment Payment Plans;
 - (d) Flexi-Credit Plans;
 - (e) Refunded, disputed, unauthorized or fraudulent retail transactions;
 - (f) Cash withdrawals; or
 - (g) Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, Sales & Service Tax (SST) and any other form of service or miscellaneous fees using the Card.

Prizes

5. Three (3) Eligible Cardmembers shall be randomly shortlisted by an automated selection system for determination on the Winners for the Prizes and notified either by telephone or email by UOBM from 11 to 15 May 2020 (both dates inclusive) to answer one (1) question relating to the Campaign ("Shortlisting Process"). The shortlisted Eligible Cardmembers must answer the question correctly to be deemed as winner for this Campaign ("Winners"). If any of the shortlisted Eligible Cardmember did not answer the question correctly, the next Eligible Cardmember in sequence will be shortlisted and contacted to answer the question until three (3) Winners have been declared.

Table A

Item	Prize	Travel Destination	Unit of Prize	Travel Period	Travel Package Details
1	First (1 st)	Tokyo, Japan	1	4-7 August 2020	For two (2) adults: (a) Return air tickets on Business Class; (b) 3-night stay at Tokyo Bay Hotel (4-star) with daily breakfast on twin-sharing basis; (c) Tickets to 2 Olympic sporting events; (d) Visa prepaid product (valued at USD 300); (e) Group activity/ tour; (f) Airport transfers and transportation to all scheduled activities; (g) Access to Visa Everywhere Lounge; (h) Welcome Gift (valued at USD 400); and (i) Visa Concierge and Visa Hospitality host
2	Second (2 nd)	Tokyo, Japan	1	1 June – 31 December 2020	For 2 adults: (a) Return air tickets on Economy Class; and (b) Accommodation on twin-sharing basis Second Prize will be awarded in Travel Voucher worth RM15,000
3	Third (3rd)	Tokyo, Japan	1	1 June – 31 December 2020	For 2 adults: (a) Return air tickets on Economy Class; and (b) Accommodation on twin-sharing basis Third Prize will be awarded in Travel Voucher worth RM10,000

- 6. In the event that any of the Shortlisted Cardmember is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or wishes to withdraw from this Campaign upon being contacted by UOBM, he/she shall be disqualified from this Campaign.
- 7. At the point of shortlisting, the Cardmember's Card account must not be delinquent, invalid and/or cancelled; otherwise the Eligible Cardmember will be disqualified.
- 8. Prizes 1(a), 2(a) and (b), 3(a) and (b) will be fulfilled by Corporate Information Travel Sdn Bhd ("Travel Agent") at J-13-1, Pusat Perdagangan Bandar Bukit Jalil, Persiaran Jalil 1, 57000 Kuala Lumpur, telephone number: +603 2091 9996, email: visa@cit.travel. Prize 1(b) will be fulfilled by Visa.

- 9. The Prizes shall exclude insurance, entertainment, room service, local authorities' duties/ taxes, tipping, shopping, and all other expenses that are not included in the Prizes. The Campaign Winners shall be responsible for any additional costs, duties, taxes and/or other incidental expenses which not included in the Prizes, which may be incurred as a result and/or related to their acceptance of the Prizes.
- 10. The Prizes are non-exchangeable, non-transferable and no cash alternative is offered. Where prizes contain a specific date during which the prize should be redeemed, no requests for replacements whatsoever will be entertained.
- 11. The Campaign Winner(s) may choose to extend their stay at their own cost. Return flight date has to be confirmed upon booking and may not be changed once booked. Hotel stays and any costs incurred beyond details as set out in Table A are the sole liability of the Campaign Winner(s).
- 12. All redemptions and bookings must be made at least 30 days before departure date or latest by 31 May 2020, for travel period stated in Table A of Clause 5, subject to the availability of seats, flights restrictions, ticketing deadline and other airline terms and conditions. The use of the air ticket will always be subject to seat availability at the time of reservations or ticket issuance. Both winner and companion must book and depart on the same date. Child/infant occupying a seat will incur 100% of the applicable adult fare.
- 13. Picture(s) of the Prize(s) shown in any advertisement, promotional, publicity and other materials relating to or in connection with this Campaign is/are solely for illustration purposes only.
- 14. UOBM is not affiliated with the Travel Agent and/or prizes fulfilled by Visa. For any dispute in relation to the quality of the Prizes or any terms and conditions in respect thereof, the Winners shall directly deal with the Travel Agent or Visa respectively. UOBM shall not be held responsible or liable for any breach of quality of the Prizes or any other terms and conditions in respect thereof.
- 15. UOBM and/ or Visa reserves the right:
 - (a) to forfeit the Prize(s) in the event where there is a reversal of retail purchase transaction entry or termination of the Cardmembers' Card during the Campaign Period 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 Prizes with any other product of similar value with prior notice.

General Terms & Conditions

- 16. By participating in this Campaign, the Cardmembers agree to be bound by these terms and conditions including any amendment and/or variation to it, the terms and conditions of UOBM Visa Infinite and the terms and conditions in the Cardmember Agreement ("Generic T&C"). If there is any inconsistency between these terms and conditions and the Generic T&C in connection with this Campaign, these terms and conditions shall prevail.
- 17. 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 entertain any correspondence with any person on any matter concerning this Campaign. No appeal and/or correspondence from any Cardmember or any third party will be entertained.
- 18. UOBM 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 Prize under this Campaign.

- 19. To the fullest extent permitted by law, UOBM, Visa and Visa Concierge 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 and/or the Prize(s).
- 20. UOBM, Visa, and/or Visa Concierge 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 Prize(s) offered under this Campaign.
- 21. UOBM, Visa, and/or Visa Concierge 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 and/or the Prizes, unless it was caused by UOBM's gross negligence or willful misconduct.
- 22. UOBM 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 UOBM's website, displaying a notice at any of UOBM's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOBM from time to time.
- 23. UOBM 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 Applicants 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 cancellation, withdrawal, suspension, extension or termination, unless it was caused by UOBM's gross negligence or willful misconduct.
- 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.