

TRAVEL & FOREIGN SPEND CAMPAIGN
(Nov 2022 – Jan 2023)
UOB MALAYSIA
TERMS AND CONDITIONS

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**”) is organising the “**Travel & Foreign Spend Campaign (Nov 2022 – Jan 2023)**” (“**Campaign**”) from 14 November 2022 to 8 January 2023 (both dates inclusive) or such other dates as may be determined by UOB Malaysia from time to time (“**Campaign Period**”).

ELIGIBILITY

1. By participating in this Campaign, the UOB Malaysia and Citi Malaysia cardholders agree to be bound by the terms and conditions governing this Campaign.
2. Subject to these terms and conditions, this Campaign is open to principal cardholders of UOB Malaysia and/or Citi Malaysia (“**Eligible Cardmember**”) who meet **ALL** of the following conditions:
 - a) An existing cardholder of a UOB MasterCard/Visa credit card and/or debit card issued in Malaysia; or
 - b) An existing cardholder of a Citi MasterCard/Visa Credit card and/or Citibank debit and ATM card issued in Malaysia(Collectively known as “**Eligible Card(s)**”)
 - c) Whose account(s) held with UOB Malaysia and/or Citi Malaysia are current, valid and subsisting as determined by UOB Malaysia.

Note: The trademark “Citi”, “Citibank”, “Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by United Overseas Bank (Malaysia) Bhd from Citigroup Inc. and related group entities.

3. Following Persons shall not be eligible to participate in this Campaign if they fall within **ANY** of the following:
 - a) All UOB Malaysia Corporate, Purchasing, Business and Private Label Cardmembers;
 - b) Cardmembers who hold Citi Business Signature Card (Business Underwriting), Citi Business Gold Card (Business Underwriting) and Citi Travel Account Card;
 - c) Cardmembers whose account(s) are terminated, suspended, cancelled or closed during the Campaign Period;
 - d) Any accounts held with the Bank that are delinquent or unsatisfactorily conducted as may be determined by the Bank at its sole direction;
 - e) Persons who are or have become mentally unsound, deceased, insolvent, adjudicated bankrupt or have legal proceedings of any nature instituted against them, facing legal incapacity or are incapable of handling their affairs;
 - f) Permanent and contract employees of UOB Malaysia (including UOB Malaysia’s subsidiaries and related companies)
 - g) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia, UOB Malaysia’s subsidiary(ies) and UOB Malaysia’s related company(ies).
 - h) Sole-proprietors, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers.
 - i) Any individual who has not complied with any provision of these terms; and/or
 - j) Anyone whom the Bank may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

ELIGIBLE SPEND

4. **“Eligible Spend”** means Eligible Transaction made with Eligible Card(s) during the Campaign Period as captured in the Bank’s system.
5. The Eligible Spend commences on 14 November 2022 at 00:00 hours (12.00 AM Malaysian time) and ends on 8 January 2023 at 23:59 hours (11.59 PM Malaysian time).
6. **“Eligible Transactions”** refers to any spend which are made with Eligible Card(s) during the Campaign Period that:
 - a) fall within the eligible Merchant Category Codes (**“MCC”**) as stated in Table 1 below (**“Local Spend”**), and

Table 1: Local Spend

Eligible Merchant Category Codes (MCC) ¹	Deskripsi MCC
3000 – 3299, 4511	Airlines
3500 – 3999, 7011	Lodging – Hotels, Motel, Resorts
4722, 4723, 5962	Travel Agencies and Tour Operators Package Tour Operators
7991	Tourist Attractions and Exhibits

¹MCC is a four-digit number for retail financial service to classify the business of the merchants by the type of goods or services they provide.

- b) are successfully charged to the Eligible Card(s) in a foreign currency and posted on the Bank’s system (**“Foreign Spend”**).
 - c) For the avoidance of doubt,
 - i) transactions for the purchase of goods and/or services which are processed outside the country of card issuance but which are charged or effected in the local currency of the country of card issuance at the time of the transaction will be treated as a local currency card transaction.
 - ii) a merchant’s registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant’s acquiring bank. The Bank does not determine the merchants’ MCC. The Bank shall not be liable in any way whatsoever relating to the categorisation of a merchant’s MCC.
7. Eligible Spend(s) will be calculated on a customer level. If an Eligible Cardmember holds multiple Eligible Cards, transactions made using all Eligible Cards, including supplementary card(s) throughout the Campaign Period and posted not later than **15 January 2023** and capture in the Bank’s system, will be included in the computation of the Eligible Cardmember’s total Eligible Spend.
8. All Eligible Spend in foreign currency shall be converted to Ringgit Malaysia (RM) base on the prevailing foreign exchange rate as recorded in the Bank’s system for the purpose of tabulating the Eligible Spend.
9. The following shall NOT be included as Eligible Spend (**“Excluded Transaction(s)”**):
 - a) Transaction which is not within the spend category and MCC specified in these terms and conditions.
 - b) Instalments and/or purchases paid under UOB Cash advances, UOB Balance Transfer, UOB Flexi-Credit Plans or UOB Easi Payment Plan (**“EPP”**);
 - c) Instalments paid under Citibank Flexi Payment Plan or Citibank Easy Payment Plan;
 - d) Credit card fees and charges (i.e finance charges, late charges, annual fee, etc.);
 - e) Transactions which are subsequently cancelled or refunded;
 - f) Disputed, unauthorised or fraudulent purchase transactions; and/or

- g) Such other transactions as UOB Malaysia may determine at its absolute discretion.
10. Bank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishments or any other party.

MECHANICS

11. Eligible Cardmember stands a chance to win a Prize in the Campaign by collecting the Entries as stated in Table 2 below.

Table 2: How to earn Entries

Eligible spend criteria	No of entries* earnable "Entries"
Every RM100 cumulative Eligible Spend in a Qualifying Week	5

There is a total of eight (8) Qualifying Weeks throughout the Campaign Period. The period of each Qualifying Week is defined in Table 3 below:

Table 3: Qualifying Week

Qualifying Week	Period
1	14 November 2022 – 20 November 2022
2	21 November 2022 – 27 November 2022
3	28 November 2022 – 4 December 2022
4	5 December 2022 – 11 December 2022
5	12 December 2022 – 18 December 2022
6	19 December 2022 – 25 December 2022
7	26 December 2022 – 1 January 2023
8	2 January 2023 – 8 January 2023

12. All Eligible Cardmembers shall earn 5 Entries for every RM100 cumulative Eligible Spend (in Ringgit Malaysia or equivalent in foreign currencies) on the Eligible Transactions for each Qualifying Week throughout the Campaign Period.
13. The Eligible Spend in a Qualifying Week will be consolidated and calculated at customer level ("**Cumulative Eligible Weekly Spend**") to determine the total number of Entries to be awarded to the Eligible Cardmembers for each Qualifying Week under this Campaign. Refer to Appendix 1 for more information.
14. The Cumulative Eligible Weekly Spend will be rounded to nearest hundred as illustrate in Table 4, to calculate the Entries.

Table 4: Entries Calculation

	Cumulative Eligible Weekly Spend		
	RM320	RM450	RM590
Round the Cumulative Eligible Weekly Spend to nearest hundred	RM300	RM500	RM600
Total Entries earned	15	25	30

15. The Entries earned will be reset in each Qualifying Week during the Campaign Period. There is no cap on the number of Entries for all Eligible Cardmembers earned from all the Eligible Transactions performed during the Campaign Period.

WINNERS SELECTION AND PRIZE FULFILLMENT

16. There will be a total of eight (8) prizes and eight (8) winners in this Campaign. Each Qualifying Week, there will be one (1) winner and the winner will receive one (1) prize of 596,000 KrisFlyer Miles ("**Prize**").

Table 5: Total winners and Prize

Qualifying Week	Period	Total winner	Prize
1	14 November 2022 – 20 November 2022	One (1) winner per Qualifying Week	596,000 KrisFlyer Miles per winner per Qualifying Week
2	21 November 2022 – 27 November 2022		
3	28 November 2022 – 4 December 2022		
4	5 December 2022 – 11 December 2022		
5	12 December 2022 – 18 December 2022		
6	19 December 2022 – 25 December 2022		
7	26 December 2022 – 1 January 2023		
8	2 January 2023 – 8 January 2023		

17. Each Eligible Cardmember stands a chance to win a maximum of one (1) Prize throughout the Campaign Period.
18. The Prize will be used to redeem flight ticket(s) via Singapore Airlines.
19. Shortlisting of winners:
The shortlisting of winners will be done within eight (8) weeks from the end of Campaign Period and as follows:
- Based on the awarded Entries, Eligible Cardmembers will be shortlisted by UOB Malaysia's randomiser programme for the Prize ("**Shortlisted Eligible Cardmember**").
 - The Shortlisted Eligible Cardmember will be contacted by UOB Malaysia via SMS from the mobile phone numbers maintained in the Bank's system at any time during office hours.
 - 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.
 - The Shortlisted Eligible Cardmember 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 within the stipulated date/time.

- e) If any Shortlisted Eligible Cardmember 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.
- f) Winners (i.e. full name and partially masked identification number) will be announced on the Bank's website.
- g) For the avoidance of doubt, the winner shall not be eligible to participate for subsequent Qualifying Weeks regardless of the number of Eligible Transactions made during the Campaign Period.

20. Fulfilment of Prize

- a) Winner will be contacted via call at the mobile phone numbers maintained in the Bank's system at any time during office hours to obtain and/or confirm the Krisflyer Membership number.
- b) In the event if the winner(s):
 - o unable to be contacted (for any reasons, including line engaged or routed into voicemail, line drop off, etc.) after two (2) attempts;
 - o failed to provide Krisflyer Membership number by such date as determined by UOB Malaysia; and/or
 - o withdraws its participation in the Campaign upon being contacted by the Bank or its appointed representatives
 the winner will be deemed disqualified. In such events, the Bank reserves the right to replace the disqualified Eligible Cardmember with the next-in-line Shortlisted Cardmember at its sole discretion.
- c) The KrisFlyer Miles (Prize) will be credited into winner's KrisFlyer membership by 31 May 2023, or such date as may be determined by UOB Malaysia and/or Singapore Airlines.

21. For the avoidance of doubt, the account(s) of the winners' Eligible 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 Cardmember Agreement. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the winners receive the Prize, the Prize shall be forfeited and the winners shall not be entitled any compensation or payment whatsoever.

Terms and Conditions relating to Prize

- 22. Redemption of the flight tickets using KrisFlyer Miles is supported by Singapore Airlines ("Redemption"):
 - a) The Redemption must be done at Singapore Airlines website.
 - b) Redemption and use of Krisflyer Miles through the Krisflyer programme are governed by the terms and conditions of the KrisFlyer Programme and subject to the availability of flights to the winners selected destination.
- 23. The Prize awarded is strictly non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
- 24. The Bank may substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 25. The Bank makes no warranty or representation of the Prize and the Bank assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prize.

26. The Prize is supplied by third party merchants and the Bank is not an agent of the merchant and/or supplier of the Prize. Any dispute regarding the Prize is to be resolved directly with the merchant and/or supplier of the Prize. The Bank shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Prize.

CONSENT

27. 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 the Bank and, to the fullest extent permitted by law, to have consented to and authorised the Bank to disclose their particulars to the third party service providers and participating merchants engaged by the Bank for purposes of the Campaign.
28. The Bank warrants that the disclosure of such particulars to any third party service providers shall be limited to the Eligible Cardmember's names, last 6-digits of the identification number and/or passport number shall be used only in relation to and for purposes of the Campaign. The Bank'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.
29. By replying to the Campaign Q&A SMS, the Shortlisted Eligible Cardmembers' are deemed to have accepted the campaign terms and conditions and consenting their details to be disclosed to any third party service providers.
30. Winners are deemed to be consented UOB Malaysia to contact them for the KrisFlyer membership number for Prize fulfilment purpose. The phone call will be managed by authorised representative(s) from UOB Malaysia to the winners with reference to the mobile numbers maintained by UOB Malaysia at any time during office hours.

GENERAL TERMS AND CONDITIONS

31. By participating in this Campaign, the Eligible Customers agree to be bound by this terms and conditions and ANY of the following terms and conditions where applicable, including but not limited to:
- a) Terms and Conditions Governing Accounts and Services (Conventional Banking).
 - b) Terms and Conditions Governing Islamic Accounts and Services.
 - c) UOB Visa/MasterCard Cardmember Agreement ("Cardmember Agreement")
 - d) UOB Debit MasterCard Terms and Conditions.

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.

32. UOB and Citi debit card that are linked to Islamic current/savings account shall be subject to its terms and conditions for the purchase of Shariah Compliant goods and services only.
33. The Bank will not be liable or responsible for any loss or whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of Prize under this Campaign or participation in this Campaign. Without limiting the foregoing, the Bank will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of the Bank's online banking services or mobile banking services, howsoever caused.

34. The Bank has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Campaign, including but not limited to the determination of whether you qualify for the Campaign. The Bank's decisions shall be final, conclusive and binding and no payment or compensation will be given. The Bank shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Campaign, including the reasons for any disqualification from the Campaign.
35. If the Bank determines that the Eligible Cardmembers are ineligible to participate in this Campaign or to receive the Prize under this Campaign, the Bank may in its sole discretion forfeit the Prize, reclaim the Prize or charge to and debit an amount equal to the value of the Prize from any of the Eligible Cardmembers' accounts with the Bank without prior notice to them. If the monies standing to the credit of Eligible Cardmembers' accounts are insufficient to reimburse the Bank, the Eligible Cardmembers shall immediately reimburse the Bank for the value of the Prize through such means as the Bank may determine in its sole discretion.
36. Unless specifically mentioned in this Terms and Conditions, this Campaign is not valid with other the Bank's campaigns, promotions and no other special, additional, preferential rates and/or gift shall be given to the Eligible Cardmembers in addition to this Campaign.
37. The record of transactions maintained by the Bank and the Bank'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. The Bank 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.
38. The Bank 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 Cardmember failing to be entitled to the Prize under this Campaign.
39. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by the Bank for the Campaign and the Bank shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. The Shortlisted Eligible Cardmembers shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this Campaign.
40. To the fullest extent permitted by law and Shariah law, the Bank 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 in respect of this Campaign and the Prizes under this Campaign including but not limited to any warranty of quality, merchantability or fitness of the Prizes.
41. 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 Promotion, these terms and conditions shall prevail.
42. The Bank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and/or the Prizes offered which are published in any mass media, marketing or advertising materials.
43. The Bank 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 UOB's website, displaying a notice at any of the Bank's branches, a statement to be inserted in the Statement of Account of Eligible Cardmembers or any other manner as may be determined by the Bank from time to time.

44. The Bank reserves the right to cancel, terminate, extend, withdraw or suspend this Campaign with prior notice. For the avoidance of doubt, any cancellation, termination, extension, withdrawal or suspension by The Bank of this Campaign shall not entitle the Eligible Cardmembers to any claim or compensation against the Bank 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, extension, withdrawal or suspension.
45. 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 the Bank's gross negligence or willful misconduct specifically related to this Campaign.
46. 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

Appendix 1

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Multiple Eligible Cards holding per Eligible Cardmember's eligibility.

Scenario A

Eligible Cardmember hold either principal/supplementary cards from both UOB and Citi Malaysia

Eligible Cards	Details
2 principal UOB cards	Total spend will be aggregated to customer level on the UOB Malaysia system for the Entries earned calculation per Qualifying Week.
1 principal UOB card and 1 supplementary UOB card	
2 principal Citi cards	Total spend will be aggregated to customer level on the Citi Malaysia's system for the Entries earned calculation per Qualifying Week.
1 principal Citi card and 1 supplementary Citi card	

Scenario B

Eligible Cardmember hold either one of the principal/supplementary cards from UOB and Citi Malaysia

Eligible Cards	Details
1 principal UOB card and 1 supplementary Citi card; or 1 principal Citi- card and 1 supplementary UOB card	Total spend will be aggregated to customer level of the principal card on either UOB Malaysia/Citi Malaysia's system for the Entries earned calculation per Qualifying Week.