

2023 MID-YEAR SPEND & WIN CAMPAIGN
(18 May 2023 – 31 August 2023)
United Overseas Bank (Malaysia) Berhad
Terms & Conditions

This “2023 Mid-Year Spend & Win Campaign” [also known as 2023 Mid –Year Spend Campaign] (“Campaign”) is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“UOB Malaysia”) which will run from 18 May 2023 to 31 August 2023 (both dates inclusive) or such other dates as may be determined by UOB Malaysia from time to time with prior notice to you (“Campaign Period”).

ELIGIBILITY TO PARTICIPATE

1. This Campaign is open to all new and existing UOB Malaysia individual customers who meet **ALL** of the following conditions:
 - a) Who holds the principal and/or supplementary UOB MasterCard/Visa 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”); or
 - b) Who applies for a new principal and/or supplementary UOB Visa/MasterCard Credit Card within the Campaign Period; or
 - c) New or existing UOB Malaysia customer who holds Debit MasterCard.Hereinafter customers to be referred as “Eligible Cardmembers”.

2. Cardmembers 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) Non-individual Cardmembers of UOB Malaysia or Cardmembers holding any of the following UOB Commercial Cards:
 - UOB Platinum Business Card,
 - UOB Corporate Card,
 - UOB Purchasing Card and
 - UOB World Business Mastercard.
 - 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 Account, Participating Credit Card or Participating Debit Card held with UOB Malaysia are terminated, closed, delinquent 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 Cardmembers.

3. All employees (including permanent, contract or temporary staffs) of UOBM, UOBM's subsidiary(ies) and UOBM's related company(ies) shall not be eligible to win Grand Prize.

Campaign Mechanics and Qualifying Criteria

4. This Campaign will consist of four (4) sub-campaigns as stated below: -
 - a. Grand Prizes
10 Eligible Cardmembers will stand a chance to win an Singapore Airlines Flight Ticket - Economy Flexi Fare Family type ticket to Barcelona for 2 pax and RM5,000 cashback.
 - b. Monthly Prizes
200 Eligible cardmembers with highest cumulative travel and overseas spend in a campaign month will be rewarded with Apple AirPods 3rd generation (MagSafe) with Limited Edition Paul Smith AirPods case.
 - c. Weekly Prizes
20 Eligible Cardmembers with highest cumulative eligible spend in a campaign week will be rewarded with RM500 cash back.
 - d. Daily Prizes
20 Eligible Cardmembers with highest entries in a day will be rewarded with RM200 cash back

ELIGIBLE SPEND

5. Eligible spend means any spending using valid UOB Visa/MasterCard Credit Card and/or UOB Debit MasterCard either in local or foreign currency ("Eligible Spend"). In the event that any Eligible Spend is made in a foreign currency other than Ringgit Malaysia, UOB Malaysia's prevailing exchange rate shall apply.
6. Eligible Spend shall **NOT** include the following:
 - a) Instalments paid under Cash Advance, Flexi-Credit Plans and Easi Payment Plan purchases, Auto Balance Conversion, Balance Conversion; or
 - b) Balance Transfer; or
 - c) Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.); or
 - d) Void transactions; or
 - e) Reversals or refunds; or
 - f) Any taxes or levies; or
 - g) Such other transactions as UOB Malaysia may determine.
7. Eligible Spend commences on 18 May 2023 at 00:00 hours (12.00 AM Malaysian time) and ends on 31 August 2023 at 23:59 hours (11.59pm Malaysian time).
8. In accordance to the respective Campaign Period, the Eligible Spend made during the Campaign

Period must be captured by the UOB Malaysia's system and posted not later than 7th from the end of the Campaign Period.

9. Eligible Spend performed by supplementary credit card will be combined with its principal credit card in determining the total Eligible Spend for the purpose of this Campaign. For the avoidance of doubt, only the principal Cardmember will be eligible to receive the Prize.
10. UOB Debit Card linked to Islamic current/savings account shall be subject to its terms and conditions for the purchase of Shariah Compliant goods and services only.

ENTRIES

11. Customer who fulfil the Eligible Spend will earned entries ("Entries") for the purpose of:
 - a) shortlisting Grand Prize winners and
 - b) identifying Daily Prize winners
12. Eligible Cardmember can earn entries within Campaign Period from the following categories:

TABLE 1: Mechanic / Criteria to earn Entries		
Categories	Mechanic / Criteria	Entries
All eligible spend made in Ringgit Malaysia (i.e. local spend)	For every RM50 local spend in a single transaction	1 ¹
All eligible spend that is not made in Ringgit Malaysia ² (i.e. overseas spend)	For every RM50 overseas spend in a single transaction	5
New application/ booking	For each successful new application/booking on following: <ul style="list-style-type: none"> • Instalment Payment Plan (IPP) • Easi-Payment Plan (EPP) • Flexi Credit Plan • CreditShield Plus • Credit Limit Increase • UOB Credit Card application³ (applicable to both Principal and Supplementary Credit 	10

Note:

- ¹Entries with decimal points will be rounded down to the nearest number i.e. 10.7 entries rounded down to 10 entries and 15.1 entries to 15 entries.
- ²The amount of such transactions shall be converted to Ringgit Malaysia based on UOB

Malaysia's prevailing foreign exchange rate for Entries calculation.

- ³Must be approved and activated with at least one (1) Eligible Spend within the Campaign Period.
13. Eligible Cardmember who has accumulated Eligible Spend of RM5,000 (or its equivalent in foreign currency) and above in a day excluding spend from auto-billing / recurring transactions, will be eligible for **two (2) times** of the total Entries earned for the day. For avoidance of doubt, the total Entries earned for the day refers to the accumulation of the Entries earned from categories stated in Table 5 below.

Note: Auto-billing/recurring transaction refer to an instruction from or authorized by Principal or Supplementary Cardmember to a merchant to charge an amount to your UOB Credit Card account recurring basis.

14. All related UOB credit cards and/or Debit Mastercard which include Principal Credit Card(s) and Supplementary Credit Card(s) and/or Debit Mastercard shall be automatically tracked for the purposes of this Campaign. If the Eligible Cardmember has multiple UOB Credit Cards and/or Debit Mastercard, the Eligible Spend(s) and/or Entries made on all his/her UOB Credit Cards and/or Debit Mastercard including principal and supplementary shall be consolidated and not be viewed individually.
15. For Cardmembers holding multiple cards with UOB Malaysia and/or Citi, Eligible Spend(s) and/or Entries made on all his/her UOB & Citi Credit cards including supplementary card(s) will be consolidated.
16. The tabulation of Entries for each Eligible Spend(s) shall be based on those transacted within the Campaign Period and posted no later than 7th from the end of the Campaign Period.

THE PRIZES

17. Subject to each sub-campaigns mechanics, Eligible cardmember(s) will stand a chance to win the following prizes as stated in Table 2 below:

Table 2: Campaign Prizes			
Types	Prizes	Quantity	Campaign Mechanic
Grand Prizes	Singapore Airlines Flight Ticket - Economy Flexi Fare Family type to Barcelona for 2 pax and cash back of RM5,000	10 units	Subject to the mechanic applicable for the Grand Prize, there will be a total of 10 Grand Prize winners throughout the Campaign Period

Monthly Prizes	Apple AirPods 3rd generation (MagSafe) with Limited Edition Paul Smith AirPods Case	200 units per campaign month	200 Eligible Cardmembers with highest cumulative spend in travel categories and foreign currencies in a Campaign Month (as stated in Table 3 below) will be rewarded with a Monthly Prize
Weekly Prizes	RM500 cashback	20 units per campaign week	20 Eligible Cardmembers with highest cumulative eligible spend in a Campaign Week (as stated in Table 3 below) will be rewarded with a Weekly Prize
Daily Prizes	RM200 cashback	20 units per day	20 Eligible Cardmembers with highest cumulative entries in a day will be rewarded with a Daily Prize

PRIZE MECHANICS AND FULFILLMENTS

18. Daily Prizes

- a) The Daily Prize is **RM200 cashback** and there will be total of 20 Daily Prizes allocated for each day which will be 2,120 units of Daily Prizes (i.e. RM424,000 cashback) throughout the Campaign Period.
- b) 20 Eligible Cardmembers with highest cumulative Entries in a day will win a Daily Prize (“Daily Winners”).
- c) Eligible Cardmember can only win one (1) Daily Prize in a day.
- d) In the event of a tie for the last Daily Winners, the earlier timestamp to achieve the highest cumulative Entries will be taken into account in determining the Daily Winner.
- e) The cashback will be credited into Daily Winner’s principal card that with highest Eligible Spend within twelve (12) weeks from the end of each Campaign Month and shall reflect in Daily Winner’s card statement accordingly. The contents of the card statement showing the cashback shall be treated as correct and conclusive evidence of Daily Winner’s receipt of the cashback. In the event Daily Winner has multiple card accounts, the cashback will be credited to the principal card that with highest Eligible Spend.
- f) The cash back awarded are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.

19. Weekly Prizes

- a) The Weekly Prize is **RM500 cashback** and there will be total of 20 Weekly Prizes allocated for each Campaign Week which will be 300 units of Weekly Prizes (i.e. RM150,000

cashback) throughout the Campaign Period. The total weeks throughout the Campaign Period as defined below (“Campaign Week”).

Table 3: Campaign Weeks	
Campaign Week	Period
1	18 May – 28 May 2023
2	29 May – 4 June 2023
3	5 June –11 June 2023
4	12 June – 18 June 2023
5	19 June – 25 June 2023
6	26 June – 2 July 2023
7	3 July – 9 July 2023
8	10 July – 16 July 2023
9	17 July – 23 July 2023
10	24 July – 30 July 2023
11	31 July – 6 August 2023
12	7 August – 13 August 2023
13	14 August – 20 August 2023
14	21 August – 27 August 2023
15	28 August – 31 August 2023

- b) 20 Eligible Cardmembers with highest cumulative Eligible Spend in a Campaign Week during the Campaign Period will win a Weekly Prize (“Weekly Winners”).
- c) Eligible Cardmember can only win one (1) Weekly Prize in each Campaign Week.
- d) In the event of a tie for the last Weekly Winners, the earlier timestamp to achieve the highest cumulative Eligible Spend will be taken into account in determining the Weekly Winner.
- e) The cashback will be credited into Weekly Winner’s principal card that with highest Eligible Spend within twelve (12) weeks from the end of each Campaign Month and shall reflect in Weekly Winner’s card statement accordingly. The contents of the card statement showing the cashback shall be treated as correct and conclusive evidence of Weekly Winner’s receipt of the cashback. In the event Weekly Winner has multiple card accounts, the cashback will be credited to the principal card that with highest Eligible Spend.
- f) The cash back awarded are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.

20. **Monthly Prizes**

- a) The Monthly Prize is **Apple AirPods 3rd generation (MagSafe) with Limited Edition Paul Smith AirPods Case** and there will be a total of 200 units of Monthly Prizes allocated for each Campaign Month which will be 600 units of Monthly Prizes throughout the Campaign Period.

The Campaign Month defined below (“Campaign Month”).

Table 4: Campaign Months	
Campaign Month	Period
1	18 May – 30 June 2023
2	1 July 2023 – 31 July 2023
3	1 August – 31 August 2023

- b) 200 Eligible Cardmembers with highest cumulative travel and overseas spend in a Campaign Month will win a Monthly Prize (“Monthly Winners”).
- c) For avoidance of doubt, travel and overseas spend means any spend which is made with a valid UOB Visa/MasterCard Credit Card and/or UOB Debit MasterCard during the Campaign Period that:
 - i. Falls within the Merchant Category Codes (“MCC”) and MCC description as stated in Table 5 below and retail spend billed in foreign currency (“Overseas Spend”) exclude transactions set out in Clause 6 above.

TABLE 5: Travel and Overseas			
Type of Spend	Spend Categories	Eligible Merchant Category Codes (¹ MCCs)	MCC Descriptions
Travel Spend	Travel	3000 – 3299, 4511	Airlines
		3500 – 3999, 7011	Lodging – Hotels, Motel, Resorts
		4722, 4723	Tourist Attractions and Exhibits
Overseas Spend	All Categories	NA	NA

¹MCC or ‘Merchant Category Code’ is a four-digit number for retail financial service to classify of the merchants by the type of goods or services they provided. For avoidance of any doubt, any Merchant’s registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchants’ respective acquiring bank. Neither UOB Malaysia nor its affiliates or subsidiaries determine the merchants’ MCC. UOB Malaysia shall not be liable whatsoever relating to the categorization of merchants’ MCC.

- ii. successfully charged and posted to Eligible Cardmember’s Card Account.
- d) Eligible Cardmember can only win one (1) Monthly Prize in each Campaign Month.
- e) In the event of a tie for last Monthly Winners, the earlier timestamp to achieve the highest cumulative travel and overseas spend will be taken into account in determining the Monthly Winner.
- f) The Monthly Winners will be notified by UOB Malaysia via short message service (“SMS”) and/or electronic direct mailer (“Email”) at the mobile phone numbers and/or email address maintained in UOB Malaysia’s system, within twelve (12) weeks from the end of each Campaign Month (“notification”). Such notification will be sent to the principal Eligible Cardmembers.

- g) The Monthly Prizes will be sent to Monthly Winners by 30 November 2023, whereby the Prize shall be sent to Monthly Winner's registered mailing address as per UOB Malaysia's system and records.
- h) The awarded Monthly Prize is non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.

21. **Grand Prizes**

- a) The Grand Prize consist of **Singapore Airlines Flight Ticket - Economy Flexi Fare Family type ticket to Barcelona for 2 pax and cash back of RM5,000** which there will be a total of ten (10) Grand Prizes allocated throughout the Campaign Period.
- b) Eligible Cardmembers stand a chance to win Grand Prize with the entries earned.
- c) Eligible Cardmembers can only win one (1) Grand Prize throughout the Campaign Period ("Grand Prize Winner").
- d) Based on the Eligible Entry(ies) allocated, one hundred (100) Eligible Cardmembers will be selected by UOB Malaysia's randomizer program for the Grand Prize following the process below:
 - i. the selected Eligible Cardmembers will be contacted by UOB Malaysia via SMS at the mobile phone numbers registered in UOB Malaysia's system and records to answer one (1) question. For avoidance of doubt, such SMS will be sent mobile phone number of principal Eligible Cardmembers.
 - ii. the first ten (10) selected Eligible Cardmembers who reply the SMS with the correct answer and in the fastest time within the stipulated date/time shall be deemed as the "Grand Prize Winner".
 - iii. If any Eligible Cardmember is unable to answer the question correctly or does not reply the aforesaid SMS within the stipulated date/time, he/she will be withdrawn as the Shortlisted Eligible Cardmember by UOB Malaysia and the next Eligible Cardmember in sequence will be shortlisted.
 - iv. If an Eligible Cardmember sends more than one SMS, only the first SMS received by UOB Malaysia will be counted. Standard telecommunication charges to reply to the SMS Q&A will apply.
 - v. UOB Malaysia is not responsible for, nor it have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective telecommunications service providers or UOB Malaysia's SMS vendor for any other reason(s) whatsoever resulting in the delay of the SMS during the SMS Q&A.
 - vi. Each Eligible Cardmember can only be shortlisted once (1) throughout the Campaign Period.
 - vii. Standard telecommunication charges will apply for each SMS sent out by Shortlisted Eligible Cardmembers and such charges shall be borne by the Shortlisted Eligible Cardmembers.
 - viii. In the event of a tie, the earlier timestamp of the Eligible Cardmember achieving the highest Entries will be taken into account in determining the Grand Prize Winner.
- e) The cashback will be credited into the Grand Prize Winner's principal card within twelve (12) weeks from the end of Campaign Period and shall reflect in the Grand Prize Winner's card statement accordingly. The contents of the card statement showing the cashback shall be treated as correct and conclusive evidence of the Grand Prize Winner's receipt of the cashback.

In the event the Grand Prize has multiple card accounts, the cashback will be credited to the principal card that with highest Eligible Spend.

- f) The cash back awarded are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
- g) Fulfilment of Flight Tickets will be done within twelve (12) weeks from the end of Campaign Period whereby:
- i. The Grand Prize Winner will receive the notification from UOB Malaysia via SMS and/or Email sent to the Grand Prize Winner's mobile number and/or email address as registered in UOB Malaysia's system on the confirmation of winning;
 - ii. Unique Air Tickets redemption code, redemption period and travel period will be included in the notification for the Grand Prize Winner for Flight Ticket redemption with Singapore Airlines ("Appointed Airline");
 - iii. The Flight Tickets of the Grand Prize is only valid for travel on Singapore Airlines and Scoot (SQ & TR flights)
 - departing from Kuala Lumpur or Penang with Singapore Airlines, or
 - departing from Ipoh, Kota Kinabalu, Kuching, Langkawi, or Miri with Scoot to Barcelona, Spain;
 - iv. Grand Prize Winners are required to contact the Appointed Airline within the redemption period via following two (2) channels which also specified in the notification:
 - Email to MY_Reservations@singaporeair.com.sg
 - Call Contact Centre at +603 2789 8798 (Only applicable for office hours)
 - v. Following information will be used for Appointed Airline to validate the Grand Prize Winner prior to the redemption/booking:
 - Unique redemption code;
 - Last 6 digits of the Grand Prize Winner's NRIC number or Passport number;
 - Grand Prize Winner's name as per UOB Malaysia's record.
 - vi. If the Grand Prize Winner failed to redeem the Flight Tickets within the validity period, the Flight Tickets will be forfeited;
 - vii. Flight ticket excludes airport taxes, surcharges, departure levy fees and any other ancillary charges such as excess baggage charge, travel insurance, visa fee etc;
 - viii. The flight ticket is under **Singapore Airlines Flight Ticket - Economy Flexi Fare Family type** which comes with 35kg baggage allowance and chargeable advanced seat selection;
 - ix. Service fee of USD50 for the Flight Ticket redemption/booking will be waived for one-time, any subsequent change on the booking, service fee will be borne by Monthly Winner.
- h) The awarded Grand Prize is non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.

CONSENT

22. Eligible Cardmembers who participate in this Campaign are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of UOB Malaysia and/or the judges and, to the fullest extent permitted by law, to have consented to and authorized UOB Malaysia to disclose their particulars to the third party service providers and participating merchants engaged by UOB Malaysia for purposes of the Campaign.

23. UOB Malaysia warrants that the disclosure of such particulars to any third party service providers

shall be limited to the Eligible Cardmember's names, mailing address, mobile phone numbers, last 6-digits of the identification number and/or passport number shall be used only in relation to and for purposes of the Campaign. UOB Malaysia's decision on all matters relating to the Campaign (including the interpretation of these Terms and Conditions) shall be final and binding and no further correspondence or attempt to dispute such decision would be entertained.

24. By replying to the Campaign Q&A (by way of SMS or phone call) and/or accepting the Prize(s), the Eligible Cardmember's are deemed to have accepted the Campaign Terms & Conditions and consenting the winner's details to be disclose to any third party service providers for the propose of the Campaign including fulfilment.

SPECIFIC TERMS AND CONDITIONS

25. In tandem to the campaign, a same campaign (called "2023 Mid-Year Spend & Win Campaign") for Eligible Cardmembers of Citi branded credit cards is also being launched simultaneously. If an Eligible Cardmember is a holder of both or more than one UOB and/or Citi branded Credit Cards, the Eligible Spend will be calculated on a total transactions and on a "first-come-first-served basis". For the avoidance of any doubt, the total prizes states on Table 2 applies across both campaigns, regardless if the Eligible Cardmember is a holder of more than one UOB or Citi-branded Credit Cards and/or Debit Mastercard or both, subject to applicable terms and conditions.
26. UOB Malaysia reserves the rights:
 - a) to forfeit the Prize in the event where the Winner's Card Account is suspended or frozen or terminated for whatsoever reasons prior to the fulfilment of the Prize, or non-compliance or breach of these terms and conditions with prior notice without assigning any reason; and/or
 - b) to substitute the Prize with any product of similar or equivalent value with prior notice.

GENERAL TERMS AND CONDITIONS

27. 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, 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 Debit MasterCard Terms and Conditions.
 - d) the UOB Malaysia's rules and regulations,

The 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, this terms and conditions will prevail.

28. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
29. 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.
30. 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. 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.
31. 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.
32. 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.
33. 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.
34. 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.
35. 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.
36. 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.
37. 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.

38. 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]