



## UOB EVOL Card (formerly known as UOB YOLO Card) Terms and Conditions

**Effective Date: 1 January 2026**

### **General**

These terms and conditions ("**Terms and Conditions**") will govern the use of UOB EVOL CARD ("**Card**" or "**UOB EVOL Card**") issued by United Overseas Bank (Malaysia) Bhd (Company Registration no. 199301017069 (271809-K) ("UOB Malaysia").

The Terms and Conditions are to be read together with the UOB VISA/MASTERCARD Cardmember Agreement ("**Cardmember Agreement**"), and if there is any conflict or discrepancy between the two in respect of the Card, these Terms and Conditions will prevail.

Under these Terms and Conditions, references made to:

- i) "**Cardmembers**" shall mean both the principal and supplementary cardmembers of UOB EVOL Card. "**Principal Cardmembers**" refers to the principal cardmembers of the Card. "**Supplementary Cardmembers**" refer to the supplementary cardmembers of the Card.
- ii) "**Cashback**" refers to the total cash amount awarded based on the eligible transactions made using UOB EVOL Card as stipulated in Table 1 above upon meeting the Minimum Retail Spend requirements.
- iii) "**UNIRinggit**" or "**UNIRM**" refers to rewards points earned by the Cardmember through usage of UOB Malaysia Credit Cards in accordance with the relevant UOB Malaysia Uniringgit Rewards Programme Terms and Conditions.
- iv) "**Merchant Category Code**" or "**MCC**" means the code assigned to a merchant by Mastercard or Visa or other card associations when the merchant accepts a card from them as form of payment. The code classifies type of goods or services provided by the merchant.
- v) "**Merchant Description**" means a name or description assigned by the respective acquiring bank to differentiate merchants.

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 Cardmember Agreement.

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

## UOB EVOL Card Card Features

1. The earning of cashback and UNIRM per calendar month is stipulated in the table below:

Categories	Total Minimum Retail Spend	Cashback	Cashback Monthly Cap per Category
Online	RM 1000	10%	RM15
e-Wallet		5%	RM15

Table 1

Categories	Minimum Retail Spend	UNIRM	UNIRM Monthly Cap per Category
Dining	No minimum spend required	5X	No capping
Entertainment		5X	
Other Retail Spend		1X	

Table 2

## UOB EVOL Card Cashback Programme (“Cashback Programme”)

- UOB EVOL Card Cardmembers are entitled to earn cashback on the following transactions charged to the Card, as stipulated in Table 1:-
  - 10% Cashback on Online Spend
  - 5% Cashback on e-Wallet top ups
- The UOB EVOL Cardmembers may be rewarded with Cashback by spending with UOB EVOL Card. To be eligible for the Cashback, Cardmembers are required to meet Minimum Retail Spend requirement of RM 1,000 per calendar month. For avoidance of doubt, the Minimum Retail Spend will be computed based on the transaction date for any retail spend and payments made with UOB EVOL Card only.
- Subjected to Clause 3 above, the Cashback earned for spending on Online Spend and e-Wallet top ups shall be capped at maximum of RM15 for each category per calendar month. For avoidance of doubt,
  - Online category refers to transactions performed via internet-based platforms or online payment gateways, excluding all e-Wallet top ups and transactions at Point of Sale (POS) terminals.
  - e-Wallet category refers to top-up transactions under MCC of 6540 only.
- Cashback will be computed based on individual transactions and awarded by accumulation of the cashback amount derived from each eligible transaction. Only transactions with a minimum value of RM1.00 shall qualify for cashback calculation.
- Minimum Retail Spend made by supplementary Cardmembers will be combined with the principal Cardmember's Minimum Retail Spend in determining the eligibility for Cashback. For the avoidance of doubt, Cashback accumulated by the principal and supplementary Cardmembers under this Cashback Programme will be credited into the principal Cardmember's Credit Card Account within sixty (60) days from the last day of the Calendar month and this will be reflected in the monthly Statement of Account of the principal Cardmember's Credit Card Account.



7. Unless otherwise defined in this Terms and Conditions:
- a) “**Minimum Retail Spend**” refers to the total retail spend made in local and/or foreign currencies using UOB EVOL Card and posted within each Calendar Month, excluding transactions stated in Clause 9. In the event that a transaction is made in foreign currency other than Ringgit Malaysia, UOB Malaysia’s prevailing exchange rate shall apply.
  - b) “**Calendar Month**” refers to the period beginning on the first day and ending on the last day of any given month. For example: 1 January to 31 January or 1 June to 30 June.
  - c) “**Transaction Date**” is defined as the actual date of any transaction performed by the Cardmember, regardless of when the transaction is processed or posted in the monthly credit card statement.
8. The Cashback will only be awarded for any spend and payments successfully charged and posted to the Cardmember’s Card account made under the categories set out in Table 1 and Table 2 above using the Card only. The following transactions shall **not** be eligible to earn any Cashback under this Programme:
- a) Balance Transfer;
  - b) Cash Advance;
  - c) Flexi Credit Plans;
  - d) Credit Shield;
  - e) Easi-Payment Plan purchases;
  - f) Instalment Payment Plan (IPP) purchases;
  - g) Refunded, disputed, unauthorized or fraudulent retail transactions;
  - h) Cash withdrawals;
  - i) Government transactions;
    - i. Alimony and child support;
    - ii. Fines by Court, government, state authorities or local authorities;
    - iii. Bail or bond payments;
    - iv. Payment of taxes to government; and
    - v. Payment to any government departments.
  - j) Financial services transactions (e.g. transactions made to other financial institutions, transferring of value to a stored value card, purchases of other financial products, etc.);
  - k) Charity bodies;
  - l) Utility transactions;
  - m) JomPay and FPX transactions;
  - n) Telecommunication transactions;
  - o) Insurance transactions;
  - p) Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, goods and services tax and any other form of taxes/service/miscellaneous fees using the Card; and
  - q) Such other transactions as UOB Malaysia may determine from time to time.
9. The following transactions shall be excluded from the Minimum Retail Spend computation:
- a) Balance Transfer.
  - b) Cash withdrawals.
  - c) Charity bodies.
  - d) Easi-Payment Plan purchases.
  - e) Flexi Credit Plans.
  - f) Government transactions;



- i. Alimony and child support;
    - ii. Fines by Court, government, state authorities or local authorities;
    - iii. Bail or bond payments;
    - iv. Payment of taxes to government; and
    - v. Payment to any government departments.
  - g) Instalment Payment Plan (IPP) purchases.
  - h) Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals and any other form of service/miscellaneous fees using the UOB EVOL Card.
  - i) Premium for credit shield.
  - j) Refunded, disputed, unauthorized or fraudulent retail transactions.
  - k) Transactions via Jompay and FPX.
  - l) Transactions via Personal Internet Banking ("PIB").
  - m) Such other transactions as UOB Malaysia may determine from time to time.
10. To earn Cashback for newly approved cards, the Cardmembers must fulfill the same requirement within the first calendar month from the card activation date notwithstanding the qualifying period is less than one month.
11. Transaction incurred by supplementary cardmember will accrue to the principal card for the purposes of computing the minimum spend requirement. For the avoidance of doubt, if the supplementary Cardmember earn the Cashback, the Cashback earned will be credited into the principal Cardmember's Card. The Cashback amount will be rounded up to the nearest cent.
12. Any accumulated Cashback including Cashback which have yet to be credited into the Cardmember's Credit Card Account shall immediately be forfeited and the Cardmembers will not be entitled to enjoy the benefit of the Cashback upon the occurrence of any one of the following:
- a) Any cancellation of the Card; or
  - b) Any conversion of the Card to any other UOB Malaysia Cards and no refund, extension or compensation shall be given by UOB Malaysia;
  - c) The Card Account becomes delinquent, terminated or suspended for whatever reason;
  - d) The Cardmember breaches any of these Terms and Conditions or the terms and conditions in the Cardmember Agreement;
  - e) The Cardmember is deceased or commits an act of bankruptcy or allows a judgment to remain against him/her for more than twenty-one (21) days; or
  - f) The financial position of the Cardmember is or has become unsound and UOB Malaysia is of the view that the Cardmember's ability to fulfill these Terms and Conditions or the terms and conditions in the Cardmembers Agreement is or has become impaired.
13. The assignment of MCC (Merchant Category Code) for each merchant is performed by the respective merchant's acquiring bank and the aforesaid acquiring bank's sole responsibility to assign the correct MCC. For the avoidance of doubt, UOB Malaysia shall not be held responsible for such discrepancies, as such assignment of MCCs. are not performed by UOB Malaysia hence it is beyond the control of UOB Malaysia.
14. The Cashback is neither transferable nor exchangeable for cash, rewards points, credit, good and services, product or privileges or other kind in full or in part and is not refundable or replaceable.
15. Any Cashback awarded in respect of any reversed, voided, refunded or cancelled transactions will be deducted from the Card account.

## UOB EVOL Card Rewards Programme (“Rewards Programme”)

### **5X UNIRM for Dining and Entertainment Spend**

16. Cardmembers will be entitled to 5X UNIRM for every RM1.00 spent on Dining and Entertainment settled in local and/or foreign currencies in any of the spending categories set out in Table 3 below (“**Eligible Spend Category**”). In the event that a transaction is made in foreign currency other than Ringgit Malaysia, UOB Malaysia’s prevailing exchange rate shall apply.
17. For clarity, any Dining or Entertainment transactions performed Online will be categorized under Online category and will be eligible for the Cashback Programme. Cardmembers will not earn 5X UNIRM for these transactions.

Eligible Spend Category	MCC	Merchant Description
<b>Dining</b>	5811	Caterers
	5812	Eating Places & Restaurant
	5813	Drinking Places
	5814	Fast Food Restaurant
<b>Entertainment</b>	7832	Motion Picture Theaters
	7922	Theatrical Producers
	7929	Bands, Orchestras, and Miscellaneous Entertainers, Not Elsewhere Classified
	7933	Bowling Alleys
	7993	Video Amusement Game Supplies
	7994	Video Game Arcades and Establishments
	7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers

*Table 3*

### **1X UNIRM on Other Retail Spend**

18. 1X UNIRM will be awarded for any spend using UOB EVOL Card except for ALL the items stated in the Cashback Programme (Online and e-Wallet Spend), Eligible Spend Category in Table 3 (Dining and Entertainment Spend), and the exclusions in Clause 19 below.
19. ALL of the following transactions shall be excluded from earning any UNIRM:
- Balance Transfers.
  - Easi Payment Plans.
  - 0% Interest-Free Instalment Payment Plans.
  - Flexi-Credit Plans.
  - Refunded, disputed, unauthorized or fraudulent retail transactions.
  - Cash withdrawals.
  - Alimony and child support.
  - Bail or bond payments.
  - Fines by Court, government, State authorities or local authorities.
  - Payment to any government departments or financial services.
  - Transportation transactions.
  - Utility bills and Top-up transactions.
  - JomPay and FPX transactions.



- n) Charity bodies.
- o) Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, government service tax and any other taxes imposed by law, and other form of service or miscellaneous fees using UOB EVOL Card.

#### **General Clauses relating to UNIRM**

20. The Eligible Spend made by the Supplementary Cardmembers will be combined with the principal Cardmember's Eligible Spend for the purpose of calculation of the accumulated UNIRM for the Card Account. For the avoidance of doubt, the UNIRM accumulated by both the Principal Cardmembers and Supplementary Cardmembers will only be credited to the Principal Cardmember's credit card account within two (2) months from the month where the charges are processed by UOB Malaysia and debited to the Cardmember's credit card account.
21. In case of decimal value, the UNIRM awarded will be rounded down to nearest points.
22. The total UNIRM earned each month will be reflected in the Principal Cardmember's monthly Statement of Account. In the event the system supporting this automated process becomes unavailable, the UNIRM earned will be manually fulfilled and reflected in the Principal Cardmember's Statement of Account in the following month.
23. At the time of awarding the rewards under the Rewards Programme, the Cardmember's card account must be valid, current, subsisting and in good credit standing as may be determined by UOB Malaysia. Any accumulated UNIRM including UNIRM which are pending crediting into the Principal Cardmember's Card Account shall immediately cease to be valid upon occurrence of any of the following:
- a) Any cancellation, termination or suspension of the Card /Card Account for any reason whatsoever;
  - b) Any conversion from UOB EVOL Card to any other UOB Credit Cards;
  - c) The Card account becomes delinquent; or
  - d) The Cardmember breaches of any of these Terms and Conditions and/or the terms and conditions of the Cardmember Agreement.
24. Without prejudice to the generality of the foregoing, in the event that the rewards are awarded to and received by persons who have committed or are suspected of committing any fraudulent or wrongful act in relation to the use of their UOB EVOL Card and/or any transaction made using their UOB EVOL Card, UOB Malaysia reserves the right to disqualify such persons from earning or utilizing the UNIRM.
25. For the avoidance of doubt, UOB Malaysia reserves the right to reverse the UNIRM at any time where there is valid reason to do so. Circumstances where reversal UNIRM may occur includes cancellation of transaction due to return of goods, refund, fraud, error and unauthorized transactions. UNIRM reversal will be applied in the statement cycle when reversal transaction is posted which may differ from the statement cycle of the corresponding purchase transaction.
26. UNIRM earned is not transferable to any other party. UNIRM is not transferable nor exchangeable for cash, rewards points, credit, good and services, product or privileges or other kind in full or in part and is not refundable or replaceable. If the UNIRM is awarded to a person who is not a Cardmember, UOB Malaysia has the right to disqualify such person from enjoying the UNIRM, and/or from redeeming or using the UNIRM.
27. The UNIRM earned by the Cardmembers have no monetary value.



28. For any disputes and inquiries on the UNIRM awarded that required investigation and/or rectification, Cardmembers are responsible to contact UOB Contact Centre within six (6) months from the Statement Month which reflects the disputed UNIRM.

#### **General Terms and Conditions**

29. UOB Malaysia is an issuer of credit cards and therefore is not responsible for the quality, merchantability or fitness for any purpose or any other aspect of the products and/or services purchased using the Card.
30. UOB Malaysia is not liable for any default in respect of the Card due to any act of God, war, riot, strike, lockout, industrial action, epidemic, pandemic, fire, flood, drought, storm, technical or systems failure or any event not caused by any breach or negligence by UOB Malaysia.
31. By retaining, using the Card and/or participating in this Cashback Programme and/or Rewards Programme (collectively "Programmes") and/or UOB EVOL Card Benefits, the Cardmembers agree to be bound by this terms and conditions including and any amendment and/or variation to it and the terms and conditions in the Cardmember Agreement.
32. Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Cardmembers do not understand.
33. The records of transactions maintained by UOB Malaysia and UOB Malaysia's decision in all matters (including but not limited to any dispute arising therefrom) relating to the Programmes shall be final, conclusive and binding on the Cardmembers.
34. To the fullest extent permitted by law, UOB Malaysia reserves the right to change (including by adding new terms or removing or substituting any existing terms), cancel, withdraw, extend, terminate or suspend the Programme in whole or in part, By giving Cardmembers 21 days prior written notice by way of posting on UOB Malaysia's website, displaying a notice at any UOB Malaysia branches, a statement insert in the Statement of Account or any other manner as notified to you.
35. For the avoidance of doubt, any cancellation, withdrawal, extension, termination or suspension by UOB Malaysia of the Programmes or any part thereof shall not entitle the Cardmember 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, extension, termination or suspension.
36. The Cardmembers are eligible to participate in the Programme provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.
37. The Card is issued strictly for personal, non-commercial use. Cardmembers shall not use the Card for any business, commercial, or profit-generating activities, including but not limited to purchases made for resale, business operations, or transactions conducted on behalf of a third party.
38. In the event of a breach of this terms and conditions, the UOB Malaysia reserves the right to immediately suspend or terminate the Card and/or the Cardmember's privileges; and/or claw back any cashback, rewards, or benefits earned from the aforesaid transactions.





39. Without prejudice to the generality of the foregoing, in the event that the Rewards and Cashback are awarded to and received by persons who have committed or are suspected of committing any fraudulent or wrongful act in relation to the use of their Card and/or any transaction made using their Card, UOB Malaysia reserves the right to disqualify such persons from earning or utilizing the Cashback, the Rewards Programme and/ or UOB EVOL Card's benefits.
40. The events above will also entitle UOB Malaysia to cancel, revoke, suspend or restrict the use of the UOB Credit Card and to consolidate all outstanding amounts into the principal UOB Credit Card account (if applicable).
41. UOB Malaysia reserves the right to decide on all matters relating to the Programme and the use of the Card including its features, benefits and award of the Cashback. UOB Malaysia's decision on all matters relating to the Programmes shall be final, conclusive and binding the Cardmembers. UOB Malaysia shall not be obliged to give any reasons or entertain any correspondence with any person on any matter concerning the Programmes.
42. UOB Malaysia 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 which may result in the Cardmembers' failing to be entitled to the rewards under the Programmes.
43. UOB Malaysia shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Cardmembers and/or third parties resulting directly or indirectly from the Programmes, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to the Programmes.
44. UOB Malaysia is not affiliated with the participating merchants and/or outlets and makes no representation or warranty with respect to the quality of the items and/or services supplied by the participating merchants and/or outlets.
45. UOB Malaysia shall not be liable for any defect or dissatisfaction with the quality of the items and/or services supplied by the participating merchants and/or outlets.
46. UOB Malaysia shall not be liable for any misrepresentation or misinterpretation of facts by any unauthorized third party in respect of the Programmes which is published in any mass media, marketing or advertising materials.
47. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or wilful misconduct, UOB Malaysia expressly excludes and disclaims any representation, warranties or endorsements, expressed 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 Programmes.
48. 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.

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