

**UNIRINGGIT YEAR END SLASH 2021
TERMS & CONDITIONS
UOB CREDIT AND/OR DEBIT CARD (“CARD”)**

Eligibility

United Overseas Bank (Malaysia) Bhd (271809-K) (“UOB Malaysia”) “UNIRinggit Year End Slash 2021” (“Campaign”) is open to all eligible principal UOB Malaysia Credit Cardmembers hereinafter referred to as (“Eligible Cardmembers”)

- a. whose account(s) with UOB Malaysia are current, subsisting and not in default in any manner as may be determined by UOB Malaysia; and/or
- b. who are not in breach of the UOB Malaysia Visa and MasterCard Cardmember Agreement (“Cardmember Agreement”).

The following shall not be eligible to participate in this Campaign:

- a. All UOB Malaysia Debit, Corporate, Purchasing and Private Label Cardmembers;
- b. Cardmembers who hold UOB Visa ONE Classic, UOB Visa ONE Platinum, UOB Visa/ MasterCard VOX or UOB Club Cards;
- c. Cardmembers whose account(s) are terminated, suspended or cancelled within the Campaign Period;
- d. Cardmembers who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them; or
- e. Cardmembers whose account(s) held with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia.

Campaign Period

1. The Campaign period will run from **12 August 2021 to 31 December 2021** (both dates inclusive), unless otherwise notified by UOB Malaysia (“Campaign Period”).

Campaign Mechanics

2. To participate in this Campaign, Eligible Cardmember is required to perform one (1) product redemption for UNIRinggit Rewards Programme at www.unirm.my excluding SST, Airmiles, Annual Fee, RM100 Cashback, voucher and e-voucher redemptions (“Qualification Criteria”). By fulfilling the Qualification Criteria, Eligible Cardmember shall earn one (1) entry per redemption to the Lucky Draw held by DCR Marketing Sdn Bhd (“Eligible Entry”).

Eligible Entry

Scenarios	Types of Redemption	Physical Item/Voucher/Airmiles	Eligible Entry
1	UNIRinggit redemptions	Physical Item x 1	1
2	UNIRinggit redemptions	Voucher	0
3	UNIRinggit redemptions	Airmiles	0
4	UNIRinggit redemptions	SST, Annual Fee & RM100 Cashback	0
5	Fast Track redemptions	Physical Items + RM	1
6	UNIRinggit redemptions	Physical Items x 2	1

3. Subject to the terms and conditions set out herein, each Eligible Cardmember will be eligible to win a maximum of one (1) Prize every month under this Campaign. For avoidance of doubt, Eligible Cardmember can win up to five (5) Prizes throughout the Campaign Period.
4. Winners: -
 - a) The Lucky Draw will be held at DCR Marketing Sdn Bhd (718792-P).
C-3-03, Capital 3, Oasis Square, No. 2, Jalan PJU 1A/7A, Ara Damansara, 47301 Petaling Jaya, Selangor.

- b) Multiple entries are allowed. However, each Eligible Cardmember will only be eligible to win one (1) Prize during the Participating Month. In the event entries from the same Eligible Cardmember is drawn more than once, only the first drawn entry will be valid.
 - c) The Prizes are neither transferable nor exchangeable for other goods or cash, whether in part or in full.
 - d) The redemption of the Prizes is subject to the terms and conditions as may be imposed by the respective organisers/merchants. Any dispute about the quality or service standard pertaining to the redemption of the Prizes(s) must be resolved directly with the organisers/merchants.
5. All Winners will be notified for fulfillment of the Prizes either in writing, SMS or via telephone by UOB Malaysia within two (2) weeks from the end of every Participating Month as Table A.

Table A

Participating Month	Announcement Date	Monthly Lucky Draw
12 th August 2021 – 31 st August 2021	Before 15 th Sep 2021	5 x RM50 Dreamshop Digital Voucher
1 st September 2021 – 30 th September 2021	Before 15 th Oct 2021	5 x RM50 Dreamshop Digital Voucher
1 st October 2021 – 31 st October 2021	Before 15 th Nov 2021	5 x RM50 Dreamshop Digital Voucher
1 st November 2021 – 30 th November 2021	Before 15 th Dec 2021	5 x RM50 Dreamshop Digital Voucher
1 st December 2021 – 31 st December 2021	Before 15 th Jan 2022	5 x RM50 Dreamshop Digital Voucher

6. The maximum lucky draw Prizes allocation per Participating Month for this Campaign is set out in Table A.
7. At the time of awarding the UNIRinggit, the Cardmembers' Credit Card account must be current, valid, subsisting and in good credit standing as may be determined by UOB Malaysia and not in breach of any of the terms and conditions contained in the UOB Malaysia Visa/MasterCard Cardmember Agreement ("Cardmember Agreement").
8. Any props, accessories or equipment featured in this Campaign in all printed materials, website or UOB Malaysia branches are for decorative purposes only and shall not form part of the Campaign.

General Terms and Conditions

9. By participating in this Campaign, the Eligible Cardmembers agree to be bound by these terms and conditions, Terms and Conditions Governing Accounts and Services (Conventional Banking), Terms and Conditions Governing Islamic Accounts and Services and UOB VISA/MASTERCARD Cardmember Agreement ("Cardmember Agreement") (collectively "Generic T&Cs") 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 Eligible Cardmembers. If there is any inconsistency between these terms and conditions and the Generic T&Cs, these terms and conditions shall prevail.
10. Eligible Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Eligible Cardmembers do not understand.
11. This Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or gift shall be given to the Eligible Cardmembers in addition to this Campaign.
12. The record 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 Cardmembers. 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.
13. UOB Malaysia 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 rewards under the Campaign.

14. 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, 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 in respect of this Campaign.
15. 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.
16. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Cardmembers or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
17. 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.
18. 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 Eligible Cardmembers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Cardmembers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
19. 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 Cardmembers 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.
20. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardmembers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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