

Lazada UOB Credit Card TERMS AND CONDITIONS

Effective Date: 1 September 2026

General

These terms and conditions ("**Terms and Conditions**") will govern the use of Lazada UOB Credit Card ("**Card**" or "**Lazada UOB Credit 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 Mastercard/Visa Cardmember Agreement ("**Cardmember Agreement**") and, UOB UNIRINGGIT Rewards Programme terms and conditions ("**Rewards Terms**"). The terms and conditions listed above shall include any amendments or variations to them respectively and the decision of UOB Malaysia in connection with any matter relating to the Campaign shall be final, conclusive and binding. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

Under these Terms and Conditions, references made to:-

"**Annual Fee**" refer to the full annual fees payable for Lazada UOB Credit Card in accordance with the credit card fees and charges table available at <http://www.uob.com.my/personal/useful/fees/creditcard-annualfee.page> (UOB Website);

"**Annual Retail Spend Requirement**" refer to the minimum annual spend as stipulated under the UOB Product Disclosure Sheet and UOB Credit Card Fees & Charges table, available at UOB Website; The Annual Retail Spend Requirement shall be calculated based on the 12-month period preceding the cardholder's annual fee anniversary date.

"**Card Anniversary**" means the anniversary of the date the first statement of account is issued to you for your Lazada UOB Credit Card".

"**Cardmember**" shall mean both the principal and supplementary Cardmembers of Lazada UOB Credit Card. "**Principal Cardmembers**" shall mean the principal Cardmembers of the Card. "Supplementary Cardmembers" shall mean the supplementary Cardmembers of the Card.

"**Lazada Spends**" means purchases/transactions made on Lazada Malaysia's e-commerce website (www.lazada.com.my), Lazada Apps and top ups on Lazada Wallet excluding EPP transaction(s);

"**Lazada Wallet**" means the e-wallet service/function on Lazada Malaysia's e-commerce website (www.lazada.com.my) and Lazada Apps;

"**Merchant Category Code**" 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;

"**Merchant Description**" means a name or description assigned by the respective acquiring bank to differentiate merchants;

"**Online & Lifestyle Spends**" means purchases / transactions (for example online subscription and entertainment, online food delivery, telcos and insurance) made on selected merchants and Merchant Category Codes/Merchant Description excluding EPP transaction(s);

“Transaction” means any local and overseas retail transaction and petrol transactions made using Lazada UOB Credit Card, excluding any transaction as specified in Clause 2 in these Terms and Conditions;

“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 credit cards terms and conditions.

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.

Lazada UOB Card Programme (“Rewards Programme”)

1. Cardmembers are entitled to the following benefits for the qualified Transactions made:-

(a) Lazada Spends

Eligible Spends	UNIRM Awarded	Maximum UNIRM per Cardmember per statement cycle
Lazada Spends (which includes Lazada Wallet top-up)	10 X UNIRM for every RM1.00 spent.	10 X UNIRM are capped at RM500 cumulative Lazada Spends per statement month For Lazada Spends which is more than the cumulative RM500 (on the same statement month), Cardmembers will be entitled to 1 X UNIRM for every RM1.00 spent.

As an illustration: If the Cardmember made cumulative Lazada Spends of RM600 for the statement month using Lazada UOB Credit Card, the Cardmember will be entitled to receive 5100 UNIRM (RM500x10)+(RM100x1)=5100

(b) Online & Lifestyle Spends

Eligible Spend-Online & Lifestyle Spends	Eligible Merchant Description/Transactions*	UNIRM Awarded	Maximum UNIRM per Cardmember per statement cycle
--	---	---------------	--

Online Lifestyle & Entertainment Spends	Netflix, Spotify, Youtube, Apple.com, Iflix, ClassPass, SteamGames, Playstation Foodpanda, Grab, Kurin, Deliverat, Dominos	5 X UNIRM for every RM1.00 spent.	5 X UNIRM are capped at RM500 for cumulative online entertainment and food delivery spend per statement month. For online entertainment and food delivery spend which is more than the cumulative RM500 (on the same statement month), Cardmember will be entitled to 1 X UNIRM for every RM1.00 spent.
Telco	Transaction with Merchant Category Code 4814, 4821, 4829 (For example Telecommunication services and payments)		The 5 X UNIRM are capped at RM500 cumulative for spends on telcos & insurance per statement month. For spends on telcos and Insurance which is more than the cumulative RM500 (on the same statement month), Cardmember will be entitled to one 1 X UNIRM for every RM1.00 spent.
Insurance	Transaction with Merchant Category Code 5960, 6300 (For example monthly premium payments to Insurance providers)		

As an illustration: If the Cardmember has made cumulative transaction of RM520 for the statement month on Online Lifestyle and Entertainment and a cumulative transaction of RM 600 on Telco and Insurance spend with Lazada UOB Credit Card, the Cardmember will be entitled to receive 5120 UNIRM: $(RM500 \times 5) + (RM20 \times 1) + (RM500 \times 5) + (RM100 \times 1) = 5120$

***Note:**

For the avoidance of doubt, the list of eligible merchant transactions is provided for Cardmember's information only and is not a representation that the stores listed are UOB Malaysia's merchant. UOB Malaysia may amend the list from time to time with adequate prior notice.

(c) Other Purchases ("**Other Spends**")

Subject to Clause 1(a), 1(b) above and Clause 2 below, Cardmembers are also entitled to earn one 1 X UNIRM for every RM1.00 spent.

- (d) Cardmembers who uses Lazada UOB Credit Card to make Transactions totalling Ringgit Malaysia one-thousand five-hundred (RM1,500) or more in a given statement month is entitled to receive one thousand UNIRM as bonus ("**1,000 Monthly Bonus UNIRM**") for the statement month.

Example (per statement month view):	
Lazada Spend	RM600
Online Lifestyle & Entertainment Spend	RM350

Other Spends	RM700
Total Qualifying Monthly Spend	RM1,650
Monthly Bonus Points	1,000 UNIRM

2. ALL of the following transactions shall be excluded from earning any 1X UNIRM:
- (a) Telegraph Services;
 - (b) Money Orders- Wire Transfer;
 - (c) Florists, Nursery Stock and Florist Supplies;
 - (d) Caterers;
 - (e) Member Financial Institution- Manual Cash Disbursements;
 - (f) Quasi Cash-Member Financial Institution;
 - (g) Quasi Cash-Merchant;
 - (h) Securities- Brokers and Dealers;
 - (i) Remote Store Value Load- Member Financial Institution;
 - (j) Remote Store Value Load- Merchant;
 - (k) Money Transfer- Member Financial Institution;
 - (l) Photographic Studios;
 - (m) Funeral Services;
 - (n) Clothing Rental;
 - (o) Commercial Art, Graphics, Photography;
 - (p) Photo Developing, photofinishing lab;
 - (q) Gambling Transactions;
 - (r) Schools and educational services;
 - (s) Childcare services;
 - (t) Charity bodies and social service organisations;
 - (u) Political organisations;
 - (v) Religious Organisations;
 - (w) Refunded, disputed, unauthorized or fraudulent retail transactions;
 - (x) Cash withdrawals;
 - (y) 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;
 - v. Postal Services; and
 - vi. Payment to any government departments.
 - (z) 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.);
 - (aa) JomPay transactions;
 - (bb) Easy Pay Plan (EPP) transactions on local and overseas purchases;
 - (cc) 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
 - (dd) Such other transactions as UOB Malaysia may determine from time to time.
3. 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 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 UNIRM upon the occurrence of any one of the following:
- (a) Any cancellation, termination or suspension of the Card / Card Account for any reasons whatsoever;

- (b) Any conversion of the Card to any other UOB Malaysia Credit Cards;
 - (c) The Card Account becomes delinquent; or
 - (d) The Cardmember breaches any of these Terms and Conditions or the terms and conditions in the Cardmember Agreement;
4. The UNIRM accumulated by both the principal and supplementary Cardmembers will be credited into the principal Cardmember's 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.
5. 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.
6. 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.

Redemption of UNIRM for Lazada UOB Credit Card

7. Subject to these Terms and Conditions, the UNIRM earned under Lazada UOB Credit Card for transactions made on Lazada Spends, Online & Lifestyle Spends and Other Spends by a Principal Cardmember and Supplementary Cardmember can only be offset against Lazada Spends. Only the Principal Cardmember will be able to redeem the UNIRM to offset Lazada transactions. Details of UOB UNIRINGGIT Rewards Programme Terms and Conditions is available [here](#).
8. Other than the UNIRM redemption method in clause 7, UNIRM earned under Lazada UOB Credit Card cannot be used to offset any other spends and/or redeemed via other redemption channels.
9. To redeem UNIRM for Lazada Spends, Principal Cardmember must meet the redemption eligibility below:
- (b) **Excluding** payments for instalments and cash based products such as Easy Payment Plans, Flexi-Credit Plans, 0% Interest-Free Instalment Payment Plans, Cash Advance, Cash Withdrawals and Balance Transfers.
10. Cancellations are not allowed once Principal Cardmember has made a request for redemption.
11. UNIRM can only be redeemed by the Principal Cardmembers, subject to UOB Malaysia's decision as it deems fit.
12. For any disputes and inquiries on the UNIRM awarded that required investigation and/or rectification, Cardmembers shall inform UOB Contact Centre within six (6) months from the Statement Month which reflects the disputed UNIRM.

Waiver of Annual Fees

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 Lazada UOB 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	RM15,000 (Mar-Dec 2025)	RM8,000 (Mar-Dec 2025: RM5,000 + Jan-Feb 2026: RM3,000)	RM23,000	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

13. 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.
14. 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.
15. By retaining, using the Card and/or participating in this Rewards Programme, 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.
16. Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Cardmembers do not understand.
17. In the event of any inconsistency between these Terms and Conditions and:-
 - (i) the terms and conditions of the Cardmember Agreement; and/or
 - (ii) any advertising, promotional, publicity and other materials relating to or in connection with the Rewards Programme,these Terms and Conditions shall prevail.
18. To the fullest extent permitted by law, UOB Malaysia reserves the right to add, delete, vary, revise, cancel, withdraw, terminate or suspend these Terms and Conditions including the Rewards Programme in whole or in part, at any time with adequate prior written notice to the Cardmember 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 may be determined by UOB Malaysia from time to time.
19. To the fullest extent permitted by law, the Cardmembers' retention or use of the Card after the effective date of such variations, revisions or changes will constitute the acceptance of such variations, revisions and changes without any reservation.
20. For the avoidance of doubt, revision, withdrawal, cancellation, termination or suspension by UOB Malaysia of the Rewards 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 Cardmembers whether as a direct or indirect result of such revision, cancellation, termination or suspension, unless it was caused by UOB Malaysia's gross negligence or willful misconduct.
21. Cardmembers are eligible to participate in the Rewards Programme provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.
22. 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 Card and/or any transaction made using their Card, UOB Malaysia reserves the right to disqualify such persons from the Rewards Programme.

23. The record of transactions maintained by UOB Malaysia and UOB Malaysia's decision on all matters relating to the Rewards Programme shall be final, conclusive and binding on the Cardmembers save for fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries).
24. 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 Programme.
25. 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 Programme.
26. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Rewards Programme offered and published in any media, marketing or advertising materials.
27. 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 party resulting directly or indirectly from the Rewards Programme.
28. 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]