

UOB Malaysia Commercial Credit Cards Cashback

TERMS AND CONDITIONS

Effective date: 1 September 2026

General

These terms and conditions ("Terms and Conditions") will apply to the Cardmembers of UOB Commercial Credit Cards 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 VISA/MASTERCARD Cardmember Agreement ("Cardmember Agreement"). If there is any conflict between the two in respect of the UOB Malaysia Commercial Credit Cards Cashback, these Terms and Conditions will prevail for all matters relating to the Programme. Unless stated otherwise, definitions used in these Terms and Conditions will carry the same meaning as definitions found in the Cardmember Agreement.

For the avoidance of doubt,

"Cardmember" means:

- a) For UOB Commercial Credit Card (Corporate Liability) - the person or persons appointed/nominated by you via the UOB Commercial Credit Card (Cardmember) Application Form to whom the Card is issued and whose name appears on the Card.
- b) For UOB Commercial Credit Card (Personal Liability) – the principal and supplementary Cardmember

"UOB Commercial Credit Cards" or **"Card"** refer to UOB Platinum Business Card, UOB Corporate Card, UOB Purchasing Card, UOB World Business Mastercard and UOB Virtual Payment Solutions – Virtual Payment Control (as the case may be).

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 Credit Cards Cashback Programme ("Programme")

1. Cashback are awarded for any spend using the Cards as stipulated in Table A below and subject to exclusions listed in Clause 9. The Cashback Category and Cashback Rate shall be reviewed periodically by UOB Malaysia and are subject to change from time to time with adequate prior written notice to the Cardmembers.

Table A – Cashback

UOB Commercial Credit Cards	Cashback Category	Cashback Rate
UOB Platinum Business Card	JomPAY transactions, E-wallet top up and Utilities Spend.	0.20%
	Local spend excluding E-wallet top-up and Utilities Spend	0.25%
	Overseas spend excluding E-wallet top-up and Utilities Spend	1.20%

UOB Corporate Card UOB Purchasing Card UOB Virtual Payment Solutions – Virtual Payment Control	Local and overseas spend	0.25%
UOB World Business Mastercard	Overseas spend	1.00%
	Local spend including JomPAY transactions, E-wallet and Utilities Spend.	0.10%

Note:

- “Utilities Spend” refer to spend or payment on utilities, such as electricity, water, telcos (i.e. Maxis, Celcom) etc.
- *The above Table A structure does not apply to card programme under special partner tie-up, close-loop programme and referred programme.*

- Any accumulated Cashback including cashback pending credit into the Cardmember’s Cards Account shall be forfeited upon the occurrence of any one of the following:
 - Any cancellation termination or suspension of the UOB Commercial Credit Cards, whether voluntary or involuntary; or
 - If the Cardmember had committed or suspected to have committed any fraudulent, wrongful or unlawful acts or have not fulfilled or has breached its obligations, in relation to the Card Account or these terms and conditions, or any facility granted by UOB Malaysia.
 - Any conversion of the UOB Commercial Credit Cards to any other UOB Credit Cards (including any other UOB Commercial Credit Cards) and/or UOB Commercial Charge Card and no refund, extension or compensation shall be given by UOB Malaysia; or
 - The UOB Commercial Credit Cards Account becomes delinquent and no refund, extension or compensation shall be given by UOB Malaysia.
- For UOB Platinum Business Card and UOB World Business MasterCard, the total Cashback earned each month will be automatically credited into the Cardmember’s relevant Card Account and this will be reflected in the monthly Statement of Account that follows after the date of the crediting of Cashback.

For clarity, Cashback for any transactions with Posting Date that falls on the Statement Date will be calculated and credited into Cardmember’s next immediate Statement Month.

“Posting Date” is defined as the date any transaction incurred by the Cardmember is charged and recorded in the monthly card statement. For avoidance of doubt, Posting Date may be a few days later than the actual transaction date.

“Statement Month” refers to the statement cycle for Cardmember by which the billed amount of transactions appears in the Cardmember’s monthly credit card statement (“Statement of Account”)

- For UOB Virtual Payment Solutions - Virtual Payment Control, the total Cashback earned each month will be automatically credited into the Cardmember’s relevant Card Account and this will be reflected in the monthly Statement of Account that follows after the date of the crediting of Cashback.
- For UOB Corporate Card and UOB Purchasing Card, the total Cashback earned on annual basis will be credited into the Cardmember’s UOB Commercial Credit Cards Account and this will be reflected in the Statement of Account that follows after the date of the crediting of Cashback.
- Subject to Clause 8,
 - For UOB Commercial Card (Corporate Liability) - all eligible spend by the Cardmembers are entitled to the Cashback.

- b. For UOB Commercial Card (Personal Liability) - all eligible spend is inclusive of the collective spend of both principal and supplementary Card charged to the Card. However, only the principal Cardmember is entitled to the Cashback.
- 7. All Cardmembers are eligible to participate in this Programme provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.
- 8. Without prejudice to the generality of the foregoing, in the event that the Cashback under this Programme are awarded to and received by the Cardmembers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to use of their UOB Commercial Credit Cards and/or any transactions made using their UOB Commercial Credit Cards, UOB Malaysia reserves the right to disqualify such Cardmembers from earning or using the Cashback.

Exclusions

- 9. The Cashback must be accumulated through purchases made with UOB Commercial Credit Cards only. The following transactions for the following UOB Commercial Credit Cards shall **not** be included for purposes of accumulation and earning of the Cashback under this Programme:

A. UOB Platinum Business Card and UOB World Business Mastercard

- a. Transaction made on cash advance, easi payment plan purchases, instalment payment plan, duitnow QR transactions, direct debit.
(Applicable ONLY to Personal Liability Commercial Credit Card) Flexi Credit Plan, Balance Transfer or Balance Transfer via Instalment.
- b. Transactions made via Financial Process Exchange (FPX)
- c. Payment of Card account, annual fees, interest payments, late payment fees or charges for cash withdrawals.
- d. Refunded, disputed, unauthorized or fraudulent retail transactions.
- e. Government services transactions, government service tax or any other taxes.
- f. Any other form of service/miscellaneous fees.
- g. Premium for Credit Shield Plus or any other credit insurance.
- h. Payment of rates, charges, fines to Governmental, statutory and judicial bodies (for local spend only).
- i. Fuel and all purchases made at any petrol or gas station.
- j. Catering and out-call food and beverage services
- k. Donations and contributions to charitable, community or social service organizations (including charitable organizations approved by the Inland Revenue Board for tax relief)
- l. Fees or charges to any education establishments or institutions (including professional and vocational training centers)
- m. Child care services
- n. Money Transfer.
- o. Heating, Plumbing, and Air Conditioning Contractors
- p. Pawn Shops
- q. Consumer Credit Reporting Agencies
- r. Professional Services
- s. Special events/ categories (including funeral and crematoria services, clothing rental, postage stamps, photographic or video-graphic studios and florists).

B. UOB Corporate Card, UOB Purchasing Card and UOB Virtual Payment Solutions – Virtual Payment Control

- a. Transaction made on cash advance, easi payment plan purchases, instalment payment plan, duitnow QR transactions, direct debit

(Applicable ONLY to Personal Liability Commercial Credit Card) Flexi Credit Plan, Balance Transfer or Balance Transfer via Instalment.

- b. Transactions made via Financial Process Exchange ie FPX
 - c. Payment of Card account, annual fees, interest payments, late payment fees or charges for cash withdrawals.
 - d. Refunded, disputed, unauthorized or fraudulent retail transactions.
 - e. Government services transactions, government service tax or any other taxes.
 - f. Any other form of service/miscellaneous fees.
 - g. Premium for Credit Shield Plus or any other credit insurance.
10. For any disputes and/or further inquiries on the Cashback awarded requiring UOB Malaysia's investigation and/or rectification, Cardmembers are responsible to contact UOB Contact Centre within six (6) months from the Statement Month reflecting the disputed Cashback.

UOB Platinum Business Card Annual Fee Waiver

1. Annual Fee Payability

Unless otherwise stated, the Annual Fee is payable in respect of the Principal and each Supplementary Card (if applicable) on an annual basis, regardless of whether the Cardmember utilises the Card.

2. Annual Fee Waiver

Notwithstanding Clause 1 above, the Annual Fee may be waived subject to the Cardmembers meeting the minimum Annual Spend Requirement. The applicable assessment period is the last 12 months before the Annual Fee is charged.

3. Aggregation of Spend

"Annual Spend" shall include the aggregate of all spending incurred on the Principal Card and all Supplementary Cards under the same account during the relevant assessment period.

- i. The Annual Spend for the Principal Card and each Supplementary Card (if applicable) shall be assessed individually for the purpose of an Annual Fee waiver, based on the respective anniversary date of each card.
- ii. For each card, Annual Spend shall be calculated on an annual basis by reference to the period of twelve (12) months preceding its respective anniversary date and shall include all spending incurred at the account level (i.e. the combined spend of the Principal Card and all Supplementary Cards).
- iii. If the Annual Spend Requirement is met for a particular card, only the annual fee for that specific card shall be waived. Where applicable, each card shall be assessed separately at its own anniversary date, and no waiver shall apply to any other Card under the same account unless and until such Card independently satisfies the Annual Spend Requirement at its respective anniversary date.

Illustration A:

Annual Spend Requirement amount for UOB Platinum Business Card is RM24,000.

Card Assessed	Anniversary Date	Assessment Period	Principal Annual Spend	Supplementary Annual Spend	Total Annual Spend	Waiver Outcome
Principal Card	1 Jan 2026	1 Jan 2025 – 31 Dec 2025	RM35,000 (Jan - Feb 2025: RM20,000 + Mar - Dec 2025: RM15,000)	RM5,000 (Mar - Dec 2025 only)	RM40,000	Annual Fee waived
Supplementary Card	1 Mar 2026	1 Mar 2025 – 28 Feb 2026	RM15,000 (Mar-Dec 2025)	RM9,000 (Mar-Dec 2025: RM5,000 + Jan-Feb 2026: RM4,000)	RM24,000	Annual Fee waived

Illustration B:

Card Assessed	Anniversary Date	Assessment Period	Principal Annual Spend	Supplementary Annual Spend	Total Annual Spend	Waiver Outcome
Principal Card	1 Jan 2026	1 Jan 2025 – 31 Dec 2025	RM9,000 (Jan-Feb 2025: RM2,000 + Mar-Dec 2025: RM7,000)	RM3,000 (Mar-Dec 2025 only)	RM12,000	Annual Fee NOT waived
Supplementary Card	1 Mar 2026	1 Mar 2025 – 28 Feb 2026	RM7,000 (Mar-Dec 2025)	RM4,000 (Mar-Dec 2025: RM3,000 + Jan - Feb 2026: RM1,000)	RM11,000	Annual Fee NOT waived

General Terms and Conditions

11. The 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, these terms and conditions will prevail.
12. Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Cardmembers do not understand.
13. UOB Malaysia reserves the right to cancel, terminate or suspend this Programme in whole or in part, at any time with adequate prior written notice. For the avoidance of doubt, the cancellation, termination or suspension by UOB Malaysia of this Programme 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 Cardmember whether as a direct or indirect result of such cancellation, termination or suspension.
14. UOB Malaysia 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 by the Cardmembers' participation in this Programme unless it arises from UOB Malaysia's gross negligence or willful misconduct specifically related to the Programmes.
15. UOB Malaysia's decisions on all matters relating to this Programme, including the determination of Cashback and categories for Cashback shall be final and binding upon all Cardmembers and no further correspondence or attempts to dispute such decisions will be entertained.
16. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of the Programme and/or the Cashback offered and published in any mass media, marketing or advertising materials.
17. To the fullest extent permitted by law, UOB Malaysia 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 Programme and the Cashback under this Programme.
18. UOB Malaysia reserves the right to add, delete, suspend or vary these Terms and Conditions, from time to time, wholly or in part, by providing adequate prior written notice to the Cardmembers via posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches, Short

Message Service, a statement insert in the Statement of Account or any other manner as may be determined by UOB Malaysia from time to time. Your retention or use of your Card after the effective date of such variations, revisions or changes will constitute your acceptance of such variations, revisions or changes by you without any reservation.

19. 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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