

# UOBM RM1,000,000 CASH BACK CAMPAIGN

## TERMS & CONDITIONS

### UOBM CREDIT AND/OR DEBIT CARD

United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") is organising a "**RM1,000,000 Cash Back Campaign**" ("Campaign") from **16<sup>th</sup> October 2017** to **4<sup>th</sup> February 2018** (both dates inclusive) or such other dates as may be determined by UOBM from time to time ("Campaign Period").

#### ELIGIBILITY

1. Subject to Clause 2 and Clause 3 below, this Campaign is open to all eligible principal UOBM Credit and/or Debit Cardmembers ("Eligible Cardmembers") who hold a UOBM Credit and/or Debit Card issued in Malaysia and:
  - a) whose account(s) held with UOBM are current, valid and subsisting as determined by UOBM at its sole and absolute discretion; and
  - b) who are not in breach of the UOB Visa/MasterCard Cardmember Agreement ("Cardmember Agreement") and the UOBM Debit Mastercard Terms and Conditions ("Mastercard T&C").
2. All UOBM Corporate, Purchasing and Private Label Cardmembers shall **not** be eligible to participate in this Campaign.
3. The following persons shall **not** be eligible to win the Monthly Prize:
  - a) All employees (including permanent, contract or temporary staffs) of UOBM, UOBM's subsidiaries and UOBM's related companies;
  - b) Representatives and/or agents (including advertising and promotion agents) of UOBM, UOBM's subsidiaries and UOBM's related companies;
  - c) Sole-proprietorships, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers; and
  - d) Eligible Cardmembers who spend less than RM1,500 (single or accumulated receipts) in a participating month.

#### REGISTRATION

4. To participate in this Campaign, the Eligible Cardmembers must perform a one-time registration using any of their UOBM Credit and/or Debit Card ("Card") number(s) via any of the following methods:
  - a) register via short message service ("SMS") by typing UOB4<space>16-digit Card number to 66300 or for Eligible Cardmembers who receive an SMS invitation from UOBM, they may register by following the instructions provided in the SMS; or
  - b) register online at [www1.uob.com.my/1m](http://www1.uob.com.my/1m) ("Campaign Website").
5. The Eligible Cardmembers must ensure that they have keyed in the correct Card number in the SMS or the Campaign Website.
6. Standard telecommunication charges will apply for each SMS sent and such charges shall be borne by the Eligible Cardmembers.
7. For online registration, the Eligible Cardmembers must follow the registration process stated in the Campaign Website and shall ensure that they have keyed in all details required correctly including the Card number.
8. Upon successful registration, the Eligible Cardmembers will receive a confirmation through SMS (applicable for registration through SMS only) or Campaign Website (applicable for online registration only) and all Card accounts shall then be automatically tracked. The registration is deemed as not successful if the Eligible Cardmembers did not receive a confirmation of the registration of this Campaign from UOBM.

9. In the event the Card number received by UOBM is incomplete or invalid, an SMS will be sent to the mobile number used by the Eligible Cardmembers for the registration of this Campaign at no cost notifying them to re-register themselves for this Campaign through SMS.
10. Upon successful registration, the Eligible Cardmembers must use their Cards to meet the Qualification Criteria as set out in Clause 16 below.

## CAMPAIGN MECHANICS

11. Eligible spend shall, for the purpose of this Campaign, mean any spend of not less than RM10 (or its equivalent in any foreign currency, as the case may be) per transaction made during the Campaign Period using the Card to earn entry(ies) for this Campaign but not limited to Easy-Payment Plan, Balance Transfer, Flexi Cash Plan and Credit Shield ("Eligible Spend"). In the event that any Eligible Spend was made in a foreign currency other than Ringgit Malaysia, UOBM's prevailing exchange rate should be adopted.
12. Non-Eligible Spend shall include:
  - a) Cash advances;
  - b) Finance charges;
  - c) Late charges;
  - d) Annual Fees;
  - e) Split and/or void transactions;
  - f) Reversals or refunds; and
  - g) Such other transactions as UOBM may determine.

The above mentioned Non-Eligible Spend shall not qualify for this Campaign.

13. Clause 15 below set out the number of entry(ies) that an Eligible Cardmember is entitled to earn. For the avoidance of doubt, there is a maximum capping of **one hundred (100) entries per transaction**.
14. All payments must be made using the Card to qualify as Eligible Spend under this Campaign.
15. Unless stated otherwise in the Table A below, an Eligible Cardmember is entitled to earn number(s) of entry(ies) ("Eligible Entry"), for **every RM10 (or its equivalent, as the case may be) spent in one transaction**.

**Table A**

No.	Spend Criteria	Number(s) of qualifying entry (ies) for every RM10 (or its equivalent, as the case may be)	Terms of Spend
1	Retail Spend	1	Any Eligible Spend made at any outlets in Malaysia, including Eligible Spend made online in Ringgit Malaysia
2	Contactless Payment	3	Any Eligible Spend made with UOB Mighty Pay, Visa payWave and/or MasterCard Contactless
3	a) Overseas spend or online spend made in foreign currency	5	a) Eligible spend made in foreign currency, the amount of such transactions shall be converted to Ringgit Malaysia based on UOBM prevailing exchange rate.

	b) Instalment Payment Plan (“IPP”)		b) Minimum IPP of RM500 (Every RM10 = 5 entries)
	c) AutoPay Bill		c) Minimum bill of RM50 (Every RM10 = 5 entries)
<b>ADDITIONAL 100 ENTRIES</b>			
Minimum of 10 transactions in a Participating Month with UOB Mighty Pay, Visa payWave and/or MasterCard Contactless (“Contactless Payment”).			

16. Eligible Cardmembers who satisfies the registration criteria set out in Clause 4 above and meets the Eligible Spend in any of the Eligible Entry as set out in Table A above during the Campaign Period (“Qualification Criteria”) shall be eligible to win the Prizes as set out in Clause 19 below.
17. The supplementary Eligible Cardmembers’ Eligible Spend will be combined with the principal Eligible Cardmembers’ Eligible Spend during this Campaign in determining whether the principal Eligible Cardmember satisfies the Qualification Criteria (as defined in Clause 16 above). For the avoidance of doubt, only the principal Eligible Cardmember will be eligible to win the Prizes.
18. 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 this Campaign.

## PRIZES

19. Subject to the terms and conditions set out herein, each Eligible Cardmember will be eligible to win a maximum of one (1) Monthly Prize (“Monthly Prize Winner”) or one (1) Weekly Prize (“Weekly Prize Winner”) or one (1) Daily Prize (“Daily Prize Winner”) (collectively, “Winners”) throughout the Campaign Period.

Type	Prizes	Total Winner(s) throughout Campaign Period
Monthly Prize	RM100,000 Cash Back	One (1) Monthly Prize Winner*, totaling to four (4) Monthly Prize Winners <i>*Spend cumulative of RM1,500 in a month to be eligible</i>
Weekly Prize	RM10,000 Cash Back	One (1) Weekly Prize Winner per week, totaling to sixteen (16) Weekly Prize Winners
Daily Prize	RM1,000 Cash Back	Five (5) Daily Prize Winner per day, totaling to five hundred and sixty (560) Daily Prize Winners

(Collectively, the Monthly Prize, the Weekly Prize and the Daily Prize shall be referred to as “Prizes”).

20. For the Daily Prize, all transactions will be calculated from 00.00 hours to 23.59 hours (Malaysia time) during the Campaign Period. The date and time of transactions are based on the transaction time as captured by UOBM during the Campaign Period.
21. UOBM shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party.
22. The Monthly Prize(s) and Weekly Prize(s) are allocated based on the Participating Month and the Participating Week set out in the following tables:

**Table B**

<b>Participating Month(s)</b>	<b>Period</b>	<b>Total Cash Back Allocation (RM)</b>
1	16 October 2017 – 31 October 2017	100,000
2	1 November 2017 – 30 November 2017	100,000
3	1 December 2017 – 31 December 2017	100,000
4	1 January 2018 – 4 February 2018	100,000
	<b>Total Monthly Cash Back</b>	<b>400,000</b>

**Table C**

<b>Participating Week(s)</b>	<b>Period</b>	<b>Total Cash Back Allocation (RM)</b>
1	16 October 2017 - 22 October 2017	10,000
2	23 October 2017 - 29 October 2017	10,000
3	30 October 2017 - 5 November 2017	10,000
4	6 November 2017 - 12 November 2017	10,000
5	13 November 2017 - 19 November 2017	10,000
6	20 November 2017 - 26 November 2017	10,000
7	27 November 2017 - 3 December 2017	10,000
8	4 December 2017 - 10 December 2017	10,000
9	11 December 2017 - 17 December 2017	10,000
10	18 December 2017 - 24 December 2017	10,000
11	25 December 2017 -31 December 2017	10,000
12	1 January 2018 - 7 January 2018	10,000
13	8 January 2018 - 14 January 2018	10,000
14	15 January 2018 - 21 January 2018	10,000
15	22 January 2018 - 28 January 2018	10,000
16	29 January 2018 - 4 February 2018	10,000
	<b>Total Weekly Cash Back</b>	<b>160,000</b>

23. The total number of days during Campaign Period is one hundred and twelve (112) days. The total Daily Prize cash back allocation is RM560,000.
24. The total cash back allocation given throughout the Campaign Period is RM1,120,000.
25. UOBM does not have any obligation to inform any Eligible Cardmembers **should the Prizes reach the total cash back allocation** throughout the Campaign Period.
26. The Prizes awarded is non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.

#### **WINNERS SELECTION PROCESS**

27. Based on the entry(ies) allocated, Eligible Cardmembers will be shortlisted by UOBM's randomizer programme for the Prizes.
28. At the point of shortlisting, Eligible Cardmembers must fulfill the eligibility criteria set out in Clause 1.
29. Winners
- a) The shortlisted Eligible Cardmembers will be contacted by UOBM's representatives at the mobile phone numbers registered for this Campaign or the latest contact numbers recorded in UOBM's system at any time during office hours. Such calls will be made to the principal Eligible Cardmembers only.

- b) The shortlisted Eligible Cardmembers will be required to answer one (1) question. The Eligible Cardmember will be deemed as a winner if he/she is able to answer the question correctly.
  - c) If the shortlisted Eligible Cardmember is unable to answer the question correctly or did not reply within the stipulated date/time, the next Eligible Cardmember in sequence will be shortlisted.
  - d) In the event the shortlisted Eligible Cardmember is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the shortlisted Eligible Cardmember wishes to withdraw from this Campaign upon being contacted by UOBM's representative, he/she shall be disqualified from this Campaign.
30. All Winners will be notified either in writing, SMS or via telephone by UOBM within six (6) weeks after the end of each Participating Month.
31. The Prizes will be credited to the highest card type within six (6) to eight (8) weeks after the end of each Participating Month.

## **GENERAL TERMS AND CONDITIONS**

32. By participating in this Campaign, the Eligible Cardmembers agree to be bound by these terms and conditions, the terms and conditions in the Cardmember Agreement and UOB Debit MasterCard Terms and Conditions ("Generic T&C"). If there is any inconsistency between these terms and conditions and the Generic T&C in connection with this Campaign, these terms and conditions will prevail.
33. 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 Eligible Cardmembers failing to be entitled to the Prizes under this Campaign.
34. 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 Eligible Cardmembers. UOBM shall not be obliged to give any reasons or entertain any correspondence with any person(s) on any matter concerning this Campaign. No appeals and/or correspondence from any Eligible Cardmembers or any third party will be entertained.
35. UOBM shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign and/or the Prizes offered and published in any mass media, marketing or advertising materials.
36. UOBM shall not be responsible nor shall accept any liabilities of any nature (including injuries, death, consequential loss or damage) and however arising or suffered by the Eligible Cardmembers resulting directly or indirectly from this Campaign and/or the Prizes, unless it was caused by UOBM's gross negligence or willful misconduct.
37. 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 Prizes under this Campaign.
38. 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 this Campaign, these terms and conditions shall prevail.
39. By participating in this Campaign, the Eligible Cardmembers consent to UOBM disclosing the personal data and photographs of the Eligible Cardmembers for publishing in any mass media or marketing materials for advertising or publicity purposes in any manner as and when UOBM deems necessary with written permission from the Eligible Cardmembers.

40. UOBM reserves the right to add, delete, suspend and/or vary this Campaign's terms and conditions, from time to time, wholly or in part, at its absolute discretion, by providing twenty-one (21) days' prior notice to the Eligible Cardmembers through posting on UOBM's website, displaying a notice at any of UOBM's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOBM from time to time.
41. UOBM reserves the right to cancel, terminate or suspend this Campaign with prior notice. For the avoidance of doubt, any cancellation, termination or suspension by UOBM of this Campaign shall not entitle the Eligible Cardmembers to any claim or compensation against UOBM for any and all losses or damages suffered or incurred by the Eligible Cardmembers whether as a direct or indirect result of such cancellation, termination or suspension.
42. 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.

**End**