

UOB ONE Card Terms and Conditions

Effective: 1 September 2026

General

These terms and conditions ("Terms and Conditions") will apply to the Cardmembers who have a UOB ONE Card issued by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") and are to be read together with the UOB VISA/MASTERCARD Cardmember Agreement ("Cardmember Agreement").

Under these Terms and Conditions, references made to:-

- a) "Annual Fee" refer to the full annual fees payable for UOB ONE Card in accordance with the credit card fees and charges table available at www.uob.com.my/personal/useful/fees/creditcard-annualfee.page (UOB Website);
- b) "Annual Retail Spend Requirement" refer to the minimum annual spend as stipulated under the UOB Product Disclosure Sheet and 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.
- c) "UOB ONE Card" shall refer to the UOB ONE Classic Card and UOB ONE Platinum Card issued by UOB Malaysia;
- d) "Cardmember" shall mean both the principal and supplementary Cardmembers who have a UOB ONE Card.

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 at any time to decide on all matters on the award of the rebates 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 prior notice.

UOB ONE Card Rebate Programme

UOB ONE Card Cash Rebate Programme (“Cash Rebate Programme”)

1. The earning of cash rebate per statement month is stipulated in the table below:

(a) ONE Platinum Card

Rebate Category	Cash Rebate Rate		Maximum Cash Rebate Awarded per Rebate Category
	Minimum Retail Spend (RM0 – RM 1,499)	Minimum Retail Spend (RM 1,500 and above)	
Petrol	0.2%	10%	RM15
Groceries	0.2%	10%	RM15
Dining	0.2%	10%	RM15
Grab	0.2%	10%	RM15
Other Retail Spend	0.2%	0.2%	Unlimited

Table 1

(b) ONE Classic Card

Rebate Category	Cash Rebate Rate		Maximum Cash Rebate Awarded per Rebate Category
	Minimum Retail Spend (RM0 – RM799)	Minimum Retail Spend (RM800 and above)	
Petrol	0.2%	10%	RM10
Groceries	0.2%	10%	RM10
Dining	0.2%	10%	RM10
Grab	0.2%	10%	RM10
Other Retail Spend	0.2%	0.2%	Unlimited

Table 2

Unless otherwise defined in this Terms and Conditions:

- (i) **“Cash Rebate”** refers to the total cash amount awarded based on the eligible transactions made using UOB ONE Card as stipulated in Tables 1 and 2 above upon meeting the Minimum Retail Spend requirements.
- (ii) **“Minimum Retail Spend”** refers to the total retail spend made in local and/or foreign currencies using UOB ONE Card and posted within each Statement Month. In the event that a transaction is made in foreign currency other than Ringgit Malaysia, UOB Malaysia’s prevailing exchange rate shall apply.
- (iii) **“Statement Month”** refers to the statement cycle for each principal Cardmember by which the billed amount of UOB ONE Card transactions appears in the principal Cardmember’s monthly credit card statement (“Statement of Account”).
- (iv) **“Petrol”** is defined as any spending within MCC 5541 and 5542 only as captured by UOB Malaysia’s system. For avoidance of doubt, Petrol rebate category transactions shall apply to all petrol stations nationwide and payment made via Setel’s CardTerus feature on Setel mobile application using UOB ONE Card. Setel Wallet top up transactions shall not be eligible for Cash Rebate.
- (v) **“Groceries”** is defined as any spending at AEON Big, AEON Supermarket, Ben’s Independent Grocer, Cold Storage, Econsave, Everise, Giant, Jaya Grocer, Lotus’s (formally known as

Tesco Stores), Mercato, Mydin, Servay, Village Grocer, Maxvalue and The Food Merchant within MCC 5411 only as captured by UOB Malaysia's system.

- (vi) **"Dining"** is defined as any spending within MCC 5812 and 5814 only as captured by UOB Malaysia's system.
- (vii) **"Grab"** is defined as any spending via Grab app for the following Grab services within the stated MCC only as captured by UOB Malaysia's system:
 - (a) GrabRides within MCC 4121.
 - (b) GrabExpress within MCC 4215.
 - (c) GrabFood within MCC 5814.
 - (d) GrabMart within MCC 5499.
 - (e) GrabPay within MCC 6540.
 - (f) GrabSubscription within MCC 4789.
- (viii) **"MCC"** (Merchant Category Code) classifies the type of category codes for goods or services provided by the merchant. The assignment of MCC for each merchant is performed by the respective merchant's acquiring bank and it is that particular acquiring bank's sole responsibility to assign the correct MCC. For 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.
- (ix) **"Posting Date"** is defined as the date any transaction incurred by the Cardmember is charged and recorded in the monthly credit card statement. For avoidance of doubt, Posting Date may be a few days later than the actual transaction date.

Exclusions

- 2. The Cash Rebate will only be awarded for any spend and payments made under the rebate categories illustrated as per the table above using the UOB ONE Card only. The following transactions **shall not be eligible** to earn any Cash Rebates:
 - (a) Alimony and child support.
 - (b) Bail or bond payments.
 - (c) Balance Transfer.
 - (d) Cash withdrawals.
 - (e) Charity bodies including religious related transactions.
 - (f) Easi-Payment Plan purchases.
 - (g) Flexi Credit Plans.
 - (h) Government transactions including utility bills and postal services.
 - (i) Instalment Payment Plan (IPP) purchases.
 - (j) Liberty insurance.
 - (k) 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 ONE Card.
 - (l) Premium for credit shield.
 - (m) Refunded, disputed, unauthorized or fraudulent retail transactions.
 - (n) Top up transactions except for GrabPay.
 - (o) Transactions via Jompay.
 - (p) Transactions via Personal Internet Banking ("PIB").

3. The Minimum Retail Spend will be computed based on the posting date in the Statement Month for any retail spend and payments made with UOB ONE Card only. The following transactions shall be excluded from the Minimum Retail Spend computation:
- (a) Alimony and child support.
 - (b) Bail or bond payments.
 - (c) Balance Transfer.
 - (d) Cash withdrawals.
 - (e) Charity bodies including religious related transactions.
 - (f) Easi-Payment Plan purchases.
 - (g) Flexi Credit Plans.
 - (h) Government transactions including utility bills and postal service.
 - (i) Instalment Payment Plan (IPP) purchases.
 - (j) 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 ONE Card.
 - (k) Premium for credit shield.
 - (l) Refunded, disputed, unauthorized or fraudulent retail transactions.
 - (m) Transactions via JomPAY.
 - (n) Transactions via Personal Internet Banking ("PIB").
4. If Cardmember's statement cycle date falls on the 8th of each month, the Minimum Retail Spend for Statement Month of March will be computed from **8th February to 7th March**. Any transactions with Posting Date on 8th March will be calculated as Minimum Retail Spend for Statement Month of April.

An illustration of the Minimum Retail Spend computation is provided as per below:

Type of Transaction	Amount (RM)	Transaction Date	Posting Date	Minimum Retail Spend Calculation Period
Dining	200	8 Feb	9 Feb	These transactions are included as Minimum Retail Spend within Statement Month of March (Posting dates from 8 th Feb to 7 th Mar)
Petrol	40	10 Feb	12 Feb	
Groceries	100	21 Feb	22 Feb	
Online retail spend	30	1 Mar	2 Mar	
Others	200	2 Mar	3 Mar	
Dining	100	7 Mar	8 Mar	This transaction will NOT be included as Minimum Retail Spend within Statement Month of March. This transaction has posting date on the 8th, which will be carried over to the next statement for Minimum Retail Spend calculation, within Statement Month of April (Posting dates from 8th Mar to 7th Apr)

Table 3

5. Any accumulated Cash Rebates including Cash Rebates 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 Cash Rebates upon the occurrence of any one of the following:
 - (a) Any cancellation of the UOB ONE Card; or
 - (b) Any conversion of the UOB ONE Card to any other UOB Credit Cards and no refund, extension or compensation shall be given by UOB Malaysia; or
 - (c) The Cardmember's Credit Card Account becomes delinquent and no refund, extension or compensation shall be given by UOB Malaysia; or
 - (d) Any refund or cancellation of retail spend transaction(s) that resulted in a reduction on the overall Minimum Retail Spend.
6. Minimum Retail Spend made by supplementary Cardmembers will be combined with the principal Cardmember's Minimum Retail Spend in determining the eligibility for Cash Rebate rates. For the avoidance of doubt, Cash Rebates accumulated by the principal and supplementary Cardmembers under this Cash Rebate Programme will be credited into the principal Cardmember's Credit Card Account and this will be reflected in the monthly Statement of Account of the principal Cardmember's Credit Card Account.
7. Whilst UOB Malaysia commits to credit the Cash Rebate into Cardmembers' Credit Card Account at the soonest possible, there may be a lapse of time between transactions made or usage of UOB ONE Cards (as the case maybe) and the crediting of Cash Rebate into Cardmember's Credit Card accounts for any reason whatsoever. For avoidance of doubt, entitlement of Cash Rebate for the Statement Month will be determined based on the posting date of the transaction made to the Credit Card Account. In such circumstances, UOB Malaysia does not represent that the Cash Rebate earned or its transactions will be immediately reflected in the Cardmembers' Credit Card Account or monthly Statement of Account and shall not be liable for such delay where the lapse of time is caused by any breach.
8. For any disputes and inquiries on the Cash Rebate 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 Cash Rebate.

UOB ONE Card Annual Fee

9. **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.
10. **Annual Fee Waiver**

Notwithstanding Clause 9 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.
11. **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.

Annual Spend Requirement amount for UOB ONE Platinum is RM20,000.

Illustration A:

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

Annual Spend Requirement amount for UOB ONE Classic is RM15,000.

Illustration C:

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	RM3,000 (Mar – Dec 2025)	RM10,000 (Mar - Dec 2025: RM8,000 + Jan - Feb 2026: RM2,000)	RM13,000	Annual Fee NOT waived

12. 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

13. 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

14. The Cardmembers agree to be bound by this 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 relation to Cash Rebate Programme, these terms and conditions will prevail.
15. Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Cardmembers do not understand.
16. 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 Cash Rebate Programme in whole or in part, by giving the Cardmember 21 days 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 notified to you.
17. For the avoidance of doubt, any revision, withdrawal, cancellation, termination or suspension by UOB Malaysia of the Cash Rebate 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.
18. To the fullest extent permitted by law, the Cardmembers' retention or use of the UOB ONE Card after the effective date if such variations, revisions or changes will constitute the acceptance of such variations, revisions and changes without any reservations.

19. The Cardmembers are eligible to participate in the Cash Rebate Programmes provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.
20. Without prejudice to the generality of the foregoing, in the event that the cash rebate 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 ONE Card and/or any transaction made using their UOB ONE Card, UOB Malaysia reserves the right to disqualify such persons from earning or utilizing the cash rebate.
21. 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).
22. The record of transactions maintained by UOB Malaysia and UOB Malaysia's decision on all matters relating to the Cash Rebate Programmes shall be final, conclusive and binding the Cardmembers.
23. 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 rebate under the Cash Rebate Programmes.
24. 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 Cash Rebate Programmes.
25. 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.
26. 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.
27. UOB Malaysia shall not be liable for any misrepresentation or misinterpretation of facts by any unauthorized third party in respect of the Cash Rebate Programmes which is published in any mass media, marketing or advertising materials.
28. To the fullest extent permitted by law, UOB Malaysia expressly excludes and disclaims any representation, warranty or endorsement, 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 Cash Rebate Programmes.
29. 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.
30. In the event of a breach of this terms and conditions, the UOB Malaysia reserves the right to:
 - (a) Immediately suspend or terminate the Card and/or the Cardmember's privileges; and/or
 - (b) Claw back any cash rebates, rewards, or benefits earned from the aforesaid transactions.

31. 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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