UOB Malaysia Commercial Charge Card
Complimentary Airport Lounge Access
TERMS AND CONDITIONS

Effective date: 1 January 2027

These terms and conditions ("Terms and Conditions") apply to the Cardmembers of UOB Commercial Charge Cards ("Charge Card" or "Card") issued by United Overseas Bank (Malaysia) Bhd (Reg. No. 199301017069 (271809-K)) ("UOB Malaysia"). The Terms and Conditions are to be read together with the UOB Commercial Charge Card Cardmember Agreement ("Charge Card Cardmember Agreement"). If there is any conflict or discrepancy between the two in respect of the UOB Malaysia Commercial Charge Card Complimentary Airport Lounge Access, these terms and conditions will prevail for all matters relating to the Airport Lounge Access.

Unless defined differently in these Terms and Conditions, words and expressions used in these Terms and Conditions will have the same meaning as in the Charge Card Cardmember Agreement.

For the avoidance of doubt:

"**Cardmember**" refer to the person or persons appointed/nominated by you via the UOB Commercial Charge Card (Cardmember) Application Form to whom the Card is issued and whose name appears on the Card.

"**UOB Charge Card**" or "**Card**" refer to UOB Commercial Charge Card namely, UOB Visa Business Signature.

UOB Malaysia reserves the right at any time to decide on all matters pertaining to the award or use of any or all of the benefits and privileges stated below and UOB Malaysia's decision shall be final and binding on the Cardmember. The benefits and privileges described below may be amended, supplemented or revoked by UOB Malaysia at any time with adequate prior written notice.

UOB Commercial Charge Card Complimentary Airport Lounge Access ("Airport Lounge Program")

1. Each Cardmember is entitled to the following complimentary visits at the Participating Lounge unless stated otherwise:

Number of Complimentary Visits (aggregated with maximum 3 hours lounge usage per visit)	**Participating Lounge**
• Three times (3) from 1 September 2025 to 31 December 2026; and • Three times (3) from 1 January 2027 to 31 December 2027 For the avoidance of doubt, any unused complimentary visits from the period 1 September 2025 to 31 December 2026 shall expire on 31 December 2026 and shall not be carried forward to 2027. A new allocation of three (3) complimentary visits will be made available from 1 January 2027.	Visit below link for the list of participating lounge outlets: https://www.plazapremiumlounge.com/PlazaPremiumLounge/media/PPLMedia/Promotions/uob_malaysia_biz.pdf

2. Prior to utilizing the Airport Lounge Access, Cardmembers are required to download the Smart Traveller by Plaza Premium Group mobile application ("Smart Traveller Mobile App") and register for a Smart Traveller ("ST") membership account with Cardmembers' Card number and details.

   **Note : The ST membership account must be registered with Cardmember's own Card number and details. Registration of ST membership with a third party's details is not allowed, AND the ST membership is not transferrable to any third party.

3. Subject to further the terms and conditions appearing herein, you are entitled to enjoy the Plaza Premium Lounge ("PPL" or "Participating Lounge/s") complimentary access as per the terms below:

   a) Cardmember admission to the Participating Lounge is subject to (i) the presentation of your UOB Business Signature Card, boarding pass and the QR code displayed on the ST Mobile App upon arrival at the reception of the said Participating Lounge; and (ii) availability of space in the lounge as determined by the Participating Lounge.

   b) For admission, PPL's frontline staff at the lounge will swipe the UOB Business Signature Card on an E-slip terminal and you are required to sign on the E-slip. A copy of the E-slip will be retained by PPL and the client copy of the E-slip will be given to the Cardmember.

   c) For PPL located in Malaysia, each of your accompanying guest who are at least 2 years old and above shall be entitled to a 50% discount off the applicable charges and the payment shall be settled by you at the point of admission into the Participating Lounge with your UOB Charge Card.

   d) For PPL located outside Malaysia, each of your accompanying guest who are at least 2 years old and above shall be entitled to a 20% discount off the applicable charges and the payment shall be settled by you at the point of admission into the Participating Lounge with your UOB Charge Card.

   e) Your visit into the PPL will be according to the applicable charges by Plaza Premium Lounge and the payment shall be settled at the point of admission into the Participating Lounge by you with your UOB Charge Card.

   f) There is no limit to the number of guests who can accompany you into the Participating Lounges who are utilizing the Privilege under this Program so long as the payment conditions as above are met.

   g) The total complimentary visits are aggregated throughout all PPLs. If you have utilized all complimentary visits, your subsequent visits will be subject to applicable charges by the applicable Participating Lounges.

   h) The complimentary access is provided on an "As Is" basis and subject to what is provided/is available by the Service Providers at the Participating Lounges at the time of your complimentary visit.

   i) You are entitled to one (1) access per day. Any subsequent visit on that day and any visit exceeding 3 hours limit may be subject to applicable charges by the applicable Participating Lounges.

   j) The complimentary access is not transferable and cannot be exchanged for cash, credit or in kind.

k) UOB Malaysia is not the service provider of the PPL. UOB Malaysia does not guarantee or warrant the quality of or the services performed by PPL and shall not be liable for any deficiency, delay or imperfection of such services or for any mishaps, injuries or accidents that may occur in the course of redemption or usage for this Program.

l) The Privilege does not include any accessories or items that are shown in any marketing and/or communication materials, as they are for illustration purposes only.

m) To the extent permitted by law, you agree that you will indemnify UOB Malaysia from all liabilities, damages, losses, claims, suits, judgments, costs and expenses (including legal fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of the Airport Lounge Program by you or any of your accompanying guests(s).

n) UOB Malaysia will not be liable to you for any dispute between you or your accompanying guest and PPL on matters such as admission into the Lounge, provision and use of facilities in the Participating Lounge, any charges for subsequent visit or visits over the 3- hour limit or charges for your accompanying guest.

o) UOB Malaysia is not liable for any default in respect of the Participating Lounge due to any act of God, war, riot, strike, lockout, industrial action, epidemic, pandemic, fire, flood, drought, storm, technical or system failure or any other event beyond the reasonable control of UOB.

p) UOB Malaysia's decisions on all matters relating to the Airport Lounge Program are conclusive and binding on you save for fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries.

q) To the fullest extent permitted by law, any cancellation, revision, termination or suspension of the Airport Lounge Program by UOB Malaysia will not entitle you to any claim or compensation against UOB Malaysia for any loss or damage suffered or incurred by any of you as a direct or indirect result of the act of cancellation, revision, termination or suspension.

General Terms and Conditions

1. The Eligible Cardmembers agree to be bound by these terms and conditions including any amendment and/or variation to it and the terms and conditions in the Cardmember Agreement. If there is any inconsistency between these terms and conditions and the Cardmember Agreement in connection with this Program, these terms and conditions will prevail. These Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this program.

2. UOB Malaysia's decision on all matters relating to this Program shall be final, conclusive and binding on the Eligible Cardmembers. UOB Malaysia shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Program. No appeal and/or correspondence from any Eligible Cardmembers or any third party will be entertained.

3. To the fullest extent permitted by law, UOB Malaysia expressly excludes and disclaims any representation, warranty or endorsement, 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 the above program and privilege.

4. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the program offered and published in any media, marketing or advertising materials.

5. UOB Malaysia shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Eligible Cardmembers and/or any third party resulting directly or indirectly from this Program unless it arises from UOB Malaysia's gross negligence or willful misconduct specifically related to this Program.

6. UOB Malaysia reserves the right to withdraw, suspend, extend or terminate this Program, wholly or in part, at any time with prior notice. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by UOB Malaysia of the Rewards Program shall not entitle the Cardmembers to any claim or compensation against UOB Malaysia 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.

7. UOB Malaysia reserves the right to add, delete, suspend and/or vary these terms and conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Cardmembers through posting on UOB Malaysia's website, SMS displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account and/or any other manner as may be determined by UOB Malaysia from time to time.

8. 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.

9. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the offers/privilege and propositions referred to in this program. In the event of inconsistency between these Terms and Conditions and the existing respective offers/privilege and proposition terms and conditions, these terms and conditions shall prevail in relation to this program.

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