UOB Visa Infinite Card
Terms and Conditions

Effective Date: 1 September 2026

General

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

Definitions

"**Annual Fee**" refer to the full annual fees payable for UOB Visa Infinite 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.

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

"**Cardmembers**" shall mean both principal and supplementary cardmembers of UOB Visa Infinite 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 Visa Infinite Rewards Programme ("Rewards Programme")

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

(A) Complimentary Local Airport Transfer Service ("Airport Transfer Service")

(a) The Airport Transfer Service is valid from 1 January 2026 to 31 December 2026 (both dates inclusive) ("Campaign Period"). Booking period is valid from 1 January 2026 to 31 December 2026 and the Travel Period is valid from 3 January 2026 to 31 March 2027.

(b) The Principal Cardmembers must meet the 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 ("**Qualifying Spend**") in a single or cumulative transaction(s) to be eligible to redeem ONE (1) Airport Transfer Service to Kuala Lumpur International Airport Terminal 1 ("**KLIA1**") or Kuala Lumpur International Airport Terminal 2 ("**KLIA2**").

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) Qualifying Spend may be combined by both principal and supplementary Cardmembers but only principal Cardmembers are eligible to redeem Airport Transfer Service. Supplementary Cardmembers are not eligible to redeem Airport Transfer Service.

(d) Reservation of the Airport Transfer Service must be made within thirty (30) days from the Qualifying Spend's transaction date 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, each Airport Transfer Service redemption is entitled to One (1) Airport Transfer Service, regardless the amount of 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 and/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 and/or travel agencies	2,400
15 March 2026	Not including any airlines, hotels and/or travel agencies category	2,300
20 March 2026	Not including any airlines, hotels and/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.

(e) Each Principal Cardmember may redeem up to one (1) Complimentary Local Airport Transfer Service per calendar month, subject to a maximum of twelve (12) redemptions per calendar year via these booking options:

i. Booking via UOB Visa Infinite Concierge; OR
ii. Booking via Airport Grab Service

For the avoidance of doubt, each Principal Cardmember is entitled to maximum one (1) time redemption per calendar month, regardless of the booking via UOB Visa Infinite Concierge or via Airport Grab Service.

(f) The Airport Transfer Service is capped at Seven Thousand (7,000) redemptions throughout the Campaign Period, and a maximum of (1) 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 Transfer Service prior to redemption. UOB has no obligation to inform any Cardmember when the Quota is full.

(g) The Airport Transfer Service mentioned in sub-clauses 1(A)(d) and 1(A)(e) above is not cumulative. Any unredeemed and/or unutilised complimentary Airport Transfer 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. <u>Airport Transfer Service Booking via UOB Visa Infinite Concierge</u>

a. To redeem for Airport Transfer Service via UOB Visa Infinite Concierge, Principal 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 Airport Transfer Service and it is subject to availability. Principal Cardmembers must be one of the passengers who utilise the Airport Transfer 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 Passenger
   vi. Number of Luggage

   Upon confirmation of the availability of the Airport Transfer 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 subclause i (a) above.

b. Principal Cardmember can redeem maximum one (1) time redemption per calendar month.

c. Principal Cardmember is entitle for maximum one (1) car only per booking. In the event that Cardmember may need more than one (1) car, Cardmember may liaise directly with the Service Provider on additional card and bear the additional charges.

d. 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.

e. 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.

f. For the avoidance of doubt, any additional services, including additional kilometers, additional pick-ups stop, additional car, 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.

g. 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 Cardmember pick-up address.

h. 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.

i. The Airport Transfer Service is non-exchangeable, non-replaceable, non-transferable, and no cash and/or UNIRM Reward Points alternative is offered.

ii. <u>Airport Transfer Service Booking via Airport Grab Service</u>

a. Principal Cardmember can perform the immediate booking via Airport Grab service by submitting the car booking via Grab Mobile Application ("Grab App") with arriving location is at KLIA Terminal 1 or KLIA Terminal 2 from 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 within Klang Valley area and drop-off location is either KLIA Terminal 1 or KLIA Terminal 2, then click 'Offer'
Step 3 : Select Grab Promo Code (Code: VIKLIA), then click 'Use Now'
Step 4 : Review your booking details, then click 'Book'

UOB Visa Infinite Principal Card has to be tagged as the preferred payment method in the Grab App to be entitled to redeem the promo code. The Airport Grab Service is subject to other terms and conditions of GrabCar Sdn. Bhd at www.grab.com/my.

b. Principal Cardmember can only redeem maximum one (1) time per calendar month. Each VIKLIA promo code is worth Ringgit Malaysia One Hundred Twenty (RM120). Any amount exceeded Ringgit Malaysia One Hundred Twenty (RM120) will be charged to your UOB Visa Infinite Principal Card.

c. For the avoidance of doubt, Principal 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 Qualifying Spend or a redemption is made by Supplementary Cardmember or redemption is more than one (1) time per month with combination of redemption from booking via UOB Visa Infinite Concierge, UOB Malaysia will charge the full fare of the Grab ride to KLIA, up to RM120 to Visa Infinite Principal Card account within the next 120 calendar days from the date of redemption.

d. The charge will be reflected in the Cardmember's monthly card statement under description "Airport Transfer Service Chargeback" or such other similar description as determined by UOB Malaysia. Any queries or disputes in relation to the charge must be raised with UOB Malaysia within fourteen (14) days from the statement date, failing which the Cardmember shall be deemed to have accepted the charge.

e. UOB Malaysia will not be liable to pay or compensate cardmember for any additional charges :
(i) incurred as a result of upgrading the vehicle type;
(ii) incurred as a result of deviation of route; or
(iii) other charges imposed by Grab Malaysia.

f. 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 Airport Grab Service beyond its reasonable control for any death, injury or consequential loss or damage of any nature, which may arise as a result of Cardmember participation in this Airport Grab Service.

g. UOB Malaysia's decisions on all matters relating to the Airport Grab Service are conclusive and binding on Cardmember.

h. UOB Malaysia reserves the right to cancel, revise, terminate or suspend the Airport Grab Service 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 is kept up to date with any changes made.

i. Any cancellation, revision, termination or suspension of the Airport Grab Service 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.

j. UOB Malaysia is not the service provider of Airport Grab Service. 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 Airport Grab Service will be liable for any loss or damage which arises in connection with the Airport Grab Service. 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.

k. Airport Grab Service 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

(B) Complimentary Airport Lounge Access ("Airport Lounge Access")

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

Eligible Cards	Number of complimentary lounge access	Airport Location	Eligible Lounges
UOB Visa Infinite Principal Card	Twelve (12) times per calendar year	Kuala Lumpur International Airport, Terminal 1	Plaza Premium Lounge
		Penang International Airport	
		Langkawi 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. **<u>Access to Plaza Premium Lounge located in Malaysia</u>**

a. Principal Cardmember admission to Plaza Premium Lounge is subject to the presentation of your UOB 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.

a. For admission, Plaza Premium Lounge's frontline staff in the Lounge will swipe the UOB 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.

b. 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.

c. 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.

d. 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.

e. 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.

f. 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.

g. 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.

h. 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).

i. 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

j. 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.

k. 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.

l. 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 Cardmembers' 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 Visa Infinite Card > Complimentary Airport Lounge Access.

b. 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.

c. If a Cardmember is holding UOB Visa Infinite and UOB Privilege Banking Visa Infinite Card and/or UOB Visa infinite Metal at the same time, the Cardmember shall be eligible for one (1) DP membership, which accords the Airport Lounge Access of the higher Card type, but not of both Cards.

d. The total complimentary visits are aggregated throughout all the lounges listed in the Airport Companion by Dragonpass apps. If you have utilized all complimentary visits, your subsequent visits will be subject to applicable charges at the respective Airport Lounge's published rates

e. Supplementary Cardmembers and the 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

f. 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

g. The Airport Lounge Access is non-transferable to any other party and not exchangeable for other goods or cash. 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.

(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 5812 – Eating Places and Restaurants 5813 – Drinking Places 5814 – Fast Food Restaurants	more than or equivalent to (≥) RM1,000	5X for every RM1.00 spent
	Less than (<) RM1,000	1X for every RM1.00 spent

(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 from earning of any 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) 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 of taxes to the government;
(l) Payment to any government department;
(m) Petrol transactions;
(n) Transportation transactions;
(o) Utility transactions;
(p) Transactions via JomPAY;
(q) Charity bodies including religious related transactions; and
(r) 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 Airport Transfer 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. To the fullest extent permitted by law, UOB assumes no liability or responsibility for any act of God, war, riot, strike lockout industrial action, epidemic, pandemic, fire, flood, drought, storm, technical or system failure 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 Visa Infinite Card to any other UOB Credit Cards; or
   c. The 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 Visa Infinite Card and/or any transaction made using their UOB Visa Infinite Card, 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.

UOB Visa Infinite Annual Fee

1. Annual Fee Payability

Unless otherwise stated, Annual Fee is payable to your principal and each supplementary UOB Visa Infinite Card annually regardless of whether the Cardmembers use the said UOB Visa Infinite Card.

2. Annual Fee Waiver

Notwithstanding the 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.

a) The Annual Spend for the principal Card and each supplementary Card (if applicable) shall be are assessed individually for the purpose of an Annual Fee waiver, based on the respective anniversary date of each card.'s own annual fee due date.
b) 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)When assessing a particular Card (whether it is the principal or the supplementary card), UOB Malaysia will look at the total eligible spend for the entire account (which includes both the principal and all supplementary cards) during that particular card's assessment period.
c) If the Annual Spend Requirement is met for a particular card, only the annual fee for that particular specific card shall will 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.

To illustrate:

Annual Spend Requirement amount for UOB Visa Infinite 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	Annual Fee waived

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	RM30,000 (Jan-Feb 2025: RM10,000 + Mar-Dec 2025: RM20,000)	RM12,000 (Mar-Dec 2025 only)	RM42,000	Annual Fee NOT waived
Supplementary Card	1 Mar 2026	1 Mar 2025 – 28 Feb 2026	RM18,000 (Mar–Dec 2025)	RM20,000 (Mar-Dec 2025: RM12,000 + Jan-Feb 2026: RM8,000	RM38,000	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:

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 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. 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.

7. 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 without any reservation.

8. 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.

9. 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.

10. 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.

11. 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).

12. 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.

13. 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.

14. 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.

15. 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.

16. 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.

17. 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.

18. 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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