

UOB Preferred Card (formerly known as UOB Preferred Platinum Card)**TERMS AND CONDITIONS**

Effective date: 1 September 2026

General

These terms and conditions ("**Terms and Conditions**") shall govern the use of UOB Preferred Card ("**Card**" or "**UOB Preferred Card**") issued by United Overseas Bank (Malaysia) Bhd [Company Reg No. 199301017069 (271809-K)] ("**UOB Malaysia**").

These Terms and Conditions are to be read together with the UOB Visa/ Mastercard Cardmember Agreement ("**Cardmember Agreement**").

Under these Terms and Conditions, references made to:-

"**Annual Fee**" refer to the full annual fees payable for UOB Preferred 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);

"**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.

"**Cardmembers**" shall mean both principal and supplementary cardmembers of UOB Preferred Card.

"**Principal Cardmembers**" shall mean the principal Cardmembers of the Card. "**Supplementary Cardmembers**" shall mean the Supplementary Cardmembers of the Card.

"**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.

"**UNIRinggit**" or "**UNIRM**" refers to rewards points earned by the Cardmember through usage of UOB Malaysia Credit Cards in accordance with the relevant UOB 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.

UOB Preferred Card Rewards Programme

1. The following are the rewards available under UOB Preferred Card ("**Rewards Programme**"):

A. UNIRM

(a) 10X UNIRinggit for Streaming Platforms Spend ("**10X UNIRM**")

- i. Cardmembers will be entitled to 10X UNIRM for every RM1.00 streaming platforms spend ("**Eligible Spend A**") in any of the spending categories set out in Table A below ("**Eligible Spend A Category**"):

Table A – Eligible Spend A Category

Eligible Spend A Category	Merchant Category Code ("MCC")	Merchant Description of Eligible Spend A	Maximum UNIRM per Cardmember per statement cycle
Streaming Platform	• 4899 • 5815 • 5816 • 5817 • 5818 • 5968 • 7829 • 7841	• Netflix • Amazon Prime • Disney+ Hotstar • Disney Plus • HBO Max • HBO Go • YouTube Premium	No capping

(b) 5X UNIRinggit for Dining, Entertainment and Grocery Spend (“5X UNIRM”)

- i. Cardmembers will be entitled to 5X UNIRM for every RM1.00 dining, entertainment and grocery spend (“**Eligible Spend B**”) in any of the spending categories set out in Table B below (“**Eligible Spend B Category**”):

Table B – Eligible Spend B Category

Eligible Spend B Category	Merchant Category Code (“MCC”)	Description of Eligible Spend B	Maximum UNIRM per Cardmember per statement cycle
Dining	5812	Eating Places & Restaurant	5X UNIRM is capped at combined transaction amount of RM1,000 for Eligible Spend B under Dining category (“Dining Capping”). For the avoidance of doubt, every subsequent amount spent beyond the Dining Capping will NOT be awarded with UNIRM.
	5813	Drinking Places	
	5814	Fast Food Restaurant	
Entertainment	7832	Motion Picture Theaters	5X UNIRM is capped at a combined transaction amount of RM1,000 for Eligible Spend B under Entertainment category (“Entertainment Capping”). For the avoidance of doubt, every subsequent amount spent beyond the Entertainment Capping will NOT be awarded with UNIRM.
	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	

Grocery	5411	Grocery Stores and Supermarkets	5X UNIRM is capped at combined transaction amount of RM1,000 for Eligible Spend B under Grocery category ("Grocery Capping"). For the avoidance of doubt, every subsequent amount spent beyond the Grocery Capping will NOT be awarded with UNIRM.
	5422	Freezer and Locker Meat Provisioners	

(c) 3X UNIRinggit for Petrol and Recurring Transaction Spend ("3X UNIRM")

- i. Cardmembers will be entitled to 3X UNIRM for every RM1.00 petrol and recurring transactions spend ("**Eligible Spend C**") in any of the spending categories set out in Table C below ("**Eligible Spend C Category**"):

Table C – Eligible Spend C Category

Eligible Spend C Category	Merchant Category Code ("MCC")	Description of Eligible Spend C	Maximum UNIRM per Cardmember per statement cycle
Petrol	5541	Service Stations (with or without ancillary services)	3X UNIRM is capped at a combined transaction amount of RM500 for Eligible Spend C under Petrol category ("Petrol Capping"). For the avoidance of doubt, every subsequent amount spent beyond the Petrol Capping will NOT be awarded with UNIRM.
	5542	Automated Fuel Dispensers	

Recurring Transactions	4812	Telecommunications Equipment	No capping
	4814	Telecommunications Service	
	4815	Monthly Summary Telephone Charges	
	7997	Membership Clubs (Sports, Recreation, Athletic)	
	5968	Recurring transaction excluding all insurance payments, utilities and payment to government	

- ii. Recurring Transactions refers to the payment which the Cardmember has authorized or given instruction for a retailer or merchant to charge amounts to the Cardmember's UOB Preferred Card account for goods and/or services on a recurring basis.

(d) 1X UNIRinggit on Other Spend ("1 X UNIRM")

- i. 1X UNIRM will be awarded for any spend using UOB Preferred Card except for **ALL** the items stated in Eligible Spend A Category in Table A, Eligible Spend B Category in Table B, Eligible Spend C Category in Table C, and Clause 1(c)(ii) below.
- ii. **ALL** the following transactions shall be excluded from earning any 1X UNIRM:
- Balance Transfers.
 - Easi Payment Plans.
 - 0% Interest-Free Instalment Payment Plans.
 - Flexi-Credit Plans.
 - Refunded, disputed, unauthorized or fraudulent retail transactions.
 - Premium for CreditShield or CreditShield Plus (defined in the terms and conditions for these products found on the website) or any other credit insurance;
 - Cash withdrawals.
 - Payment to any government department.
 - Alimony and child support.
 - Fines by Court, Government, State authorities or local authorities.
 - Bail or bond payments.
 - Payment to any government departments.
 - Transportation transactions.
 - Top-up transactions.

- o. Transactions via JomPay.
- p. Financial services, gambling transactions or quasi cash.
- q. Government transactions including utility bills and postal services.
- r. Charity bodies including religious related transactions.
- s. 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 Preferred Card.

(e) General Clauses relating to UNIRM

- i. In order to be entitled to its respective UNIRM rewards, transactions under the above categories of Eligible Spend A, Eligible Spend B and Eligible Spend C must be captured by the credit card system maintained by UOB Malaysia.
- ii. The UNIRM accumulated by both the principal and supplementary Cardmembers will be credited into the principal Cardmember's card account within one (1) month from the month where the charges are processed by UOB Malaysia and debited to the Cardmember's credit card account.
- iii. 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.
- iv. 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. Cardmembers will not be entitled to any of the rewards stated in this Terms & Conditions upon occurrence of **ANY** of the following:
 - a. Any cancellation, termination or suspension of the Card/Card Account for any reasons whatsoever.
 - b. Conversion from UOB Preferred Card to any other UOB Credit Cards.
 - c. The UOB Preferred Card account becomes delinquent.
 - d. Breach of any of these Terms and Conditions, the terms and conditions of the Cardmember Agreement and/or any other relevant terms and conditions.
- v. 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 Preferred Card and/or any

transaction made using their UOB Preferred Card, UOB Malaysia reserves the right to disqualify such persons from earning or utilizing the UNIRM.

- vi. 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.
- vii. 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.
- viii. The UNIRM earned are non-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.
- ix. The UNIRM earned have no monetary value.
- x. 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.

B. 1-for-1 Offer

(a) 1-for-1 Drinks at The Coffee Bean & Tea Leaf ("CBTL")

- i. Subject to these terms and conditions, Cardmembers who purchase any beverage served in a cup, glass or bottle with a CBTL logo from any CBTL stores in Peninsular Malaysia, except for the stores in Satellite Building KLIA and KLIA2 ("CBTL Drink") using a UOB Preferred Card will receive one (1) complimentary CBTL Drink of Cardmember's choice of an equivalent value or less. Each Cardmember is entitled to a maximum of one (1) complimentary CBTL Drink per transaction per day from Monday to Friday only.
- ii. CBTL is not a subsidiary of related corporation to UOB Malaysia. Any queries/ complaints/ disputes/ claims/ refunds sought relating to the good/ merchandize/ services from CBTL for any reason, must be directed and claimed directly from The Coffee Bean & Tea Leaf (M) Sdn Bhd in accordance with the terms and conditions stipulated by The Coffee Bean & Tea Leaf (M) Sdn. Bhd.

- iii. UOB Malaysia is not liable for resolving any dispute between the Cardmembers and The Coffee Bean and Tea Leaf. Cardmembers shall address any product or service dispute with the relevant CBTL branch or head office.
- iv. This offer is not valid with other promotions, vouchers or privilege cards.
- v. For the avoidance of doubt, the complimentary CBTL Drink may not be exchanged for cash, credit or kind.

UOB Preferred 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.

- vi. 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.
- vii. 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).
- viii. 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 Preferred 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	RM28,000 (Jan-Feb 2025: RM18,000 + Mar-Dec 2025: RM10,000)	RM2,000 (Mar-Dec 2025 only)	RM30,000	Annual Fee waived
Supplementary Card	1 Mar 2026	1 Mar 2025 – 28 Feb 2026	RM10,000 (Mar–Dec 2025)	RM10,000 (Mar-Dec 2025: RM2,000 + Jan-Feb 2026: RM8,000)	RM20,000	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	RM18,000 (Jan-Feb 2025: RM10,000 + Mar-Dec 2025: RM8,000)	RM5,000 (Mar-Dec 2025 only)	RM23,000	Annual Fee waived
Supplementary Card	1 Mar 2026	1 Mar 2025 – 28 Feb 2026	RM8,000 (Mar–Dec 2025)	RM8,000 (Mar-Dec 2025: RM5,000 + Jan - Feb 2026: RM3,000)	RM16,000	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:

- Balance Transfers
- Easi-Payment Plans
- Flexi Credit Plans
- Cash withdrawals and quasi-cash transactions
- Balance Conversions
- 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

1. 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 UOB Preferred Card.
2. The assignment of Merchant Category Code/Merchant Description for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category Code/Merchant Description. Cardmember agrees that UOB Malaysia shall not be held responsible for such discrepancies which are ordinarily beyond the reasonable control of UOB Malaysia.
3. UOB Malaysia is not liable for any default in respect of the UOB Preferred 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.
4. 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, the terms and conditions in the Cardmember Agreement and/or any other relevant terms and conditions.
5. Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Cardmembers do not understand.
6. In the event of any inconsistency between these Terms and Conditions and:
 - a. the terms and conditions of the Cardmember Agreement and/or any other relevant terms and conditions; and/or
 - b. any advertising, promotional, publicity and other materials relating to or in connection with the Rewards Programme, these Terms and Conditions shall prevail.

7. 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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).
13. 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.
14. 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.

15. 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.

16. 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.

17. 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.

18. 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

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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