

**UOBM 0% OVERSEAS EASI-PAYMENT PLAN CAMPAIGN
TERMS & CONDITIONS
UOBM CREDIT CARD (“CARD” or “CREDIT CARD”)**

Eligibility

1. United Overseas Bank (Malaysia) Bhd (271809-K) (“UOBM”) 0% Overseas Easi-Payment Plan Campaign (“Campaign”) is open to all principal UOBM Credit Cardmembers (“Cardmembers”) whose account(s) is/are current, valid, subsisting and in good credit standing as may be determined by UOBM at its sole and absolute discretion.
2. The following shall not be eligible for the Campaign:
 - (a) All UOBM Debit, Corporate, Purchasing and Private Label Cardmembers;
 - (b) Cardmembers whose account(s) are terminated, suspended or cancelled within the Campaign Period (as defined in Clause 3 below);
 - (c) Any accounts held with UOBM that are delinquent or unsatisfactorily conducted as determined by UOBM at its sole and absolute discretion; and
 - (d) Persons who are or become insane, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Campaign Period

3. The Campaign period commences from 1 January 2018 to 31 December 2019 (both dates inclusive) (“Campaign Period”), unless otherwise notified.

Campaign Mechanics

4. Any spend by Cardmember in any foreign currency of at least equivalent to Ringgit Malaysia Three Thousand RM3,000 per single and/or accumulated receipt(s) made during the Campaign Period using UOBM Credit Card (“Eligible Spend”) will be eligible to participate in the Campaign. The following transactions shall not be treated as an Eligible Spend:
 - (i) Cash Advance;
 - (ii) Balance Transfer;
 - (iii) Flexi-Credit Plans;
 - (iv) Finance Charges;
 - (v) Late Charges;
 - (vi) Annual Fees;
 - (vii) Split and/or void transactions;
 - (viii) Reversals or refunds;
 - (ix) Goods and Services Tax; and
 - (x) Such other transactions as UOBM may determine.
5. The Eligible Spend made during the Campaign Period must be captured by the credit card system maintained by UOBM in order to be eligible for participation in the Campaign.
6. Cardmembers who satisfy the Eligible Spend criteria as set out in Clause 4 above is eligible to convert the Eligible Spend to 3 months’ Easi-Payment Plan with 0% upfront interest (“EPP”).
7. Cardmembers can apply for the EPP within sixty (60) days from the date of the Eligible Spend by calling UOBM Call Centre at 03-26128121.

8. An Eligible Spend is qualified for EPP if such transaction:
 - (a) has been debited to the Credit Card account; and
 - (b) has been recorded in the current Statement of Account forming part of the current outstanding balance due; and
 - (c) has not passed its payment due date at the time of the application.
9. UOBM can, at its absolute discretion, approve or reject any application for EPP by the Cardmembers without giving any reason for the decision, and/or determine the amount allowed under the EPP, which will subject, amongst others, to:
 - (i) the status of the Cardmember's Credit Card account; and
 - (ii) the available credit limit of such Credit Card ("Credit Limit").
10. Upon approval of the application for the EPP, 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. UOBM will not be liable to the Cardmembers for any transactions rejected by any merchants resulting from the insufficiency of the Cardmember's Credit Limit.
11. In relation to the EPP that has been approved, no further interest amount will be charged if the monthly instalment amount is paid in full before the payment due date as stated in the Statement of Account. If not, the applicable fees and charges based on Clause 11 of the UOBM Visa/MasterCard Cardmember Agreement ("Cardmember Agreement") will be charged on the outstanding amount accordingly.
12. During the repayment period, the amount will be repaid by way of equal instalments ("the Payment Instalment"). The Payment Instalment will be debited immediately to the Credit Card account following the approval of the EPP application, and will be reflected in the following month's Statement of Account subsequent to the approval from UOBM, 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.
13. The Payment Instalment is calculated based on the sum of the amount converted to be 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.
14. 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.
15. The Cardmember can cancel its participation in the Campaign subject to UOBM's receipt of a written or verbal notice and a cancellation fee of RM50 (or such other rate as determined by UOBM at its absolute discretion). Such amount shall be debited from the Cardmember's Credit Card account.
16. The Cardmember can apply for the EPP more than once, subject to the Cardmember's eligibility under the terms and conditions in this document and at UOBM's absolute discretion to approve.

17. If any or a combination of the following occurs, the total outstanding under the EPP will immediately be due and payable, will bear the applicable finance and/or late payment charges (whichever applicable) as per Clause 11 of the Cardmember Agreement, and will be payable in accordance with the Cardmember Agreement:

- (i) there is a breach of these terms and conditions;
- (ii) an event of default occurs pursuant to the Cardmember Agreement;
- (iii) there is a delay or failure to pay the Payment Instalment or any sum due under the EPP;
- (iv) there is a failure to pay any money due and payable to UOBM under any banking/credit facilities;
- (v) there is failure to discharge any obligation or liability owing to UOBM from time to time for any banking/credit facilities;
- (vi) the Campaign is terminated for any reasons whatsoever;
- (vii) the Credit Card is terminated or the Credit Card account is closed for any reason whatsoever prior to full settlement of all amount owing to UOBM under the Credit Card/ Credit Card account; or
- (viii) it becomes impossible or unlawful for UOBM to make available or continue to make available the EPP.

The events above will also entitle UOBM to cancel, revoke, suspend or restrict the use of the Credit Card, and to consolidate all outstanding amounts into the principal Credit Card account (if applicable).

UOBM General Terms and Conditions

18. 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.

19. UOBM 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 UOBM and UOBM's decision on all matters relating to this Campaign shall be final, conclusive and binding on the Cardmembers. UOBM shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning the Campaign. No appeals or correspondence from any Cardmembers will be entertained.

21. UOBM 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 and published in any mass media, marketing or advertising materials.

22. UOBM 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.

23. To the fullest extent permitted by law, UOBM 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.

24. 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.
25. UOBM reserves the right to add, delete, suspend or vary the Campaign's terms and conditions, from time to time, wholly or in part, at its absolute discretion, by providing prior notice to the Cardmembers through posting on UOBM's website, displaying a notice at any of UOBM's branches, a statement insert in the Statement of Account and any other manner as determined by UOBM from time to time.
26. UOBM reserves the right at its absolute discretion 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 UOBM of the Campaign shall not entitle the Cardmembers to any claim or compensation against UOBM for any and all losses or damages suffered or incurred by the Cardmembers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
27. 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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