

**UOB Visa Infinite Welcome Gift Campaign
Terms and Conditions**

United Overseas Bank (Malaysia) Bhd (271809-K) (“UOB”) is organising a “UOB Visa Infinite Welcome Gift Campaign” (“Campaign”) from 1 January to 31 December 2022 (both dates inclusive), unless otherwise notified (“Campaign Period”).

Eligibility

1. This Campaign is open to all new principal UOB Visa Infinite Cardmembers (“Cardmembers”) who hold a UOB Privilege Banking Visa Infinite or Visa Infinite Card (“Card”) that has been approved within the Campaign Period and 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) Any accounts held with UOB that are delinquent or unsatisfactorily conducted as determined by UOB;
 - (c) Persons who are or have become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Campaign Mechanics

3. Cardmembers who activate and make retail purchase(s) of minimum RM5,000 (Ringgit Malaysia Five Thousand) within 60 days from card approval date (“Eligible Cardmember”) will be entitled to Welcome Gift of **50,000 UNIRinggit Reward Points per unit** (“Welcome Gift”). Retail purchase(s) may be made by both principal and supplementary Cardmembers to be qualified for Welcome Gift. However, the Welcome Gift will be awarded and credited to the principal Cardmembers’ Card account.
4. Subject to Clause 3, **100 units of Welcome Gift (“Quota”)** has been allocated for each Participating Month during the Campaign Period as set out in Table A below. Each Eligible Cardmember will be entitled to receive a **maximum of 1 unit of Welcome Gift on a first-come-first-served basis. UOB does not have obligation to notify any Cardmember when the Quota is full and/or present the computation of Welcome Gift.**

Table A

Participating Month	Quota of Welcome Gift (units)
1-31 January 2022	100
1-28 February 2022	100
1-31 March 2022	100
1-30 April 2022	100
1-31 May 2022	100
1-30 June 2022	100
1-31 July 2022	100
1-31 August 2022	100
1-30 September 2022	100
1-31 October 2022	100
1-30 November 2022	100
1-31 December 2022	100

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 UOB’s discretion, include any Card transaction as may be determined by UOB **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) Top-up and reload transactions;
- (g) Cash withdrawals; and
- (h) Payment of annual fee, interest, late payment fee, charges for cash withdrawals, SST and any other form of service or miscellaneous fees using the Card.

Campaign Fulfillment

5. Welcome Gift will be fulfilled to Eligible Cardmembers as set out in Table B below.

Table B

Card Approval Date	Qualifying Criteria to be met within	Date of Welcome Gift Fulfillment
1-31 January 2022	2-31 March 2022	By 30 April 2022
1-28 February 2022	2-29 April 2022	By 31 May 2022
1-31 March 2022	30 April – 30 May 2022	By 30 June 2022
1-30 April 2022	31 May – 29 June 2022	By 30 July 2022
1-31 May 2022	30 June – 30 July 2022	By 30 August 2022
1-30 June 2022	31 July – 29 August 2022	By 30 September 2022
1-31 July 2022	30 August – 29 September 2022	By 30 October 2022
1-31 August 2022	30 September – 30 October 2022	By 30 November 2022
1-30 September 2022	30 October – 29 November 2022	By 31 December 2022
1-31 October 2022	30 November – 30 December 2022	By 31 January 2022
1-30 November 2022	31 December 2022 – 29 January 2022	By 28 February 2022
1-31 December 2022	30 January 2022 – 1 March 2022	By 31 March 2022

Scenario:

Cardmember’s card approval date is on 11 March 2022. To be entitled to Welcome Gift, the Cardmember **must meet** the Qualifying Criteria as set out in Clause 3(a) and (b) by 10 May 2022 (60 days from 11 March 2022 is 10 May 2022). Subject to Clause 4, fulfillment of Welcome Gift will be made by 30 June 2022 as set out in Table B of Clause 5.

- 6. Notwithstanding the above, UOB reserves the right:
 - (a) to forfeit the Welcome Gift in the event where there is a reversal of retail purchase entry or termination of the Card prior to the Welcome Gift being fulfillment to the Eligible Cardmember or non-compliance or breach of these terms and conditions, the terms and conditions of the Card or the terms and conditions in UOB Visa/Mastercard Cardmember Agreement (“Cardmember Agreement”) with prior notice without assigning any reason; or
 - (b) to substitute the Welcome Gift with any product of similar value with prior notice.

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 Welcome Gift 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 Welcome Gift 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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