UOB Lady's Card
Terms and Conditions

Effective 1 September 2026

General

These terms and conditions ("Terms and Conditions") shall apply to United Overseas Bank (Malaysia) Bhd's (Reg no. 199301017069 (271809-K) ("UOB Malaysia") UOB Lady's Card issued by UOB Malaysia to the Cardmember and are to be read together with the UOB VISA/MASTERCARD Cardmember Agreement ("Cardmember Agreement").

The UOB Lady's Card is available to female applicants only.

For the avoidance of doubt, "Lady's Card" refer to Lady's Classic Card, Lady's Platinum Card and/or Lady's Solitaire Card and "Cardmember" shall mean both the principal and supplementary cardmembers.

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 reward 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 Cardmembers. The benefits and privileges described below may be amended, supplemented or revoked by UOB Malaysia with prior notice.

UOB Lady's Card Rewards Programme

1. The following are the rewards awarded under the Rewards Programme:

   A. 10X UNIRinggit for Fashion Spend ("Fashion Ten")

   I. Subject to these Terms and Conditions, the Cardmembers will be entitled to 10X UNIRM for every RM1.00 spent on the Fashion purchases that falls under the Merchant Category Code ("MCC") enlisted in below table A classified under Retail Fashion and Beauty. All transactions must be made directly or online to the enlisted MCC ("Fashion Ten Eligible Spend").

Table A

Category	Merchant Category Code
Retail Fashion and Beauty	5611 Men's and Boys' Clothing and Accessories Stores 5621 Women's Ready to Wear Stores

	5631 Women's Accessory and Specialty Stores 5641 Children's and Infants' Wear Stores 5651 Family Clothing Stores 5655 Sports Apparel, and Riding Apparel Stores 5661 Shoe Stores 5681 Furriers and Fur Shops 5691 Men's and Women's Clothing Stores 5697 Alterations, Mending, Seamstresses, Tailors 5698 Wig and Toupee Shops 5699 Accessory and Apparel Stores-Miscellaneous 5941 Sporting Goods Stores 5944 Jewellery, Watches and Silverware stores 5094 Precious Stones/Watches and Jewellery 5977 Beauty/Cosmetics Stores

II. The Fashion Ten Eligible Spend must be recorded as approved by the credit card system maintained by UOB Malaysia for the Cardmember to be entitled to the 10X UNIRM.

III. The total UNIRinggit payout per Cardmember per month for Fashion Ten Eligible Spend shall be capped in accordance with Table B below.

Table B

Cardtype	Capping per month
Lady's Classic	Maximum 8,000 UNIRM per month
Lady's Platinum	Maximum 15,000 UNIRM per month
Lady's Solitaire	Maximum 20,000 UNIRM per month

B. 5X UNIRinggit for Groceries Spend ("Groceries Five")

I. Subject to these Terms and Conditions, the principal and supplementary card members will be entitled to 5X UNIRM for every RM1.00 spent in supermarkets and hypermarkets with 5411 MCC ("Groceries Five Eligible Spend").

II. The Groceries Five Eligible Spend must be recorded as approved by the credit card system maintained by UOB Malaysia for the Cardmember to be entitled to the 5X UNIRM.

III. The total UNIRinggit payout per Cardmember per month for Groceries Five Eligible Spend shall be capped in accordance with Table C below.

Table C

Cardtype	Capping per month
Lady's Classic	Maximum 8,000 UNIRM per month
Lady's Platinum	Maximum 15,000 UNIRM per month
Lady's Solitaire	Maximum 20,000 UNIRM per month

C. 5X UNIRinggit for Lady's Solitaire Card Overseas Spend ("Overseas Five")

I. Subject to these Terms and Conditions, the Cardmembers will be entitled to 5X UNIRM for every RM1.00 spent overseas including online transactions where the transactions are in currencies other than Ringgit Malaysia ("Overseas Five Eligible Spend").

II. The 5X UNIRM will be based on the conversion of Overseas Five Eligible Spend to Ringgit Malaysia. The 5X UNIRM Reward Points will be awarded through the credit card system maintained by UOB Malaysia and will be reflected in the Lady's Solitaire Card Cardmember's Statement of Account in the following month.

D. UNIRinggit Reward Points Programme ("UNIRM Points")

I. 1X UNIRM Point will be awarded for any spend using UOB Malaysia Lady's Card except for the items stated in Clause 1A till 1C mentioned above ("Other Eligible Spend").

II. Redemption of the UNIRM Points shall be subject to the Terms and Conditions of UNIRinggit Rewards Programme at https://www.uob.com.my/assets/pdf/UNIRinggit/ur_tnc.pdf ("Terms and Conditions for UNIRinggit Rewards")

III. Subject to redemption of the points through the UNIRinggit Rewards Redemption website at https://www.uob.com.my/personal/cards/rewards/uniringgit-rewards-redemption.page, the UNIRM Points are non-transferable to any other party and not exchangeable for other goods or cash.

IV. The UNIRM Points earned by the principal and supplementary Cardmembers have no monetary value.

V. The following transactions shall be excluded from earning UNIRM Points:
   a) Balance Transfers;
   b) Easi Payment Plans;
   c) 0% Interest-Free Instalment Payment Plans;
   d) Flexi-Credit Plans;
   e) Refunded, disputed, unauthorized or fraudulent retail transactions;
   f) Cash withdrawals;

g) Alimony and child support;
h) Fines by Court, government, State authorities or local authorities;
i) Bail or bond payments;
j) Payment of taxes to the government;
k) Payment to any government department;
l) Petrol transactions;
m) Transportation transactions;
n) Top-up transactions;
o) Utility bills;
p) Charity bodies; and
q) Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, taxes and any other form of service or miscellaneous fees using UOB Malaysia Lady's Card.

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

E. Luxepay Easi Payment Plan ("Luxepay EPP Plan")

I. Under this Plan, the Cardmembers will be able to convert their Luxury Brand Watches, Jewelleries, Shoes, and/or Bag retail purchases worth RM2,000 and above using the Lady's Card, to be made payable via 6- or 12-months instalments, or any other tenure that UOB Malaysia may decide from time to time ("Plan Tenure"), subject to fulfilling the following:-

a) the purchases must be made either online at official website stores or at any retail store worldwide as per below Merchant Category Code table ("MCC table") that sells Jewelleries, shoes, and/or bag as its main business activity;
b) for international transactions, it shall be converted to Ringgit Malaysia (RM) to determine whether it qualifies under this Luxepay EPP Plan and shall be based on UOB Malaysia's transaction records only within the period mentioned in General Terms and Conditions for Easi Payment Plan clause II below;
c) the purchases must be paid using a current, valid and subsisting Lady's Card;
d) the purchases must be in a single receipt transaction;
e) it is within the Credit Limit of the Lady's Card Account; and
f) the purchases must have been debited to the Credit Card Account, recorded in the current Statement of Account forming part of the current outstanding balance due and has not passed the Payment Due Date at the time of the application mentioned in clause II below.

Category	Merchant Category Code
Retail Fashion and Beauty	5611 Men's and Boys' Clothing and Accessories Stores 5621 Women's Ready to Wear Stores

	5631 Women's Accessory and Specialty Stores 5641 Children's and Infants' Wear Stores 5651 Family Clothing Stores 5655 Sports Apparel, and Riding Apparel Stores 5661 Shoe Stores 5681 Furriers and Fur Shops 5691 Men's and Women's Clothing Stores 5699 Accessory and Apparel Stores-Miscellaneous 5941 Sporting Goods Stores 5944 Jewellery, Watches and Silverware stores 5094 Precious Stones/Watches and Jewellery

F. Health and Beauty Easi Payment Plan ("Health and Beauty EPP Plan")

I. Under this Plan, the Cardmembers will be able to convert their health and beauty purchases worth RM2, 000 and above using the Card, to be made payable via 6 months instalments and RM4, 000 and above using the Card to be made payable via 12-months instalments, or any other tenure that UOB Malaysia may decide from time to time ("Plan Tenure"), subject to fulfilling the following:-

a) the purchases must be made either online at official website stores or at any retail store worldwide that is under health and beauty as its main business activity;
b) for international transactions, it shall be converted to Ringgit Malaysia (RM) to determine whether it qualifies under this Health and Beauty EPP Plan and shall be based on UOB Malaysia's transaction records only within the period mentioned in General Terms and Conditions for Easi Payment Plans clause II below;
c) the purchases must be paid using a current, valid and subsisting Card;
d) the purchases must be in a single receipt transaction;
e) it is within the Credit Limit of the Credit Card Account; and
f) the purchases must have been debited to the Credit Card Account, recorded in the current Statement of Account forming part of the current outstanding balance due and has not passed the Payment Due Date at the time of the application mentioned in General Terms and Conditions for Easi Payment Plans clause II below.

Category	Merchant Category Code
Health and Beauty	8071 Dental and Medical Laboratories 7298 Health and Beauty Spas 7297 Massage Parlors 7230 Barber and Beauty Shops 5977 Cosmetic Stores 8099 Health Practitioners, Medical Services—not elsewhere classified 8062 Hospitals

2. **General Terms and Conditions for Eligible Spend in A, B, C and D above**

I. For clarity, Fashion Ten Eligible Spend, Groceries Five Eligible Spend, Overseas Five Eligible Spend and Other Eligible Spend as defined above shall be collectively referred as "Eligible Spend".

II. The Eligible Spend made by the supplementary Cardmembers will be combined with the principal Cardmember's Eligible Spend, but the UNIRM will be credited to the principal Cardmember's card account.

III. The relevant UNIRM will be credited into the Cardmember's card account within two (2) months from the month of Eligible Spend was made. The UNIRM will be reflected in the monthly Statement of Account that follows the date of the crediting of UNIRM. In the event the system supporting this automated process becomes unavailable, the UNIRM Points earned will be manually fulfilled and reflected in the principal Cardmember's Statement of Account in the following month.

IV. At the time of crediting of the UNIRinggit, the Cardmembers' UOB Lady's Card Account(s) must be valid, current, subsisting and in good credit standing as may be determined by UOB Malaysia and not in breach of any of these terms and conditions and the terms and conditions of the UOB Visa/Mastercard Cardmember Agreement. I

V. In addition, any accumulated UNIRM Points including UNIRM Points which are pending crediting into the principal Cardmember's card account shall immediately cease to be valid upon occurrence any of the following:
   a) Any cancellation of Lady's Card;
   b) Any conversion from Lady's Card to any other UOB Malaysia Credit Cards; or
   c) Lady's card account becomes delinquent as may be determined by UOB Malaysia.

<u>General Terms and Conditions for Easi Payment Plans (EPP) in E and F above</u>

I. the purchases must be paid using a current, valid and subsisting Card;

II. The transactions that are not eligible for the Plan includes Cash Advance, Balance Transfers, Instalment Payment Plans, Interest Free Loans, Smart Pay, Bill Pay Service, any existing instalment payment schemes of UOB Malaysia or other financial institutions, annual fees, outstanding balances or other charges that may be imposed by UOB Malaysia under the Agreement, fee or interest related transactions and such other promotions and transactions as the Bank may determine.

III. **The Cardmembers may apply for the Plan within sixty (60) days from the date of purchase ("Transaction Date")** by calling UOB Malaysia's Contact Centre and/or submitting the application form prescribed by UOB Malaysia via fax to UOB Contact Centre at +603- 2690 0121, or by such other means as may be specified by UOB Malaysia at any time.

IV. UOB Malaysia may, approve or reject any application without giving any reason for the decision, and determine the amount allowed to be converted under the Plan, which will be subject, amongst others, to -
   a) the status of the Credit Card Account; and
   b) the available Credit Limit of the Credit Card Account.

V. No further interest amount will be charged if the monthly instalment amount is paid in full before the due date stated in the Statement of Account. If not, the applicable fees and charges stated in Visa/Mastercard Cardmember Agreement will be charged on the outstanding amount.

VI. Upon approval of the application, the Cardmember's available Credit Limit will be reduced by an amount equal to the retail purchases converted under the Luxepay or Health and Beauty EPP Plan ("the Amount"). UOB Malaysia will not be liable to the Cardmember for any transactions rejected by merchants because of a resulting insufficiency of Cardmember's available Credit Limit. Credit Limit definition available in Visa/Mastercard Cardmember Agreement.

VII. During the repayment period, the Amount will be repaid by way of equal instalments ("the Payment Instalment"). The Payment Instalment will be debited to the Credit Card Account immediately following the approval of the application, and will be reflected in the following month's Statement of Account, and to be paid in accordance with the Agreement. After each Payment Instalment is repaid, the amount equivalent to such payment will be restored to the Cardmember's available Credit Limit.

VIII. The Payment Instalment is calculated by dividing the Amount by the number of months of the Plan Tenure. In the event of a default under clause IX below, the entire amount will be payable immediately in accordance with the Cardmember's Agreement.

IX. Cardmember is required to make a minimum monthly repayment which will include the total amount of the Payment Instalment and other related amount including partial payments as stated in the Cardmember Agreement, before the Payment Due Date specified in the Statement of Account. In the event of any delay or failure to pay the Payment Instalment and other related amount (including making partial payment) as specified in the Statement of Account, or otherwise where repayments are insufficient to settle the Payment Instalment amount, on or before the due date, the Cardmember will be deemed to have committed an event of default and UOB Malaysia will levy finance charges on the outstanding balances and other applicable fees and charges.

X. **The Cardmember can cancel its participation in the Plan subject to UOB Malaysia's receipt of one (1) week's prior written notice (such notice to be given to UOB Malaysia Contact Centre) and a cancellation fee of RM50 (or such other rate as determined by UOB Malaysia). Such amount shall be debited to the Cardmember's Credit Card Account.**

XI. The Cardmember can apply for the Plan more than once, subject to the Cardmember's eligibility under these terms and conditions.

XII. If any or a combination of the following occurs, the total outstanding under the Plan will immediately be due and payable and the applicable finance and late payment charges will be payable in accordance with the Cardmember's Agreement:
a) There is a breach of any of these terms and conditions;
b) An event of default occurs pursuant to the Cardmember's Agreement;
c) There is a delay or failure to pay the Payment Instalment or any sums due under the Plan;

d) There is a failure to pay on the due date any money or to discharge any obligation or liability payable from time to time to UOB Malaysia for any banking/credit facilities granted;
e) The Plan is terminated for any reason whatsoever;
f) The Card is terminated or the Credit Card Account is closed for any reason whatsoever; or
g) It becomes impossible or unlawful for UOB Malaysia to make available or continue to make available the Plan.

XIII. The events above will also entitle UOB Malaysia to cancel, revoke, suspend or restrict the use of the Card, and to consolidate all outstanding amounts into the principal Credit Card Account.

UOB Lady's Solitaire Card Access to Airport Lounge ("Airport Lounge Access")

Access to Airport Lounge ("Airport Lounge Access")

1. UOB Lady's Solitaire Principal cardmembers are also eligible to the following benefit/privilege as set out in Table D below:

Table D

	Airport Lounge Access Fee	Airport Lounge Location
Principal Cardmember	• First 6 visits : Complimentary (maximum 3 hours lounge usage) • 7th and subsequent visit: Payable as per published rate	Kuala Lumpur International Airport Terminal 1 (KLIA T1) • Plaza Premium Lounge CP21 (International Departures, Main Terminal) Locations not listed: Access fee applies.
Accompanying guest (aged 12 years old above)	In the company of Cardmember, • 50% off published rate: Plaza Premium Lounge in Malaysia (as above)	

2. Subject to further terms and conditions appearing herein, you are entitled to enjoy the complimentary Plaza Premium Lounge access as per the terms below:

i. Principal Cardmember admission to a Lounge is subject to the presentation of your UOB Lady's Solitaire Principal Card and boarding pass upon arrival at the reception of the said Lounge and availability of space in the Lounge as determined by the Plaza Premium Lounge.

ii. For admission, Plaza Premium Lounge's frontline staff in the Lounge will swipe the UOB

UOB Lady's Solitaire Principal 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 Plaza Premium Lounge, and the client copy of the E-slip will be given to the Cardmember.

iii. For Plaza Premium Lounges located in Malaysia, each of your accompanying guest who are at least 12 yearsold 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 Lounge with your UOB Credit Card.

iv. For Plaza Premium Lounges located outside Malaysia, each of your accompanying guest who are at least 12 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 Lounge with your UOB Credit Card.

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

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

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

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

ix. You are entitled to one (1) complimentary lounge access per day, regardless of the number of eligible UOB principal credit cards you hold. Any subsequent lounge access on the same day and/or any stay exceeding the permitted three (3) hours, may be subject to applicable charges by the relevant lounge operator. For each lounge visit, only 1 eligible UOB principal credit card may be used and presented for admission, regardless of the number of eligible UOB principal credit cards held by you. In the event that more than one eligible UOB credit card is used and presented for airport lounge admission and/or the airport lounge access is utilised by a Supplementary Cardmember, the Bank reserves the right to charge the applicable charges for each access to the relevant eligible UOB principal credit card account within 120 calendar days from the date of access.

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

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

xii. 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.

xiii. 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 Plaza Premium Lounge Program by you or any of your accompanying guests(s).

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

xv. UOB Malaysia is not liable for any default in respect of the Plaza Premier 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.

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

xvii. To the fullest extent permitted by law, any cancellation, revision, termination or suspension of the Plaza Premier 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.

UOB Lady's Card Annual Fee

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 Lady's Solitaire Card is RM50,000.

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	RM58,000 (Jan-Feb 2025: RM20,000 + Mar-Dec 2025: RM38,000)	RM12,000 (Mar-Dec 2025 only)	RM70,000	Annual Fee waived
Supplementary Card	1 Mar 2026	1 Mar 2025 – 28 Feb 2026	RM38,000 (Mar-Dec 2025)	RM20,000 (Mar-Dec 2025: RM12,000 + Jan-Feb 2026: RM8,000	RM58,000	Annual Fee waived

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	RM30,000 (Jan-Feb 2025: RM10,000 + Mar-Dec 2025: RM20,000)	RM12,000 (Mar-Dec 2025 only)	RM42,000	Annual Fee NOT waived

Supplementary Card	1 Mar 2026	1 Mar 2025 – 28 Feb 2026	RM18,000 (Mar-Dec 2025)	RM20,000 (Mar-Dec 2025: RM12,000 + Jan-Feb 2026: RM8,000	RM38,000	Annual Fee NOT waived

Illustration B:

Annual Spend Requirement amount for UOB Lady's Platinum Card is RM20,000.

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	**RM7,000** (Mar-Dec 2025)	**RM4,000** (Mar-Dec 2025: RM3,000 + Jan - Feb 2026: RM1,000)	**RM11,000**	Annual Fee NOT waived

Illustration C:

Annual Spend Requirement amount for UOB Lady's Classic Card is RM15,000.

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	**RM12,000** (Jan - Feb 2025: RM9,000 + Mar - Dec 2025: RM3,000)	**RM8,000** (Mar - Dec 2025 only)	**RM20,000**	Annual Fee 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

4. **Excluded Transactions**

For the avoidance of doubt, the following transactions shall be excluded from the calculation of the Annual Spend:

a. Balance Transfers
b. Easi-Payment Plans
c. Flexi Credit Plans
d. Cash withdrawals and quasi-cash transactions
e. Balance Conversions
f. Refunded, disputed, unauthorised or fraudulent transactions

g. Payments of annual fees, finance charges, interest, late payment fees, cash withdrawal fees, Sales and Services Tax (SST), and any other service or miscellaneous fees
h. Any other transactions as may be determined by UOB Malaysia from time to time

5. **Waiver of Annual Fee on Statement**

Where the Annual Spend Requirement is met, the Annual Fee for the Principal Card and all Supplementary Cards (if applicable) will be waived and will not be charged or reflected in the Cardmember's statement. In the event the system supporting this automated process becomes unavailable, the Annual Fee billed will be manually waived and reflected in the Principal Cardmember's Statement of Account in the following month.

General Terms and Conditions

I. The Cardmembers are eligible to participate in the Rewards Programmes provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.

II. 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 Malaysia Lady's Card and/or any transaction made using their UOB Malaysia Lady's Card, UOB Malaysia reserves the right to disqualify such persons from earning or utilizing the UNIRinggit and Discount.

III. The events above will also entitle UOB Malaysia to cancel, revoke, suspend or restrict the use of the UOB Malaysia Credit Card and to consolidate all outstanding amounts into the principal UOB Malaysia Credit Card account (if applicable).

IV. By participating in the respective Rewards Programmes, the Cardmembers agree to be bound by the terms and conditions of the Rewards Programmes and the Visa Mastercard Cardmember Agreement. If there is any inconsistency between the terms and conditions of the Rewards Programmes and the Eligible Card T&Cs in connection with the Rewards Programmes, the terms and conditions of the Eligible Card T&Cs shall prevail.

V. The record of transactions maintained by UOB Malaysia and UOB Malaysia's decision on all matters relating to the Rewards Programmes shall be final, conclusive and binding the Cardmembers.

VI. 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 Rewards Programmes.

VII. To the fullest extent permitted by law, 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 Rewards Programmes unless it arises from UOB Malaysia's gross negligence or willful misconduct specifically related to the Rewards Programmes.

VIII. 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.

IX. 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.

X. UOB Malaysia shall not be liable for any misrepresentation or misinterpretation of facts by any unauthorized third party in respect of the Rewards Programmes which is published in any mass media, marketing or advertising materials.

XI. 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 Rewards Programmes.

XII. To the fullest extent permitted by law, UOB Malaysia reserves the right to add, delete and/or vary the Rewards Programmes' 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 UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOB Malaysia from time to time.

XIII. 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, terminate or suspend these Terms and Conditions including the Rewards Programme in whole or in part, by giving twenty-one (21) days' prior written notice by way of posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account or any other manner as UOB Malaysia notified to you.

XIV. For the avoidance of doubt, any revision, withdrawal, cancellation, termination or suspension by UOB Malaysia and/or any third party service provider of the Rewards Programmes 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, termination or suspension, unless it was caused by UOB Malaysia's gross negligence or willful misconduct.

XV. To the fullest extent permitted by law, the Cardmembers' retention or use of the Lady's Card after the effective date of such variations, revisions or changes will constitute the acceptance of such variations, revisions and changes without any reservation.

XVI. Cardmembers are eligible to participate in the Programme provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.

XVII. 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.

- End -

-