UOB PRVI Miles Elite Card
TERMS AND CONDITIONS

Effective Date: 1 September 2026

General

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

Under these Terms and Conditions, references made to:-

"**Annual Fee**" refer to the full annual fees payable for UOB PRVI Miles Elite 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 PRVI Miles Elite 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.

"**Regional Countries**" shall refer to Singapore, Thailand, Indonesia and Vietnam.

"**Regional Spend**" shall refer to spend made in Regional Countries.

"**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 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 PRVI Miles Elite Card Rewards Programme ("Rewards Programme")

1. The following are the UOB PRVI Miles Elite Card Rewards Programme: -

A. UNIRinggit ("UNIRM")

(a) 12X UNIRM for Regional Spend ("12X UNIRM"), 10X UNIRM for Overseas Spend ("10X UNIRM") and 5X UNIRM for Airlines Spend ("5X UNIRM")

i. Cardmembers will be entitled to: -

- 12X UNIRM for every RM1.00 spent in Regional Countries;
- 10X UNIRM for every RM1.00 spent overseas except for Regional Countries; and
- 5X UNIRM for every RM1.00 spent on airlines in Ringgit Malaysia (MYR)

(the above is collectively referred as "**Eligible Spend**") in any of the spending categories set out in Table A below ("**Eligible Spend Category**"):

Table A:

Eligible Spend Category	UNIRM Rewards	Merchant Category Code ("MCC") / Currency Code	Merchant Description of Eligible Spend	Maximum UNIRM per Cardmember per statement cycle
Airlines	5X UNIRM for every RM1 Airlines spent in MYR	3000-3308 & 4511	Airlines, Air Carriers	No capping
Overseas Spend	10X UNRIM for every RM1 spent overseas except for Regional Spend	All foreign currency codes other than MYR, SGD, THB, IDR and VND	Any payment (including online transactions) made in currency other than MYR, SGD, THB, IDR and VND	
Overseas Spend in Regional Countries	12X UNIRM for every RM1 on Regional Spend	Foreign currency codes in SGD, THB, IDR and VND	Any payment (including online transactions) made in currency in SGD, THB, IDR and VND.	

ii. For the avoidance of doubt: -

a. Cardmembers with Airlines Spend in non-MYR currency will be eligible for 10X UNIRM for Overseas Spend only;

b. Cardmembers with settlement of Overseas Spend in Ringgit Malaysia (MYR) will not be entitled to 12X or 10X UNIRM. DCC (Dynamic Currency Conversion) is a point-of-sale agreement where the Principal Cardmembers opt to transact in their home currency. For example: localized currency to MYR on overseas purchases via a website or merchant and DCC where MYR has been chosen to be the currency for settlement will be awarded with 1X UNIRM for every RM1.00 equivalent spent.

iii. The Eligible Spend must be captured by the credit card system maintained by UOB Malaysia in order to be entitled to the 12X, 10X and 5X UNIRM.

iv. Professional services and transactions involving international companies such as advertising services provided on platforms like Google, Facebook, Microsoft, TikTok and Instagram and similar entities are excluded from 12X and 10X UNIRM.

(b) 1X UNIRinggit for Other Spend ("1X UNIRM")

i. The Cardmembers will be entitled to 1X UNIRM for any other spend not listed in the Eligible Spend Category in Table A above except for the items stated in Clause 1(A)(b)(ii) below.

ii. The following transactions shall be excluded from earning any 1X UNIRM:
   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. Premium for CreditShield or CreditShield Plus (defined in the terms and conditions for these products found on the website) or any other credit insurance;
   g. Cash withdrawals;
   h. Alimony and child support;
   i. Fines by Court, Government, State authorities or local authorities;
   j. Bail or bond payments;
   k. Payment to any government department;
   l. Transactions via JomPay;
   m. Financial services, gambling transactions or quasi cash;
   n. Government transactions including utility bills and postal services;
   o. Charity bodies including religious related transactions; and
   p. Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, tax and any other form of service or miscellaneous fees using UOB PRVI Miles Elite Card.

B. Annual Bonus UNIRM

i. Annual Fee is chargeable to your UOB PRVI Miles Elite Card Account upon card activation regardless of whether you use the UOB PRVI Miles Elite Card.

ii. Upon renewal and payment of the Annual Fee for your UOB PRVI Miles Elite Card, a bonus of sixty thousand (60,000) UNIRM ("**Annual Bonus UNIRM**") will be credited to your UOB PRVI Miles Elite Card Account and will be reflected in your subsequent monthly statement. Notwithstanding, UOB Malaysia reserves the right to vary, modify or suspend any Annual Bonus UNIRM with prior notice to you.

iii. Annual Bonus UNIRM will be awarded to the Cardmember only if the full Annual Fee is fully paid. No Annual Bonus UNIRM will be awarded to the Cardmember if the Annual Fee is waived, partially paid or paid under any discounts or promotions where the amount is less than the Annual Fee.

iv. UOB Malaysia reserves the right to reasonably claw back the Annual Bonus UNIRM awarded to the Cardmember (by giving the Cardmember notice) if the Annual Fee paid by Cardmember for the UOB PRVI Miles Elite Card Account is subsequently waived (in full or in part) or the UOB PRVI Miles Elite Card Account was terminated or cancelled for any reason whatsoever.

General Clauses relating to UNIRM

i. The Eligible Spend and other spend made by the supplementary Cardmembers will be combined with the principal Cardmember's Eligible Spend and other spend for the purpose of calculation of the accumulated UNIRM for the Card Account. For the avoidance of doubt, the UNIRM accumulated by both the Principal Cardmembers and Supplementary Cardmembers will only be credited to the Principal Cardmember's credit 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.

ii. 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.

iii. 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 any of the following:
   a. Any cancellation, termination or suspension of the Card/ Card Account for any reason whatsoever;
   b. Any conversion from UOB PRVI Miles Elite Card to any other UOB Credit Cards; or
   c. The PRVI Miles Elite Card Account becomes delinquent; or
   d. The Cardmember breaches of any of these Terms and Conditions and/or the terms and conditions of the Cardmember Agreement.

iv. 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 PRVI Miles Elite Card and/or any transaction made using their UOB PRVI Miles Elite Card, UOB Malaysia reserves the right to disqualify such persons from earning or utilizing the UNIRM.

v. 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.

vi. 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.

vii. 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.

viii. The UNIRM earned by the Cardmembers have no monetary value.

ix. 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.

UOB PRVI Miles Elite Airport Lounge Access

1. Each principal Cardmember is entitled to the following complimentary visits at the following Participating Lounge unless otherwise stated:-

Table A

Eligible Cards	Number of Complimentary Visits (aggregated with maximum 3 hours lounge usage per visit)	Participating Lounge
UOB PRVI Miles Elite Principal Card	Eight times (8) per calendar year	Refer to Table 1: List of participating lounges for PRVI Miles Elite Card

Table 1: List of participating lounges for PRVI Miles Elite Card

Country	Airport	Lounge
Malaysia	Kuala Lumpur International Airport Terminal 1 (KLIA T1)	Plaza Premium Lounge CP21 (International Departures, Main Terminal)
	Penang International Airport	Plaza Premium Lounge, International Departure
		Plaza Premium Lounge, Domestic Departure
	Langkawi International Airport	Plaza Premium Lounge (Departure Hall, Outside Secured Area)
Hong Kong	Hong Kong International Airport	Plaza Premium Lounge (Near Gate 1, Departures)
		Plaza Premium Lounge (Near Gate 35, Departures)
		Plaza Premium Lounge (Near Gate 60, Departures)
Taiwan	Taiwan Taoyuan International Airport	Plaza Premium Lounge (Zone A, International Departures, Terminal 2)
		Plaza Premium Lounge (Zone A1, International Departures, Terminal 2)
		Plaza Premium Lounge (Zone C, International Departures, Terminal 1)
		Plaza Premium Lounge (Zone D, International Departures, Terminal 1)
Macau	Macau International Airport	Plaza Premium Lounge (Departures)
Canada	Edmonton International Airport	Plaza Premium Lounge (Non-US Departures)
		Plaza Premium Lounge (US Departures)
	Toronto Pearson International Airport	Plaza Premium Lounge (Domestic Departures, Terminal 1)
		Plaza Premium Lounge (Domestic Departures, Terminal 3)
		Plaza Premium Lounge (International Departures, Terminal 1)
		Plaza Premium Lounge (International Departures, Terminal 3)
		Plaza Premium Lounge (US Transborder, Terminal 1)
		Plaza Premium Lounge (US Transborder, Terminal 3)
	Vancouver International Airport	Plaza Premium Lounge (Pier C, Domestic Departures)
		Plaza Premium Lounge (Domestic Departures)
		Plaza Premium Lounge (International Departures)
		Plaza Premium Lounge (US Departures)
	Winnipeg Richardson International Airport	Plaza Premium Lounge (Departures)
Cambodia	Phnom Penh International Airport	Plaza Premium Lounge (International Departures)

United Arab Emirates	Dubai International Airport	Plaza Premium Lounge (International Departures, Terminal 3)
Indonesia	Jakarta Soekarno-Hatta International Airport	Plaza Premium Lounge (International Departures, Terminal 3)

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 PRVI Miles Elite 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 PRVI Miles Elite 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 besettled 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 theService 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, injuries or 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 PRVI Miles Elite Grab Ride Home Programme

1. The Grab Ride Home Programme is applicable for UOB PRVI Miles Elite Principal Cardmember only.

2. The Principal Cardmember will be entitled for a Grab Ride Home Programme with a minimum three (3) overseas transactions in non-MYR currency with UOB PRVI Miles Elite Card in the past 45 days before the Grab promo code redemption date.

   For the avoidance of doubt:-
   Principal Cardmembers with settlement of Overseas Spend in Ringgit Malaysia (MYR) will not be entitled to a Grab Ride Home Programme. DCC (Dynamic Currency Conversion) is a point-of-sale agreement where the Principal Cardmembers opt to transact in their home currency. For example: localized currency to MYR on overseas purchases via a website or merchant and DCC where MYR has been chosen to be the currency for settlement is not considered as Overseas Spend.

3. Principal Cardmember can enjoy the Grab Airport Ride Home Programme by submitting the car booking via Grab Mobile Application ("Grab App") with departing location from KLIA Terminal 1 to any location within Klang Valley area.

   Step 1 : Open Grab App and tap 'Car' on the home screen
   Step 2 : Enter your pick-up location (must be from KLIA Terminal 1) and drop-off location within Klang Valley area, then click 'Offer'
   Step 3 : Select PRVI Miles Elite card as the Payment Method

Step 4 : Select Grab Promo Code (Code: UOBKLIA80) in the Offer tab, then click 'Apply'
Step 5 : Review your booking details then click 'Book' button.

UOB PRVI Miles Elite Principal Card must be tagged as the preferred payment method in the Grab App to be entitled to redeem the promo code.

Grab Ride Home is subject to other terms and conditions of GrabCar Sdn. Bhd. at www.grab.com/my

4. Principal Cardmember can only redeem up to two (2) Grab Ride Home per UOB PRVI Miles Card per month.

   For the avoidance of doubt: -
   Principal Cardmember is required to perform a minimum of six (6) overseas transactions in non-MYR currency with UOB PRVI Miles Elite Card in the past 45 days to be eligible for two (2) Grab Ride Home per month.

5. Each UOBKLIA80 promo code is worth Ringgit Malaysia Eighty (RM80). Any amount exceeded Ringgit Malaysia Eighty (RM80) will be charged to UOB PRVI Miles Elite Principal Card.

6. For the avoidance of doubt, Cardmember who utilizes the Grab promo code redemption will still be able to proceed with the booking. However, in the event that Principal Cardmember fail to meet the criteria of three (3) overseas transactions before the redemption date, or a redemption is made by Supplementary Cardmember, UOB Malaysia will charge full Grab ride home fare, up to RM80 to UOB PRVI Miles Elite Principal Card account within next 120 calendar days.

7. UOB Malaysia will not be liable to pay or compensate Cardmember for any additional charges: -
   a. incurred as a result of upgrading the vehicle type;
   b. incurred as a result of deviation of route; or
   c. other charges imposed by Grab Malaysia.

8. UOB Malaysia will not be liable to Cardmember for any unexpected incident such as delays caused by traffic congestions, natural disaster or any event that affects the normal business operations of Grab Malaysia.

9. UOB Malaysia is not liable for any default in respect of the Grab Ride Home Programme 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 Malaysia.

10. UOB Malaysia is an issuer of credit card and does not operate as a transportation service provider. UOB Malaysia shall not be liable to Cardmember or to any person whom Cardmember nominate to receive the Grab ride home for any death, injury or consequential loss or damage of any nature, which may arise as a result of Cardmember participation in this Grab Ride Home Programme.

11. UOB Malaysia's decisions on all matters relating to the Grab Ride Home Programme are conclusive and binding on Cardmember.

12. UOB Malaysia reserves the right to cancel, revise, terminate or suspend the Grab Ride Home Programme or to revise any clause in these terms and conditions with prior notice of twenty-one (21) days to Cardmember by way of posting on UOB Malaysia website, accessible via www.uob.com.my and/ or in any other manner deemed suitable by UOB Malaysia. Cardmember is agreeable to log-on to UOB Malaysia website, accessible via www.uob.com.my from time to time to view and understand these terms and conditions and to ensure that Cardmember are kept up to date with any changes made.

13. Any cancellation, revision, termination or suspension of the Grab Ride Home Programme by UOB Malaysia will not entitle Cardmember to any claim or compensation against UOB Malaysia for any loss or damage suffered or incurred by any of Cardmember as a direct or indirect result of the act of cancellation, revision, termination or suspension.

14. UOB Malaysia is not the service provider of Grab Ride Home Programme. To the fullest extent permitted by law, neither UOB Malaysia nor any of its officer, servant, employee, representative or agent (including but not limited to any third party service provider that UOB Malaysia may engage for the purposes of carrying out services in relation to the Grab Ride Home Programme) will be liable for any loss or damage which arises in connection with the Grab Ride Home Programme. Any liability that UOB Malaysia may have to Cardmember is limited to Direct Damages only. The words "Direct Damages" means actual damages or losses suffered by Cardmember as a result of a direct and immediate action by UOB Malaysia and shall not include any compensation for special, punitive, indirect, incidental or consequential damages or losses of any kind whatsoever, including but not limited to loss of profits, business or value, whether or not foreseeable.

15. Grab Ride Home Programme is provided solely by GrabCar Sdn. Bhd. Any dispute about the quality or the service standard must be resolved directly with the GrabCar Sdn. Bhd.

UOB PRVI Miles Elite 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.

   For the avoidance of doubt, no Annual Fee is applicable for UOB PRVI Miles Elite Supplementary 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 PRVI Miles Elite 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	No Annual Fee charged

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	RM58,000 (Jan-Feb 2025: RM20,000 + Mar-Dec 2025: RM38,000)	RM5,000 (Mar-Dec 2025 only)	RM63,000	Annual Fee waived
Supplementary Card	1 Mar 2026	1 Mar 2025 – 28 Feb 2026	RM38,000 (Mar–Dec 2025)	RM8,000 (Mar-Dec 2025: RM5,000 + Jan - Feb 2026: RM3,000)	RM46,000	No Annual Fee charged

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

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 the Card.

2. 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.

3. By retaining, using the Card and/or participating in this Rewards Programme, the Cardmembers agree to be bound by these terms and conditions including and 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 Rewards Programme, these terms and conditions will prevail.

4. Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Cardmembers do not understand.

5. 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 the Cardmember 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 notified to you.

6. 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.

7. For the avoidance of doubt, any revision, withdrawal, cancellation, termination, extension 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, withdrawal, cancellation, termination, extension or suspension, unless it was caused by UOB Malaysia's gross negligence or willful misconduct.

8. 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.

9. 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.

10. 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).

11. 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.

12. 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.

13. 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.

14. 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 party resulting directly or indirectly from the Rewards Programme.

15. 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.

16. 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.

17. 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]