

**0% INSTALMENT PAYMENT PLAN CASHBACK CAMPAIGN**  
**(9 February 2024 to 30 April 2024)**  
United Overseas Bank (Malaysia) Bhd  
Terms and Conditions

This "0% Instalment Payment Plan Cashback Campaign" ("Campaign") is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia" or "the Bank") which will run from 9 February 2024 at 00.00 hours (12.00 AM Malaysian time) to 30 April 2024 (11.59pm Malaysia time) (both dates inclusive) or such other dates as may be determined by the Bank from time to time with prior notice to you ("Campaign Period").

#### ELIGIBILITY TO PARTICIPATE

1. This Campaign is open to all UOB Malaysia individual customers who meet **ALL** of the following conditions:
  - a) Who holds the UOB MasterCard/Visa Credit Card ("Eligible UOB Credit Card") and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia, and not in breach of the UOB Mastercard/Visa Cardmember Agreement ("Cardmember Agreement") and UOB Malaysia Credit Cards terms and conditions for the Eligible UOB Credit Cards; or
  - b) Cardmember is required to enroll (using the cardmember's mobile numbers as per UOB Malaysia's record only) in order to participate in this Campaign through the short message service ("SMS") sent by UOB Malaysia or Campaign Promo Page on UOB Malaysia Website.

(Cardmember who fulfill the above criteria shall hereinafter referred to as "Eligible Customers").
2. Eligible Customers shall not be eligible to participate in this Campaign if they fall within ANY of the following:
  - a) UOB Malaysia staff who are directly involved in organizing the Campaign
  - b) Transaction made using any of the following UOB Commercial Cards by Eligible Customer:
    - UOB Malaysia Business Card,
    - UOB Malaysia Corporate Card,
    - UOB Malaysia Commercial Card
    - UOB Malaysia Purchasing Card and
    - UOB Malaysia Private Label Card.
  - c) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

- d) Customers whose participating Credit Card account held with UOB Malaysia are terminated, closed, delinquent, pledged, charged or assigned under loan/financing facilities or unsatisfactorily conducted as determined by UOB Malaysia within the Campaign Period.
- 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 Customer, corporate and commercial customers.

### Campaign Mechanic and Qualifying Criteria

3. This Campaign will consist of two (2) sub-campaign as stated below:-

a) Daily Cashback

Eligible Customers will be eligible to receive RM25 cashback ("Daily Cashback") for every block of RM1,000 of 0% Instalment Payment Plan ("0% IPP") spend in single receipt (subject to capping).

b) Bonus Cashback

First 25 Eligible Customers who meets a minimum qualifying 0% IPP spend of RM10,000 in single receipt on campaign day will be rewarded with RM250 cashback ("Bonus Cashback").

(Daily Cashback and Bonus Cashback shall collectively referred as "Cashback").

### Enrolment

4. To participate, Eligible Customers are required to enroll via SMS (using Customer's mobile number in UOB Malaysia records) during the Campaign Period as per the enrolment process sets out below:

a) Eligible Customers who receives an SMS and/or electronic direct mailer ("EDM") invitation from UOBM must follow the instructions provided in the SMS and/or EDM to enroll. The SMS and/or EDM will be sent to Eligible Customer's latest mobile numbers and/or latest email address recorded in UOBM's system; or

b) Eligible Customers who do not received an SMS and/or EDM invitation from UOBM can SMS to 66300 with the message: UOBPG.

5. Eligible Customers are only required to enroll one (1)-time to participate throughout the Campaign Period. Eligible Customer will be entitled to participate from the day of successful enrolment. The summary of the Cashback that may be earned are as illustrated in Table A below:

Eligible Customer successfully enrolled on date:	Eligibility	
	Daily Cashback	Bonus Cashback
15 February 2024	From 15 February 2024 onwards	
3 March 2024	From 3 March 2023 onwards	

6. Standard telecommunication charges will apply for each SMS send and such charges shall be borne by the Eligible Customers.
7. UOB Malaysia is not responsible for, nor does it have any control whatsoever over SMS traffic, network failure and/or interruptions on the part of respective telecommunications service providers (Telco's) or for any other reason(s) beyond UOB Malaysia's reasonable controls which results in the delay of the invitation SMS.
8. Upon successful enrolment, the Eligible Customers will received a confirmation of enrolment through SMS. The enrolment is deemed as not successful if the Eligible Customers does not receive any confirmation or acknowledgment on the day of the enrolment for this Campaign from UOB Malaysia.
9. Upon successful enrolment, Eligible Customer must spend with their Eligible UOB Credit Card based on the Qualifying 0% IPP Spend criteria below in order to earn Cashback during the Campaign Period.

## Campaign Mechanics and Qualifying Criteria

### A) QUALIFYING CRITERIA

#### Qualifying Spend

10. Qualifying "0% IPP Spend" means an instalment plan available for Eligible Customer who make purchases of goods and/or services using Eligible UOB Credit Card from the selected Instalment Payment Plan Merchant ("IPP Merchant") which facilitated by UOB Malaysia and/or by Pinelab, to pays for such purchase, whether wholly or partly by such instalment.
11. "IPP Merchants" refers to approved merchant acquired either by: -
  - a) UOB Malaysia; or
  - b) Pine Labs

To avoidance of doubt, Pine Labs refers to Pine Payment Solutions Sdn. Bhd. (Company Name. 201601031792 (1202733-A) is a leading payments solution provider, providing financing and last-mile retail transaction technology to merchants and POS credit card terminals.
12. 0% IPP spend that meet the following criteria:
  - a) Spend must be transacted using valid Eligible UOB Credit Card in local currency at

- selected IPP Merchants.
- b) Minimum 0% IPP spend amount of RM1,000 in single transactions;
  - c) 0% IPP purchase made during the Campaign Period must be captured by the UOB Malaysia's system and the instalment posted not later than 7th from the end of the Campaign Period.
13. Qualifying Spend shall **NOT** include the following:
- a) Instalments paid under Cash Advance, Flexi-Credit Plans, Easi-Payment Plan purchases, Auto Balance Conversion, Balance Transfer, Balance Conversion; or
  - b) Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.); or
  - c) Void transactions; or
  - d) Reversals or refunds; or
  - e) Any taxes or levies; or
  - f) Such other transactions as UOB Malaysia may determine.
14. Qualifying Spend commences on 9 February 2024 at 00:00 hours (12.00 AM Malaysian time) and ends on 30 April 2024 at 23:59 hours (11.59pm Malaysian time).
15. In accordance to the respective Campaign Period, the Qualifying 0% IPP Spend made during the Campaign Period must be captured by the UOB Malaysia's system and posted not later than 7<sup>th</sup> from the end of the Campaign Period.
16. Qualifying 0% IPP Spend performed by supplementary credit card will be combined with its principal credit card for the purpose of this Campaign. For the avoidance of doubt, only the principal Cardholder will be eligible to receive the Cashback.

Daily Cashback

17. As per Table A below, Eligible Customers who satisfy the condition of Qualifying 0% IPP Spend will be eligible for the Daily Cashback as stated in below table.

Table A: Daily Cashback			
Spend Requirement	Daily Cashback	Daily Cashback Capping	Daily Cashback Pool
Every block of RM1,000 Qualifying 0% IPP spend in single receipt	RM25	RM250 per customer per Campaign Day	RM6,500 per Campaign Day

18. The Cashback amount will be awarded to the Eligible Customer based on the 0% IPP spend amount shown on the credit card slip.

Example:

Table B: 0% IPP Spend Illustration		
Scenario	0% IPP Amount	Eligible Daily Cashback
1	Eligible customer purchase a TV on 1 March 2024 for the amount of RM3,000 at Harvey Norman with 0% IPP.	RM75.00
2	Eligible customer purchase an Apple product on 5 March 2024 for the amount of RM9,500 at Machines with 0% IPP	RM225.00
3	Eligible customer purchase a watch on 20 March 2024 for an amount of RM15,800 at The Hour Glass with 0% IPP	RM250.00

19. Total Cashback available for this Daily Cashback is capped at RM6,500 per day and RM 533,000 throughout the Campaign Period (Total of 82 days). The Cashback will be awarded to Eligible Customers who meets the Qualifying 0% IPP Spend(s) on a first-come, first-served i.e. earlier 0% IPP spend (based on time stamp) with a successful conversion will be awarded with Daily Cashback.
20. In the event UOB Malaysia is required to choose the final transaction eligible for Daily Cashback and there are multiple 0% IPP with same time stamp (a tie), IPP spend with highest amount will be considered and rewarded for the Daily Cashback.
21. Subject to this Terms and Conditions, Each Eligible Customers will be entitled to be rewarded with a maximum of RM250 Daily cashback per Campaign day. Campaign day is defined from 00:00 hours (12.00 AM Malaysian time) to 23:59 (11.59pm Malaysia time) hours of the day.
22. The Daily Cashback shall be awarded on a first come, first served basis until the pool is fully exhausted. Any unexhausted Daily Cashback will NOT be roll over to the next day.
23. The Daily Cashback will be credited to the principal card that Eligible Customer used to transact within 8 weeks after the end of the Campaign Month as defined in following table C.

Table C : Campaign Month	
Campaign Month	Period for each Campaign Month
Month 1	9 February to 29 February 2024
Month 2	1 March to 31 March 2024
Month 3	1 April to 30 April 2024

24. If the transaction is made under the supplementary card the Daily Cashback will be credited to the principal card account. The Daily Cashback will be reflected in Eligible Customer's monthly statement.
25. The Daily Cashback are non-transferable to any other party or parties and is not exchangeable for cash, credit or other goods, whether in part or in full.

**Bonus Cashback**

26. The first 25 Eligible Customers in a Campaign Day, who make a minimum 0% IPP purchase of RM10,000 in a single receipt will be rewarded with a Bonus Cashback as shown in Table D below.:

Table D: Bonus Cashback			
Spend Requirement	Bonus Cashback	Bonus Cashback Capping	Bonus Cashback Pool
RM10,000 0% IPP spend in single receipt	RM250	RM250 per customer per campaign day	RM6,250 per Campaign Day

27. Total cashback available for the Bonus Cashback is capped at RM6,250 per campaign day and RM512,500 throughout the Campaign Period. .
28. The Bonus Cashback will be in addition to the Daily Cashback which the Eligible Customer can be rewarded with both Bonus Cashback and Daily Cashback subject to Cashback Pool availability i.e. if Eligible Customer 0% IPP spending is RM10,000, Eligible Customer may be rewarded with Daily Cashback of RM250 and Bonus Cashback of RM250.
29. Qualifying 0% IPP Spend will be calculated on a customer level, meaning that if an Eligible Customers holds multiple Eligible Cards, transactions made using more than one or all Eligible Cards, including supplementary card(s) throughout the Campaign Period, captured in the Bank's system and posted in their monthly statement no later than 7 May 2024 will be included in the computation of the principal Eligible Customers Qualifying 0% IPP Spend.
30. Subject to this Terms and Conditions, Eligible Customers is only eligible to a maximum of one (1) Bonus Cashback throughout the Campaign day. Campaign day is defined from 00:00 hours (12.00 AM Malaysian time) to 23:59 (11.59pm Malaysia time) hours of the day.
31. In the event UOB Malaysia is required to choose the final transaction eligible for Daily Cashback and there are multiple 0% IPP with same time stamp (a tie), IPP spend with highest amount will be considered and rewarded for the Daily Cashback.

32. The Bonus Cashback shall be awarded on a first come, first served basis until the pool is fully exhausted. Any unexhausted Bonus Cashback will NOT be roll over to the next day.
33. The Bonus Cashback will be credited to the principal card that Eligible Customer used to transact within 8 weeks after the end of the Campaign Month as defined in following table C.
34. The following additional terms and conditions shall apply to the Cashback:-
  - a) Cashback is not transferable or exchangeable for cash or credit in kind;
  - b) If there is any dispute or non-receipt of Cashback, the Eligible Customers shall contact the Bank by 31 July 2024 at the latest to request for an inquiry. No request for any inquiry will be entertained after 31 July 2024.
  - c) Supplementary Customers are not entitled to receive the Cashback, Cashback received by such supplementary Customers, if any, will be given to principal Customers.
35. For the avoidance of doubt, the account(s) of the Eligible UOB Credit Card(s) must be in good standing at all times as determined by the Bank and not in breach of any of these terms and conditions and any of the terms and conditions of the Card Terms and Conditions. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Customer receive the cash back, the cash back shall be forfeited with no compensation or payment whatsoever.
36. The Bank has the right to forfeit the Daily Cashback and/or the Bonus Cashback should the 0% IPP purchase was cancelled prior to the fulfillment.

## GENERAL TERMS AND CONDITIONS

37. By participating in this Campaign, the Eligible Customers agree to be bound by this terms and conditions and ALL of the following terms and conditions where applicable, including but not limited to:
  - a) The terms and conditions governing the operation of any account(s) with UOB Malaysia, including but not limited to the UOB Terms and Conditions Governing Accounts and Services (Conventional Banking) (the terms and conditions listed above shall include any amendments or variations to them respectively);
  - b) UOB Malaysia Visa/Mastercard Cardmember Agreement;
  - c) UOB Malaysia Credit Cards terms and conditions for the Eligible Cards;
  - d) UOBM 0% Interest Instalment Payment Plan; and/or
  - e) UOBM 0% Interest Off Us Instalment Payment PlanThe terms and conditions listed above shall include any amendments or variations to them respectively and the decision of UOB Malaysia in connection with any matter relating to the Campaign shall be final, conclusive and binding on the Eligible

Customers. If there is any inconsistency between this terms and conditions and the terms and conditions listed above in relation to this Campaign, this terms and conditions will prevail.

38. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
39. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Customers in addition to this Campaign.
40. The records 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 Customers. Save for manifest error (for example, discrepancies in transactions) or fraud, UOB Malaysia will not be obliged to entertain enquiries or appeals in respect of this Campaign.
41. 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 Customer failing to be entitled to the rewards under the Campaign.
42. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or wilful 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.
43. 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.
44. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.
45. 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, cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the Eligible Customers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
46. 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 Customers 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.

47. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

**[END]**