

TERMS AND CONDITIONS

UOBM Lady's Card: Daily Ten Promotion

Promotion Eligibility

1. United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") is running a "**UOBM Lady's Card: Daily Ten Promotion**" ("Promotion") from 1 January 2016 to 31 December 2016 (both dates inclusive) ("Promotion Period"), unless otherwise notified.
2. This Promotion is open to **all principal and supplementary UOBM Lady's** Cardmembers whose accounts are current, valid, subsisting and in good credit standing as may be determined by UOBM at its sole and absolute decision ("Cardmembers").
3. This Promotion is only applicable to UOB Lady's Card issued in Malaysia.
4. The following shall **not** be eligible for the Promotion:-
 - a) Cardmembers whose account(s) are terminated, suspended or cancelled within the Promotion Period;
 - b) All other UOBM Credit and Debit Cardmembers who do not hold a UOB Lady's Card;
 - c) Any accounts held with UOBM that are delinquent or unsatisfactory conducted as determined by UOBM at its absolute discretion;
 - d) Persons who are or become insane, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Promotion Mechanics

5. **Under this Promotion, the Cardmembers shall be eligible to receive 10% Cash Back ("Cash Back") for any purchases ("Eligible Spend") using a UOB Lady's Card at the grocery outlets set out in the table below ("Eligible Grocery Outlets"):** -

Grocery Outlets	Category
Tesco	Grocery
Giant	
Jaya Grocer	
Cold Storage	

6. For the avoidance of doubt, Eligible Spend does not include any online purchases. Such online purchases shall not be eligible to the Cash Back.
7. All Eligible Spend made during the Promotion Period must be captured by the credit card system maintained by UOBM in order to be entitled to the Cash Back.

8. Transactions made by the Supplementary Cardmembers will be aggregated with the Principle Card's spending and the Cash Back will only credit to the Principal card's account.

Allocation of Cash Back

9. The total Cash Back payout per month for this Promotion is RM 150,000 which is to be given out during the Promotion Period on a first-come first-serve basis, based on UOBM's transaction records. UOBM does not have any obligation to inform any Cardmember should the Cash Back payout reach the maximum payout limit per month.
10. Each UOBM Lady's Solitaire Cardmember are entitled to a maximum of RM80 Cash Back per calendar month.
11. Each UOBM Lady's Platinum Cardmember are entitled to a maximum of RM50 Cash Back per calendar month.
12. Each UOBM Lady's Classic Cardmember are entitled to a maximum of RM30 Cash Back per calendar month.
13. The Cash Back will be credited into the Cardmembers' Highest Credit Card Account and reflected in the monthly Statement of Account within two (2) months from the month that the Eligible Spend was made as shown in Table A: Cash Back Schedule below.

Table A: Cash Back Schedule

Eligible Spend Transaction Date	Cash Back Credited in the Month of
1 January 2016 – 31 January 2016	February 2016 / March 2016
1 February 2016 – 29 February 2016	March 2016 / April 2016
1 March 2016 – 31 March 2016	April 2016 / May 2016
1 April 2016 – 30 April 2016	May 2016 / June 2016
1 May 2016 – 31 May 2016	June 2016 / July 2016
1 June 2016 – 30 June 2016	July 2016 / August 2016
1 July 2016 – 31 July 2016	August 2016/ September 2016
1 August 2016 – 31 August 2016	September 2016 / October 2016
1 September 2016 – 30 September 2016	October 2016 / November 2016
1 October 2016 – 31 October 2016	November 2016 / December 2016
1 November 2016 – 30 November 2016	December 2016 / January 2017
1 December – 31 December 2016	January 2017 / February 2017

14. The Cash Back is non-transferable to any other party or parties other than the Cardmembers and not exchangeable for other goods.
15. At the time the Cash Back is credited to the Cardmember's UOBM Lady's Card Credit Card Account, the said Account must be current, valid, subsisting and in good credit standing as may

be determined by UOBM at its sole and absolute discretion and not in breach of these terms and conditions and/or any of the terms and conditions contained in the UOB VISA/MasterCard Cardmember Agreement (“Cardmember Agreement”).

16. The Eligible Spend will not be entitled to earn UNIRinggit under the UOBM UNIRinggit Rewards Programme.

17. Any props, accessories or equipment featured together with the Cash Back in all printed materials, website or UOBM branches are for decorative purposes only and shall not form part of the Cash Back.

18. UOBM reserves the right: -

- a) To forfeit the Cash Back in the event where there is a reversal of retail transaction entry or cancellation or termination of the Cardmembers’ UOB Lady’s Card during the Promotion Period or non-compliance or breach of these terms and conditions or the Cardmember Agreement with prior notice without assigning any reason;
- b) To substitute the Cash Back at any time at its own discretion with prior notice;
- c) To withdraw, suspend, extend or terminate earlier the Promotion prior to the expiry of the Promotion Period, in whole or in part, at anytime with prior notice at its absolute discretion.

General Terms and Conditions

19. By participating in the Promotion, the Cardmembers agree to be bound by these terms and conditions and the terms and conditions of the Cardmember Agreement.

20. UOBM’s decision on all matters relating to this Promotion shall be final, conclusive and binding. UOBM shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning the Promotion.

21. UOBM 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 in which may result in the Cardmembers being omitted from the Promotion.

22. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Cardmembers and/or third parties resulting directly or indirectly from the Promotion.

23. UOBM is not affiliated with the Eligible Grocery Outlets and makes no representation or warranty with respect to the quality of the items and/or services supplied by the Eligible Grocery Outlets.

24. UOBM shall not be liable for any defects or dissatisfaction with the quality of the items and/or services supplied by the Eligible Grocery Outlets.
25. UOBM shall not be liable for any misrepresentation or misrepresentation of facts by any unauthorised third party in respect of the Promotion and published in any mass media, marketing or advertising materials.
26. 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 Promotion.
27. 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 Promotion, these terms and conditions shall prevail.
28. UOBM reserves the right to add, delete or vary the Promotion'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 Cardmembers via posting on UOBM's website, displaying a notice at any of UOBM's branches and/or a statement insert in the Statement of Account.
29. 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.