

**UOB ONE Card**  
**0% Interest Easi-Payment Plan for Medical Purchases Campaign**  
**Terms and Conditions**

United Overseas Bank (Malaysia) Bhd (Company Reg. No. 199301017069 (271809-K)) (“UOB Malaysia”) is organizing a “UOB ONE Card 0% Interest Easi-Payment Plan for Medical Purchases Campaign” (“Campaign”) from **1 January 2022 to 31 December 2022** (both dates exclusive), or such date(s) as may be determined by UOB Malaysia from time to time (“Campaign Period”).

**Eligibility**

1. This Campaign is open to all principal and supplementary UOB ONE Cardmembers (“Cardmembers”) who hold a UOB ONE Classic Card or UOB ONE Platinum Card (“Card”) issued in Malaysia and whose account(s) is/are current, valid, subsisting and in good credit standing as may be determined by UOB Malaysia.
2. Cardmembers shall **not** be eligible to participate in this Campaign if **ANY** of the following arises:
  - (a) Cardmembers whose account(s) are terminated suspended or cancelled within the Campaign Period.
  - (b) Cardmembers whose any accounts held with UOB Malaysia that are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.
  - (c) Persons who are or have become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
  - (d) Who have/has committed or suspected of any fraudulent acts and misconducts in relation to their other account(s), services and facilities with UOB Malaysia.
  - (e) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia, UOB Malaysia’s subsidiary(ies) and UOB Malaysia’s related company(ies).
  - (f) Sole-proprietors, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers.

**Campaign Mechanics**

3. Cardmembers who have made any minimum spend of Ringgit Malaysia One Thousand (RM1,000), or its equivalent in any foreign currency, as the case may be, in a single transaction using the Card at selected merchants as set out in Table A during the Campaign Period (“Eligible Spend”) shall be entitled to convert purchases into 3 months Easi-Payment Plan (“EPP”) with 0% upfront interest. In the event that Eligible Spend is made in foreign currency other than Ringgit Malaysia, UOB Malaysia’s prevailing exchange rate shall apply.

Eligible Spend Category	Merchant Category Code (“MCC”)	Description
Medical	8011	Doctors and Physicians
	8021	Dentists and Orthodontists
	8031	Osteopaths
	8041	Chiropractors
	8042	Optometrists and Ophthalmologists
	8049	Podiatrists and Chiropodists
	8062	Hospitals

**Table A**

4. For the avoidance of doubt, Eligible Spend shall, for the purpose of this Campaign, mean any physical and online spend made throughout the Campaign Period using the Card.
5. **ANY** of the following transactions shall not be treated as an Eligible Spend:
  - (a) Cash Advance.
  - (b) Balance Transfer.
  - (c) Flexi-Credit Plans.
  - (d) Finance Charges.
  - (e) Late Charges.

- (f) Annual Fees.
  - (g) Split and/or void transactions.
  - (h) Reversals or refunds.
  - (i) Sales and Services Tax.
  - (j) Such other transactions as UOB Malaysia may determine from time to time, with prior notice.
6. An Eligible Spend is qualified for the Campaign if such transaction meets **ALL** of the following conditions:-
    - (a) Is captured by the credit card system maintained by UOB Malaysia.
    - (b) Has been debited to the Card account.
    - (c) Has been recorded in the Cardmembers' credit card account monthly statement ("Statement of Account") forming part of the current outstanding balance due.
    - (d) Has not passed its payment due date at the time of the application.
  7. Cardmembers are eligible to apply for the Campaign within sixty (60) days from the date of the Eligible Spend or by 31 December 2022, whichever is earlier, by contacting UOB Malaysia Contact Centre at +603-2612 8121 or at uobcustomerservice@uob.com.my.
  8. UOB Malaysia can approve or reject any Cardmember's application for Campaign and/or determine the amount convertible under the Campaign, which will subject, amongst others, to **ALL** of the following conditions:
    - (a) the status of the Cardmember's Card account.
    - (b) the available credit limit of Card ("Credit Limit").
  9. Upon approval, the corresponding amount of the Cardmember's Credit Limit will be reserved for this purpose, and the available Credit Limit balance will be reduced accordingly. UOB Malaysia will not be liable to the Cardmembers for any transactions rejected by any merchants resulting from the insufficiency of the Cardmember's Credit Limit.
  10. During the repayment period, the amount will be repaid by way of equal monthly instalments to the Card account ("Payment Instalment"). The Payment Instalment will be debited immediately to the Card account following the approval of the Campaign application, and will be reflected in the following month's Statement of Account subsequent to the approval from UOB, and payable in accordance with the Cardmember Agreement. As each Payment Instalment is repaid, the amount equivalent to the payment made will be restored to the Cardmember's credit limit.
  11. The Payment Instalment is calculated based on the sum of the Eligible Spend amount converted divided by the number of months of the EPP tenure, which is three (3) months. In the event of a default, the entire amount will be payable immediately in accordance with the Cardmember Agreement.
  12. The Payment Instalment is included in the computation of the Cardmember's minimum payment due. If the Payment Instalment is not paid in full when due, the unpaid balance of the Payment Instalment will attract interest in accordance with the Cardmember Agreement.
  13. No additional interest will be imposed if Cardmember make a minimum monthly repayment which includes the Payment Instalment and other related amount including partial payments as stated in the Cardmember Agreement, before the Payment Due Date specified in the Statement of Account. In the event of any delay or failure to pay the Payment Instalment and other related amount (including making partial payment) as specified in the Statement of Account, or otherwise where repayments are insufficient to settle the Payment Instalment amount, on or before the due date, the Cardmember will be deemed to have committed an event of default and UOB Malaysia will levy finance charges on the outstanding balances and other applicable fees and charges.
  14. The Cardmember can cancel his/her participation in the Campaign subject to UOB Malaysia's receipt of a written or verbal notice made to UOB's Customer Service from the Cardmember. The Cardmember has to provide notice to UOB Malaysia before next monthly Statement of Account generated after Campaign application is approved either by **ANY** of the following methods:
    - (a) email to uobcustomerservice@uob.com.my
    - (b) contacting UOB Contact Centre at 03-26128 121

However, upon such cancellation of Cardmembers participation in the Campaign, the outstanding of the Eligible Spend amount converted shall immediately become due and payable by the Cardmember as an outstanding amount in the Cardmember's Statement of Account.

15. For avoidance of doubt, Cardmember can apply for the Campaign more than once, subject to the Cardmember's eligibility under the terms and conditions in this document and UOB Malaysia's approval.
16. Upon the occurrence of **ANY** of the following events:
  - (a) there is a breach of these terms and conditions.
  - (b) an event of default occurs pursuant to the Cardmember Agreement.
  - (c) there is a delay or failure to pay the Payment Instalment or any sum due under the Campaign.
  - (d) there is a failure to pay any money due and payable to UOB Malaysia under any banking/credit facilities.
  - (e) there is failure to discharge any obligation or liability owing to UOB Malaysia from time to time for any banking/credit facilities.
  - (f) the Campaign is terminated for any reasons whatsoever.
  - (g) the Card is terminated or the Card account is closed for any reason whatsoever prior to full settlement of all amount owing to UOB under the Card / Card account.
  - (h) it becomes impossible or unlawful for UOB Malaysia to make available or continue to make available the Campaign.

The total outstanding amount under the Campaign and any applicable finance and late payment charges shall immediately be due and payable in accordance with the Cardmember Agreement. Such default shall also entitle UOB Malaysia to cancel, revoke, suspend or restrict the use of the Card, and to consolidate all outstanding amounts into the principal Card account (if applicable).

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

17. 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, including any amendments or variations to it 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 these terms and conditions and the Cardmember Agreement in relation to this Campaign, these terms and conditions shall prevail.
18. Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Cardmembers do not understand.
19. UOB Malaysia shall not be responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, Mastercard Worldwide, merchant establishments, postal or telecommunication authorities or any party in which may result in the Cardmembers' eligibility to the Campaign and/or failing to be entitled to the EPP under this Campaign.
20. The records of transactions maintained by UOB Malaysia and UOB Malaysia's decision on all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on the Cardmembers. UOB Malaysia shall not be obliged to give any reasons or enter into any correspondence with any person(s) or any party(ies) on any matter concerning the Campaign. No appeals or correspondence from any Cardmembers will be entertained.
21. UOB Malaysia makes no representation or warranties with respect to items purchased under the Campaign, and in particular, makes no warranties with respect to the quality or suitability for any purpose. The Cardmember shall resolve all disputes or differences on the quality or quantity or fitness for purpose of the goods or services with the respective merchant directly. UOB Malaysia will not be held liable for any inadequate, damaged or defective merchandise/goods or services or for any dispute between the Cardmember and the merchant.

22. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of the Campaign and/or the EPP offered which is published in any mass 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 Cardmembers and/or any third parties resulting directly or indirectly from the Campaign and/or the EPP, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign and/or the EPP under this Campaign
24. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or willful misconduct, UOB Malaysia 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 EPP under this Campaign.
25. 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.
26. UOB Malaysia 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 UOB's website, displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account and any other manner as determined by UOB Malaysia from time to time.
27. 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, cancellation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the Cardmembers to any claim or compensation against UOB Malaysia 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 due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign and/or the EPP under this Campaign.
28. 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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