

UOB Privilege Banking Visa Infinite Card Terms and Conditions

Effective: 1 September 2026

General

These terms and conditions ("**Terms and Conditions**") shall govern the use of UOB Privilege Banking Visa Infinite Card ("**Card**" or "**UOB Privilege Banking Visa Infinite 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**")

"**Business days**" shall mean Monday to Friday, 0900 hours to 1700 hours excluding weekends, public or state holidays.

"**Cardmembers**" shall mean both principal and supplementary cardmembers of UOB Privilege Banking Visa Infinite. "**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;

"**Qualifying Spend**" means minimum spend of Ringgit Malaysia Five Thousand (RM5,000) that includes the Spend Category in airlines, hotels and/or travel agencies as per the Merchant Category Code and Merchant Description in Table A of Clause 1(A)(b), save and except for items stated in Clause 1(F) below;

"**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 Privilege Banking Visa Infinite Rewards Programme ("**Rewards Programme**")

1. The following are the UOB Privilege Banking Visa Infinite Rewards Programme:

(A) Complimentary Local Airport Limousine Service ("**Local Airport Limo Service**")

- (a) The Local Airport Limo Service is valid from 1 January 2025 to 31 December 2026 (both dates inclusive) ("Campaign Period"). Booking period is valid from 1 January 2025 to 31 December 2026 and the Travel Period is valid from 3 January 2025 to 31 March 2027
- (b) Cardmembers must meet the **Qualifying Spend** in a single or cumulative transaction(s) to be eligible to redeem ONE (1) Local Airport Limo Service to Kuala Lumpur International Airport Terminal 1 ("**KLIA1**") or Kuala Lumpur International Airport Terminal 2 ("**KLIA2**"). Qualifying Spend may be combined by both principal and supplementary Cardmembers

but only principal Cardmembers are eligible to redeem Local Airport Limo Service. Supplementary Cardmembers are not eligible to redeem the Local Airport Limo Service.

Table A

Spend Category	Merchant Category Code	Description
Airlines	3000-3301 4511	Various airline names
Hotels	3501-3836	Various lodging provider names
Travel Agencies	4722 7011	Travel Agencies and Tour Operators Lodging – Hotels, Motels, Resorts, Central Reservation Services

- (c) Reservation of the Local Airport Limo Service must be made within thirty (30) days from the Qualifying Spend's transaction date is posted in UOB's credit card system ("**Qualifying Period**") and the scheduled pick-up date must not be later than 90 days from the Qualifying Period date. If the Qualifying Spend is made of cumulative transactions, the Qualifying Period shall be valid from the first transaction date (BUT not the last transaction date) of the cumulative transactions. For the avoidance of doubt, Cardmember is entitled to One (1) Local Airport Limo Service for every Ringgit Malaysia Five Thousand (RM5,000) Qualifying Spend.

Scenario A:

Cardmember A's Qualifying Spend of RM5,000 is made of 1 transaction, as illustrated in Table B below:

Table B

Transaction Posted Date	Spend Category	Spend Amount (RM)
10 March 2026	Including spend category of either airlines, hotels or travel agencies	5,000
Total		5,000

Qualifying Period : from 10 March 2026 till 9 April 2026
Reservation request period : from 10 March till 9 April 2026
Schedule pick-up date : must not be later than 10 June 2026

The Qualifying Period shall commence on 10 March 2026, where the Airport Transfer Service reservation request for one (1) Airport Transfer Service must be made by 9 April 2026, with a minimum of 3 Business Days before the travel date as stated in sub-clause 1(A)(b) and the schedule pick-up date must not be later than 10 June 2026.

Scenario B

Cardmember B's Qualifying Spend of RM10,200 is made of 3 cumulative transactions on the following dates, as illustrated in Table C below:

Table C

Transaction Posted Date	Spend Category	Spend Amount (RM)
5 March 2026	Including spend category of either airlines, hotels or travel agencies	2,400
15 March 2026	Not including any airlines, hotels or travel agencies category	2,300
20 March 2026	Not including any airlines, hotels or travel agencies category	5,500
Total		10,200

Qualifying Period	: from 5 March 2026 till 4 April 2026
Reservation request period	: from 5 March 2026 till 4 April 2026
Schedule pick-up date	: must not be later than 4 June 2026

The Qualifying Period shall commence on 5 March 2026, where the Airport Transfer Service reservation request for one (1) Airport Transfer Service must be made by 4 April 2026, with a minimum of 3 Business Days before the travel date as stated in sub-clause 1(A)(b) and the schedule pick-up date must not be later than 4 June 2026.

- (d) The Local Airport Limo Service is capped at Seven Thousand (7,000) redemptions throughout the Campaign Period, and a maximum of twelve (12) Local Airport Limo Service redemptions at two (2) redemption per calendar month per Cardmember who has made the Qualifying Spend on a first-come-first-served basis ("**Quota**"). Cardmember to check on the available Quota for the Local Airport Limo Service prior to redemption. UOB has no obligation to inform any Cardmember when the Quota is full.
- (e) The Airport Transfer Service is limited to ONE (1) pick up stop per journey to KLIA1 or KLIA2, subject to a maximum distance of 70 kilometers from the Cardmember's pickup address. The Cardmember shall bear any additional charges incurred if the journey exceeds 70 kilometers limit.
- (f) Each booking will be entitled to a maximum capacity of four (4) passengers with up to two (2) large sized luggage items (up to size 28") and two (2) hand-carry luggage items (up to 23"), subject to vehicle capacity. If the Cardmembers exceeds either the permitted number of passengers or the size and/or number of luggage, the cardmember shall liaise directly with the Service Provider to arrange for an additional vehicle and shall bear any additional charges incurred. .
- (g) For the avoidance of doubt, any additional services including additional kilometers, additional pick-ups stop, additional car/vehicle, midnight pick-up (from 0000hrs – 0600hrs), deviation of route, penalty for cancellation made less than 12 hours from pick-up time and penalty for exceeding waiting time of 20 minutes will be subject to surcharge which shall be borne by the Cardmember.
- (h) The Local Airport Limo Service mentioned in sub-clauses 1(A)(c) and (d) above is not cumulative. Any unredeemed and/or unutilised complimentary Local Airport Limo Service from the previous calendar month and/or year shall be forfeited and will not be carried forward to the following calendar month and/or year.
- (i) To redeem the Local Airport Limo Service, Cardmembers must contact UOB Visa Infinite Concierge at +603 2612 3399 or at UOBcustomerservice@UOB.com.my and to provide the following details. A minimum of three (3) Business Days before travel date is required for the reservation of Local Airport Limo Service and it is subject to availability. Cardmembers must be one of the passengers who utilise the Local Airport Limo Service.
 - (i) Cardmembers' Name, Contact Number and Email Address
 - (ii) Airport Location (KLIA1 or KLIA2)
 - (iii) Pick-up Address and Time
 - (iv) Flight No.
 - (v) Number of Passengers
 - (vi) Number of Luggage

Upon confirmation of the availability of the Local Airport Limo Service, the Service Provider (as defined in Clause 2) will send a confirmation letter ("**Confirmation Letter**") within three (3) Business Days to the Cardmember via email as per details provided in sub-Clause 1(A)(i) above.

- (j) Details of any surcharge(s) will be included in the Confirmation Letter for cardmember's reference. Payment must be made to the Service Provider prior to booking confirmation or upon driver arrival at customer pick-up address.
- (k) The Confirmation Letter must be presented to the driver upon arrival at the Cardmember's address. The Confirmation Letter is not valid if defaced, mutilated or altered and are not replaceable.
- (l) The Local Airport Limo Service is non-exchangeable, non-replaceable, non-transferable, and no cash and/or UNIRM Reward Points alternative is offered.

(B) Complimentary Airport Lounge Access (“Airport Lounge Access”)

- (a) Each principal Cardmember is entitled to below complimentary lounge access, at the following participating lounges unless otherwise stated :-

Eligible Cards	Number of complimentary lounge access	Airport Location	Eligible Lounges
UOB Privilege Banking Visa Infinite Principal Card	Twelve (12) times per calendar year	Kuala Lumpur International Airport, Terminal 1	Plaza Premium Lounge
		Kuala Lumpur International Airport, Terminal 2	
		Penang International Airport	
		Langkawi International Airport	
		Senai International Airport	
		Others participating Airports	As per listed in the Airport Companion apps. Note: Please refer to the Airport Companion by DragonPass app for the latest list of available lounges.

- (b) For each lounge visit, only 1 eligible credit card may be used for admission, regardless of the number of UOB credit card held by you.
- (c) 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
- (d) The complimentary lounge access is provided on an “As Is” basis and subject to what is provided/is available by the Service Providers at the Lounges at the time of your complimentary visit.
- (e) The complimentary access is not transferable and cannot be exchanged for cash, credit or in kind.

i. Access to Plaza Premium Lounge located in Malaysia

- Principal Cardmember admission to Plaza Premium Lounge is subject to the presentation of your UOB Privilege Banking Visa Infinite 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.
- For admission, Plaza Premium Lounge’s frontline staff in the Lounge will swipe the UOB Privilege Banking Visa Infinite 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.
- The Principal cardmember is eligible to bring in one (1) accompanying guest with each utilization by the guest of the Airport Lounge Access shall be deducted from the Principal Cardmember’s remaining number of complimentary accesses to the Airport Lounge Access.
- For Plaza Premium Lounges located in Malaysia, each of your accompanying guest who are at least 12 years old 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.
- Your visit to 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.

- f. The total complimentary visits are aggregated throughout all Lounges. If you have utilized all complimentary visits, your subsequent visits will be subject to applicable charges by the applicable Lounges.
- g. You are entitled to one (1) access per day. Any subsequent visit on that day and any visit exceeding 3 hours limit may be subject to applicable charges by the applicable Lounges.
- h. 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.
- i. 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.
- j. 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).
- k. 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
- l. 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.
- m. 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).
- n. 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.

ii. Access to Airport Lounge listed in the Airport Companion Apps by Dragonpass

- a. Prior to utilizing the Airport Lounge Access, principal Cardmembers are required to do the following :
 - download the **Airport Companion by Dragonpass ("DP")** mobile application ("**DP Mobile App**") and register for a DP membership account with Principal Cardmember's Card number and details.;
 - present the QR code displayed on the DP Mobile App to the customer service representative of the respective Airport Lounge; AND
 - Principal Cardmember may be required to present the physical Card for verification purposes.

The DP membership account must be registered with Cardmember's own Card number and details. Registration of DP membership with a third party's details is not allowed, AND the DP membership is not transferrable to any third party.

A step-by-step guide on DP Mobile App download and account registration is available for reference on **www.uob.com.my** > **UOB Credit Cards** > **UOB Privilege Banking Visa Infinite** > **Complimentary Airport Lounge Access**.

- b. Principal Cardmembers and one (1) accompanying guest are entitled to the Airport Lounge Access which shall utilize Principal Cardmember's remaining number of complimentary accesses. Additional guest(s)' (aged 2 and above) access to the Airport Lounge must be purchased via Principal Cardmember's DragonPass Mobile App and charged to Principal Cardmember's Card.
- c. To access the airport lounge, Cardmember must present the QR code in his/her DP Mobile App to the customer service representative of the respective Airport Lounge. Airport Lounge representative will record the access as two (2) times if he/she brings an accompanying guest to the Airport Lounge.

- d. Principal Cardmember may be required to present the physical Card for verification purposes, however, access to the Airport Lounge with Cardmember's physical Card alone is not allowed without the presentation of QR Code in his/her Dragon Pass Mobile App.
- e. If a Cardmember holds a UOB Privilege Banking Visa Infinite Card together with a UOB Visa Infinite Card and/or a UOB Visa Infinite Metal Card, the Cardmember will only be entitled to one (1) DragonPass (DP) membership. The Airport Lounge Access entitlement accorded under the DP membership will be based on the highest-tier card held by the Cardmember and will not be accumulated across multiple eligible cards.
- f. Other than the scenario as stated in Clause ii(b) & ii(c), Supplementary Cardmembers and/or accompanying guests of principal Cardmembers are not eligible for the Airport Lounge Access. They shall pay for the access fee at the respective Airport Lounge's published rates.
- g. At the time of accessing the Airport Lounge, the Cardmember's Card Account must be valid, current, subsisting and in good credit standing as may be determined by UOB and not in breach of any of these Terms and Conditions and the terms and conditions of the Cardmember Agreement.
- h. Upon signing up and registering for the Airport Companion by Dragonpass membership account, Cardmembers are deemed to have accepted the Airport Companion by DragonPass' Standard Terms and Conditions (comprising of the Terms of Service, Terms of Use, and Privacy Policy as accessible on www.dragonpass.com), which may be amended from time to time.
- i. The latest list of Participating Lounges will be available in the DP Mobile App.

(C) 10X UNIRM for Overseas Spend

- (a) Cardmembers will be entitled to 10X UNIRM for every RM1.00 spent overseas ("**Eligible Spend**") except for the items stated in Clause 1(F) below.
- (b) For the avoidance of doubt, Cardmembers with settlement of Overseas Spend in Ringgit Malaysia (MYR) will not be entitled to 10X UNIRM. For example: localized currency to MYR on overseas purchases via website and DCC (Dynamic Currency Conversion) where MYR has been chosen to be the currency for settlement will be awarded with 1X UNIRM for every RM1.00 equivalent spent.
- (c) 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 10X UNIRM.

(D) 5X UNIRM for Dining Spend

- (a) Cardmembers will be entitled to 5X UNIRM for every RM1.00 spent for Dining Spend ("**Eligible Spend**") except for the items stated in Clause 1(F) below.
- (b) Each Cardmember will be entitled to UNIRM Points for Dining Spend as set out in Table E below.

Table E

Dining Merchant Category Code (MCC)	Total Dining Spend per Calendar Month	UNIRM earned
5811 – Caterers	more than or equivalent to (≥) RM1,000	5X for every RM1.00 spent
5812 – Eating Places and Restaurants		
5813 – Drinking Places	Less than (<) RM1,000	1X for every RM1.00 spent
5814 – Fast Food Restaurants		

- (c) For the avoidance of doubt, Cardmembers with Dining Spend in non-MYR currency will be eligible for 10X UNIRM for Overseas Spend only.

(E) 1X UNIRM for Other Spend

- (a) Cardmembers will be entitled to 1X UNIRM for any other spend not listed in the Eligible Spend in Clause 1(C) and Clause 1(D) above except for the items stated in Clause 1(F) below.

(F) Transactions excluded from Qualifying Spend and/or earning of UNIRM

The following transactions shall be excluded from the calculation of Qualifying Spend and/or from earning of any 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) Cash withdrawals;
 - (g) Alimony and child support;
 - (h) Fines by Court, government, State authorities or local authorities;
 - (i) Bail or bond payments;
 - (j) Payment of taxes to the government;
 - (k) Payment to any government department;
 - (l) Petrol transactions;
 - (m) Transportation transactions;
 - (n) Utility transactions;
 - (o) Transactions via JomPAY;
 - (p) Charity transactions; and
 - (q) Payments of annual fee, interest, late payment fee, charges for cash withdrawals, SST and any other form of service or miscellaneous fees using the Card.
2. The Local Airport Limo Service and the Airport Lounge Access are provided solely by third party service providers ("**Service Providers**"). UOB is not an agent of and not affiliated with the Service Providers. UOB assumes no liability or responsibility for any act, omission, default or defects of the Service Providers in the services offered. UOB does not make representation or warranty with respect to the quality of service provided by the Service Providers. Any dispute about the quality or the service standard must be resolved directly with the Service Providers. UOB shall not be responsible for
- a) Any injury, loss or damage suffered from the redemption or usage of the services provided by the Service Providers; AND
 - b) Any unexpected incident such as delay, traffic congestion, natural disaster or any event that would affect the normal business operations of the Service Providers.
3. The Eligible Spend must be captured by the credit card system maintained by UOB Malaysia in order to be entitled to the 10X, 5X and 1X UNIRM.

General Clauses relating to UNIRM

1. 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.
2. 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.

3. At the time of awarding the rewards under the Rewards Programme, the Cardmember's Card Account must be valid, current, subsisting and in good credit standing as may be determined by UOB Malaysia. 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 Privilege Banking Visa Infinite to any other UOB Credit Cards;
 - (c) The Privilege Banking Visa Infinite 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.
4. 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 Privilege Banking Visa Infinite and/or any transaction made using their UOB Privilege Banking Visa Infinite, UOB Malaysia reserves the right to disqualify such persons from earning or utilizing the UNIRM.
5. 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.

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. In the event of any inconsistency between these Terms and Conditions and the terms and conditions of the Cardmember Agreement, these Terms and Conditions shall prevail.
6. 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.
3. 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.
4. For the avoidance of doubt, any revision, withdrawal, cancellation, termination, extension or suspension by UOB Malaysia and/or any third party service provider 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.
5. 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.

6. 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.
7. 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).
8. 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.
9. 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.
10. 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.
11. 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.
12. 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.
13. 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.
14. 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-