

**UOBM Health and Beauty Privileges
TERMS AND CONDITIONS
UOB CREDIT AND/OR DEBIT CARDS**

Promotion Eligibility

1. United Overseas Bank (Malaysia) Bhd (271809-K) (“UOBM”) Year Long Promotion – Health and Beauty (“Promotion”) is open to all eligible UOB principal and supplementary Credit and/or Debit Cardmembers (“Cardmembers”) whose account(s) are current, valid, subsisting and in good credit standing as may be determined by UOBM at its sole and absolute discretion.
2. This Promotion is only applicable to UOB Credit and/or Debit Cards issued in Malaysia, Singapore, Thailand and Indonesia (“UOB Credit and/or Debit Cards”).
3. 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 UOBM Corporate, Purchasing and Private Label Cardmembers;
 - (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.

Promotion Period

4. The Promotion period is from 1 January until 31st December 2021 (both dates inclusive) (“Promotion Period”), unless otherwise stated.

Promotion Mechanics

5. Under this Promotion, the Cardmembers will be entitled to the Health & Beauty privileges (“Health and Beauty Privileges”) stated in the 2021 Privileges webpage at www.uob.com.my at the respective participating outlets mentioned on the same webpage (“Participating Outlets”).
6. All payments at the Participating Outlets must be made with a UOB Credit and/or Debit Card to be entitled to the Health and Beauty Privileges.
7. This Promotion is not valid with other offers, promotions, discounts, vouchers, coupons, privilege cards or for purchase of gift certificates, unless otherwise stated.
8. This Promotion is subject to other terms and conditions of the Participating Outlets.
9. The Health and Beauty Privileges are subject to sales and services tax or other taxes or levies where applicable, unless otherwise stated.
10. Advance booking is highly recommended.

11. Any props, accessories or equipment featured together with the Health and Beauty Privileges in all printed materials, website or UOBM branches are for illustrative purposes only and shall not form part of the Promotion.

General Terms and Conditions

12. By participating in this Promotion, the Cardmembers agree to be bound by these terms and conditions and any of the terms and conditions in UOB Visa/MasterCard Cardmember Agreement. If there is any inconsistency between these terms and conditions and the terms and conditions of the Cardmember Agreement in connection with this Promotion, this terms and conditions shall prevail.
13. The decisions of the Participating Outlets and/or UOBM in relation to every aspect of the Promotion and the Health and Beauty Privileges shall be deemed final, conclusive and binding. No appeals and/or correspondence from any Cardmembers will be entertained.
14. UOBM shall not be liable for any misrepresentation or misrepresentation of facts by any unauthorised third party in respect of the Promotion and/or the Health and Beauty Privileges and published in any mass media, marketing or advertising materials.
15. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Cardmembers resulting directly or indirectly from the Promotion and the Health and Beauty Privileges, unless it arises from UOBM's gross negligence or willful misconduct.
16. UOBM is not affiliated with the Participating Outlets and makes no representation or warranty with respect to the quality of the items and/or services supplied by the Participating Outlets.
17. 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 and the Health and Beauty Privileges.
18. 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 Promotion, these terms and conditions shall prevail.
19. UOBM reserves the right to add, delete, suspend or vary the Promotion's terms and conditions, from time to time, wholly or in part, , by providing twenty one (21) days prior notice to the Cardmembers via posting on UOBM's website, and/or a statement message in the Statement of Account.
20. UOBM reserves the right to cancel, withdraw, suspend, extend or terminate this Promotion prior to the expiry of the Promotion Period, wholly or in part, at any time with prior notice. For

the avoidance of doubt, any cancellation, withdrawal, suspension, extension or termination by UOBM of this Promotion shall not cause the Cardmembers to be entitled to make 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 cancellation, withdrawal, suspension, extension or termination.

21. 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.