UOB PRVI Miles 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 Card ("**Card**" or "**UOB PRVI Miles Card**") issued by United Overseas Bank (Malaysia) Bhd (Company Reg No.199301017069 (271809-K)) ("**UOB Malaysia**").

Under these Terms and Conditions, references made to:-

"**Cardmembers**" shall mean both principal and supplementary cardmembers of UOB PRVI Miles Card. "**Principal Cardmembers**" shall mean the Principal Cardmembers of the Card. "**Supplementary Cardmembers**" shall mean the Supplementary Cardmembers of the Card.

"**Merchant Category Code**" ("**MCC**") 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 of description assigned by the respective acquiring bank to differentiate merchants.

"**UNIRinggit**" ("**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.

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

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 PRVI Miles Card Rewards Programme ("Rewards Programme")

1. The following are the rewards awarded under the UOB PRVI Miles Card Rewards Programme ("Rewards Programme")**:**

   UNIRinggit ("UNIRM")

   (a) 5X UNIRM for Overseas, Airlines, Hotel and Travel Agencies Spend ("5X UNIRM")

   i. Cardmembers will be entitled to 5X UNIRM for every RM1.00 spent overseas, airlines, hotels and travel agencies ("Eligible Spend") in any of the spending categories set out in Table A below ("Eligible Spend Category"):

Table A:

Eligible Spend Category	Merchant Category Code ("MCC") / Currency Code	Description of Eligible Spend / MCC / Currency Code	Maximum UNIRM per Cardmember per statement cycle
Airlines	3000-3308 4511	Airlines, Air Carriers	5X UNIRM to be awarded is limited for a combined Eligible Spend amount of RM5,000 under Airlines, Hotels and Travel Agencies categories. Every subsequent RM1.00 spend beyond the said Eligible Spend amount will be awarded with 1X UNIRM.
Hotels	3501-3999 7011 7012	Lodging – Hotels, Motels, Resorts Lodging– Central Reservation Services (Not Elsewhere Classified) Timeshares	
Travel Agencies	4722	Travel Agencies and Tour Operators	
Overseas Spend	All foreign Currency other than MYR	Any payment (including online transactions) made in currency other than Ringgit Malaysia (MYR)	No capping

<u>Example A:</u>
Principal Cardmember spent RM2,000 on hotels and RM6,000 on airline in January 2022, total spend of RM8,000.
Principal Cardmember will be awarded with:
[RM5,000 (maximum capping) x 5 UNIRM] + [RM3,000 (RM8,000 – RM5,000) x 1 UNIRM] = 28,000 UNIRM

<u>Example B:</u>
Principal Cardmember spent RM2,000 on hotels and Supplementary Cardmember spent RM8,000 on airline in January 2022, total spend of RM10,000.
Principal Cardmember will be awarded with:
[RM5,000 (maximum capping) x 5 UNIRM] + [RM5,000 (RM10,000 – RM5,000) x 1 UNIRM] = 30,000 UNIRM

ii. The determination on whether the maximum UNIRM awarded for the Eligible Spend is met shall be based on the date the charges are processed by UOB Malaysia and debited to the principal Cardmember's credit card account and not the date the Eligible Spend transaction made by the principal or supplementary Cardmember.

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

iv. The Eligible Spend made by the supplementary Cardmembers will be combined with the principal Cardmember's Eligible Spend. For the avoidance of doubt, the UNIRM 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.

v. 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.

vi. 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 5X UNIRM.

(b) 1X UNIRM 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(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;
   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 Card.

iii. 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.

iv. 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.

(c) Additional 2,000 UNIRM ("Bonus UNIRM")

i. Cardmembers will be entitled to Bonus UNIRM subject to the criteria below:
   a. Perform a minimum of three (3) retail transactions per calendar month accumulated by both the principal and supplementary Cardmembers in any of the Eligible Spend Categories excluding the spend categories set out in Clause 1.c.ii below ("Total Number of Transactions"); and
   b. Each retail transaction shall not be less than Ringgit Malaysia Ten (RM10).

ii. The following spend categories shall be excluded from the Total Number of Transactions:
   a. Balance Transfers;
   b. Easi Payment Plans;

c. 0% Interest-Free Instalment Payment Plans;
d. Flexi-Credit Plans;
e. Refunded, disputed, unauthorized or fraudulent retail transactions;
f. Cash withdrawals;
g. Alimony and child support; and
h. Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, goods and services tax and any other form of service or miscellaneous fees using UOB PRVI Miles Card.

iii. The Bonus UNIRM is capped at Two Thousands (2,000) UNIRM per Cardmember per calendar month and maximum payout of Twelve Million (12,000,000) UNIRM per calendar month, on a first-come, first-served basis. UOB Malaysia does not have any obligation to inform the Cardmembers should the Bonus UNIRM payout reach the maximum payout limit.

iv. The determination on whether the Total Number of Transactions is met shall be based on the date the charges are processed by UOB Malaysia and debited to the Cardmember's credit card account and not the date the transaction made by the principal or supplementary Cardmember.

v. The Bonus UNIRM 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.

vi. The Bonus 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 Bonus UNIRM earned will be manually fulfilled and reflected in the principal Cardmember's Statement of Account in the following month.

(d) 50% off Grab Rides ("Grab Rides")

i. Cardmembers who uses their UOB PRVI Miles Card as the default GrabPay credit card will be eligible to receive 50% off Grab Ride ("Rides") transactions with voucher code as stated in **Table B** below:

Table B:

Voucher Code	Description	Capping
PRVIRIDE	50% off Grab Ride transaction	Capped at RM10 off per Grab Ride transaction and valid for maximum four (4) redemptions per Cardmember per calendar month

ii. The redemptions per calendar month for Rides voucher codes are capped at two thousand (2,000) units, on a first-come, first-served basis.

iii. Discount is not applicable to advance booking and does not include toll charges.

iv. Subject to other terms and conditions of GrabCar Sdn. Bhd. at www.grab.com/my

v. 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.

vi. UOB Malaysia is not liable for any default in respect of the Grab Rides 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.

vii. 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 for any death, injury or consequential loss or damage of any nature, which may arise as a result of Cardmember participation in this Grab Rides.

viii. UOB Malaysia's decisions on all matters relating to the Grab Rides are conclusive and binding on Cardmember.

ix. UOB Malaysia reserves the right to cancel, revise, terminate or suspend the Grab Rides 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.

x. Any cancellation, revision, termination or suspension of the Grab Rides 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.

xi. UOB Malaysia is not the service provider of Grab Rides. 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 Rides) will be liable for any loss or damage which arises in connection with the Grab Rides. 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.

xii. Grab Rides 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.

2. At the time of awarding the rewards under 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 of UOB PRVI Miles Card;
   b. Any conversion from UOB PRVI Miles Card to any other UOB Credit Cards; or
   c. PRVI Miles card account becomes delinquent as may be determined by UOB Malaysia; or
   d. Breach of any of these Terms and Conditions and the terms and conditions of the Cardmember Agreement.

3. 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 Card and/or any transaction made using their UOB PRVI Miles Card, UOB Malaysia reserves the right to disqualify such persons from earning or utilizing the UNIRinggit and 50% off Grab Rides.

4. The UNIRM are non-transferable to any other party and not exchangeable for other goods or cash.

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

6. 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 Annual Fee

1. **Annual Fee Payability**

   Unless otherwise stated, the Annual Fee is payable in respect of the Principal and each Supplementary Card (if applicable) on an annual basis, regardless of whether the Cardmember utilises the Card.

2. **Annual Fee Waiver**

   Notwithstanding Clause 1 above, the Annual Fee may be waived subject to the Cardmembers meeting the minimum Annual Spend Requirement. The applicable assessment period is the last 12 months before the Annual Fee is charged.

3. **Aggregation of Spend**

   "**Annual Spend**" shall include the aggregate of all spending incurred on the Principal Card and all Supplementary Cards under the same account during the relevant assessment period.

   i. The Annual Spend for the Principal Card and each Supplementary Card (if applicable) shall be assessed individually for the purpose of an Annual Fee waiver, based on the respective anniversary date of each card.
   ii. For each card, Annual Spend shall be calculated on an annual basis by reference to the period of twelve (12) months preceding its respective anniversary date and shall include all spending incurred at the account level (i.e. the combined spend of the Principal Card and all Supplementary Cards).
   iii. If the Annual Spend Requirement is met for a particular card, only the annual fee for that specific card shall be waived. Where applicable, each card shall be assessed separately at its own anniversary date, and no waiver shall apply to any other Card under the same account unless and until such Card independently satisfies the Annual Spend Requirement at its respective anniversary date.

Illustration A:
Annual Spend Requirement amount for UOB PRVI Miles 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)	RM7,000 (Mar-Dec 2025: RM5,000 + Jan-Feb 2026: RM2,000	RM22,000	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	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)	RM3,000 (Mar-Dec 2025: RM2,000 + Jan - Feb 2026: RM1,000)	RM18,000	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 twenty-one (21) days' prior written notice by way of posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account or any other manner as 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]