

UOB World Card Terms and Conditions

Effective: 1 September 2026

General

These terms and conditions ("**Terms and Conditions**") shall govern the use of UOB World Card ("**Card**" or "**UOB World Card**") issued by United Overseas Bank (Malaysia) Bhd [Company Reg No. 199301017069 (271809-K)] ("**UOB Malaysia**"). These Terms and Conditions are to be read together with the UOB Visa/Mastercard Cardmember Agreement ("**Cardmember Agreement**").

Under these Terms and Conditions, references made to:

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

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

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

"**UNIRinggit**" or "**UNIRM**" refers to World 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 World Card Programme ("**World Programme**")

1. The following are the UOB World Card World Programme:

A. UNIRM

(a) 12X UNIRM for e-Commerce Spend and e-Wallet Reload ("**12X UNIRM**")

- (i) Cardmembers will be entitled to 12X UNIRM for every RM1.00 on e-commerce spend and e-wallet reload (e-commerce Spend and e-Wallet reload shall collectively be referred to as "Eligible e-Commerce Category"), as set out in Table A below:

Table A –Eligible e-Commerce Category

Eligible E-Commerce Category	Description of Eligible e-Commerce Category	Maximum UNIRM per Cardmember per statement cycle	UNIRM
Selected eCommerce spend and e-Wallet Reload	iTunes Touch 'n Go Boost BigPay	12X UNIRM for every RM1 of transaction settled in Ringgit Malaysia, capped at RM300 per merchant. As an illustration, if a Cardmember purchase iTunes for RM100, re-load Boost e-Wallet for RM350 and reload Touch n'Go for RM100, Cardmember will be awarded as follows:- 12X UNIRM for RM100 iTune, 12X UNIRM for RM300 Boost and 12X UNIRM for RM100 Touch n'Go.	12X for every RM1.00
		1X UNIRM will be awarded for subsequent amount spend beyond RM 300 per merchant under the description of Eligible e-Commerce Category.	1X for every RM1.00
Other e-Commerce spend Subject to Clause 2 below	All other merchants	No capping	1X for every RM1.00 spent

b) 5X UNIRM on Everyday Spend

- (i) Cardmembers will be entitled to 5X UNIRM for spends at selected departmental store/supermarket/hypermarket ("**Everyday Spend**") for every RM 1.00 spent, as set out in Table B below:

Table B

Everyday Spend Category	Description of Eligible Spend Merchants	Maximum UNIRM per Cardmember per statement cycle	UNIRM
Departmental Stores	AEON AEON Big Marks & Spencer Metrojaya Parkson Isetan	5X UNIRM is capped at combined transaction amount with Eligible Spend merchants up to RM3,000	5X for every RM1.00 spent
Hypermarkets	B.I.G (Ben's Independent Grocer) Cold Storage Everise Giant Jasons Food Hall Jaya Grocer Servay Lotus's Village Grocer	1X UNIRM will be awarded for the subsequent amount spend beyond RM3000 under the description of Eligible Spend Merchants.	1X for every RM1.00 spent

c) 5X UNIRM on Overseas Spend

- (i) Cardmembers will be entitled to 5X UNIRM for Overseas Spend for every RM1.00 equivalent spent, as set out in Table C below.
- (ii) Please refer to Clause 1(B)(i) below for illustration of membership year and spend eligibility period.

Table C

Eligible Category	Description of Eligible Category	Maximum UNIRM per Cardmember per statement cycle	UNIRM
Overseas Spend Amount (equivalent to RM) per membership year	Any overseas spend	5X UNIRM is capped at combined transaction amount of RM24,000 per membership year.	5X for every RM1.00
		1X UNIRM will be awarded for subsequent amount spend beyond RM 24,000.	1X for every RM1.00

d) 1X UNIRM for Local Spend in Ringgit Malaysia (“RM”)

- (i) Subject to Clause 1(B)(AA)(c) below and excluding from Clause A(a) to (c) above, 1X UNIRM Point will be awarded for every for every MYR 1.00 spent on other local spend in Ringgit Malaysia.

B. Spend Bonus UNIRM (“Spend Bonus”)

- (i) Cardmembers are eligible to receive Spend Bonus of 125,000 UNIRM when they make a minimum spend of no less than RM48,000 for that particular membership year.

Illustration:

Current Membership Date: 31 July 2025

Spend Bonus Eligibility Period: membership year from 31 July 2025 – 30 July 2026.

If Cardmembers meet a total spend of minimum RM48,000 by 30 July 2026, the Cardmember will be entitled to 125,000 UNIRM for the membership year)

AA. General Clauses relating to UNIRM

- a) Subject to these Terms and Conditions, all spend transactions must be recorded by the credit card system maintained by UOB Malaysia in order to be entitled to UNIRM.
- b) The spending under Clause 1(A) under these Terms and Conditions 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.
- c) Notwithstanding anything contained in this Terms and Conditions, the following transactions shall be excluded from earning any UNIRM:
 - i. Balance Transfers;
 - ii. Easi-Payment Plans;
 - iii. 0% Interest-Free Instalment Payment Plans;
 - iv. Flexi-Credit Plans;
 - v. Refunded, disputed, unauthorized or fraudulent retail transactions;
 - vi. Credit Shield;
 - vii. Cash withdrawals;
 - viii. Payments to government;
 - ix. Alimony and child support;
 - x. Fines by Court, government, State authorities or local authorities;
 - xi. Bail or bond payments;
 - xii. Payment of taxes to the government;
 - xiii. Payment to any government department;

- xiv. Petrol transactions;
 - xv. Transportation transactions;
 - xvi. Top-up and/ or reload transactions (other than merchants listed in Table A);
 - xvii. Utility transactions;
 - xviii. JomPAY transactions;
 - xix. Charity transactions;
 - xx. 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
 - xxi. Such other transactions as UOB Malaysia may determine from time to time.
- d) 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.
- e) At the time of awarding the UNIRM, the Cardmember's' Card Account must be valid, current, subsisting and in good credit standing as may be determined by UOB Malaysia and not in breach of any of these Terms and Conditions and the terms and conditions of the Cardmember Agreement.
- f) Any accumulated UNIRM including UNIRM which are pending crediting into the principal Cardmember's Card Account shall immediately cease to be valid upon occurrence of any of the following:
- i. Any cancellation termination or suspension of the Card/ Card Account for any reason whatsoever;
 - ii. Any conversion from UOB World Card to any other UOB Malaysia Credit Card; or
 - iii. The Card Account becomes delinquent; or
 - iv. The Cardmember breaches any of these Terms and Conditions and/or the terms and conditions of the Cardmember Agreement.
- g) Without prejudice to the generality of the foregoing, in the event that the World 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 World Card and/or any transaction made using their UOB World Card, UOB Malaysia reserves the right to disqualify such persons from earning or utilizing the UNIRM.
- h) For the avoidance of doubt, UOB Malaysia reserves the right to reverse the UNIRM at any time where there is valid reason to do so. Circumstances where reversal UNIRM may occur includes cancellation of transaction due to return of goods, refund, fraud, error and unauthorized transactions.
- i) UNIRM reversal will be applied in the statement cycle when reversal transaction is posted which may differ from the statement cycle of the corresponding purchase transaction.
- h) UNIRM earned is not transferable to any other party. UNIRM is not transferable nor exchangeable for cash, World points, credit, good and services, product or privileges or other kind in full or in part and is not refundable or replaceable. If the UNIRM is awarded to a person who is not a Cardmember, UOB Malaysia has the right to disqualify such person from enjoying the UNIRM, and/or from redeeming or using the UNIRM.
- i) The UNIRM earned by the Cardmembers have no monetary value.

C. Access to Airport Lounge (“Airport Lounge Access”)

1. Principal Cardmembers are also eligible to the following benefit/privilege as set out in Table D below:

Table D

	Airport Lounge Access Fee	Eligible Airport Lounge Location
Principal Cardmember	<u>Calendar year:</u> - First 6 visits : Complimentary (maximum 3 hours lounge usage) 7th and subsequent visit: Payable as per published rate	Plaza Premium Lounge (PPL) in Malaysia <u>Kuala Lumpur International Airport Terminal 1 (KLIA T1)</u> Plaza Premium Lounge CP21 (International Departures, Main Terminal) Locations not listed: Access fee applies.
Accompanying guest (aged 12 years old above)	In the company of Principal Cardmember: 50% off published rate: Plaza Premium Lounge in Malaysia (as above)	

2. Subject to further terms and conditions appearing herein, the Eligible Principal Cardmember is entitled to enjoy the Plaza Premium Lounge complimentary access as per the terms below:
- The Eligible Principal Cardmember's admission to a Lounge is subject to the presentation of their UOB World 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 World Card on an E-slip terminal and the Eligible Principal Cardmember is 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 Eligible Principal Cardmember.
 - For Malaysia Plaza Premium Lounges located at KLIA T1, each accompanying guest of the Eligible Principal Cardmember 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 the Eligible Principal Cardmember at the point of admission into the Lounge with their UOB Credit Card.
 - Their 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 the Eligible Principal Cardmember with their UOB Credit Card.

- e. There is no limit to the number of guests who can accompany the Eligible Principal Cardmember into the Lounges who are utilizing the Privilege under this Program so long as the payment conditions as above are met.
- f. The total complimentary visits are aggregated throughout all Lounges. If Eligible Principal Cardmember has utilized all complimentary visits, the Eligible Principal Cardmember subsequent visits will be subject to applicable charges by the applicable Lounges.
- g. The complimentary 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 the Eligible Principal Cardmember's complimentary visit.
- h. You are entitled to one (1) complimentary lounge access per day, regardless of the number of eligible UOB principal credit cards you hold. Any subsequent lounge access on the same day and/or any stay exceeding the permitted three (3) hours, may be subject to applicable charges by the relevant lounge operator. For each lounge visit, only 1 eligible UOB principal credit card may be used and presented for admission, regardless of the number of eligible UOB principal credit cards held by you. In the event that more than one eligible UOB credit card is used and presented for airport lounge admission and/or the airport lounge access is utilised by a Supplementary Cardmember, the Bank reserves the right to charge the applicable charges for each access to the relevant eligible UOB principal credit card account within 120 calendar days from the date of access.
- i. The complimentary access is not transferable and cannot be exchanged for cash, credit or in kind.
- j. 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.
- k. 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.
- l. The Eligible Principal Cardmember agrees that he/she 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 the Eligible Principal Cardmember or any accompanying guests(s) of the Eligible Principal Cardmember.
- m. UOB Malaysia will not be liable to the Eligible Principal Cardmember for any disputes between the Eligible Principal Cardmember 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 the accompanying guest of the Eligible Principal Cardmember.
- n. The Airport Lounge Access are provided solely by third party service provider ("**Service Provider**"). UOB Malaysia is not an agent of and not affiliated with the Service Provider. UOB Malaysia does not make representation or warranty with respect to the quality of service provided by the Service Provider. UOB Malaysia assumes no liability or responsibility for any act, omission, default or defects of the Service Provider in the services offered. Any dispute about the quality or the service standard must be resolved directly with the Service Provider. UOB Malaysia shall not be responsible for:
 - i. any injury, loss or damage suffered from the redemption or usage of the services provided by the Service Provider; AND
 - ii. any unexpected incident such as delay, traffic congestion, natural disaster or any event that would affect the normal business operations of the Service Provider.

UOB World 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 World 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	RM38,000 (Jan – Feb 2025: RM14,000 + Mar – Dec 2025: RM24,000)	RM15,000 (Mar - Dec 2025 only)	RM53,000	Annual Fee waived
Supplementary Card	1 Mar 2026	1 Mar 2025 – 28 Feb 2026	RM31,000 (Mar – Dec 2025: RM24,000 + Jan – Feb 2026: RM7,000)	RM20,000 (Mar – Dec 2025: RM15,000 + Jan – Feb 2026: RM5,000)	RM51,000	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	RM24,000 (Jan – Feb 2025: RM3,000 + Mar – Dec 2025: RM21,000)	RM15,000 (Mar - Dec 2025 only)	RM39,000	Annual Fee NOT waived
Supplementary Card	1 Mar 2026	1 Mar 2025 – 28 Feb 2026	RM26,000 (Mar – Dec 2025: RM21,000 + Jan – Feb 2026: RM5,000)	RM26,000 (Mar – Dec 2025: RM15,000 + Jan – Feb 2026: RM11,000)	RM52,000	Annual Fee waived

4. Excluded Transactions

For the avoidance of doubt, the following transactions shall be excluded from the calculation of the Annual Spend:

- Balance Transfers
- Easi-Payment Plans
- Flexi Credit Plans
- Cash withdrawals and quasi-cash transactions
- Balance Conversions
- Refunded, disputed, unauthorised or fraudulent transactions
- 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
- 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

- UOB Malaysia is an issuer of credit cards and therefore is not responsible for the quality, merchantability or fitness for any purpose or any other aspect of the products and/or services purchased using UOB World Card.
- UOB Malaysia is not liable for any default in respect of the UOB World 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 Cards and/or participating in the World Programme, Cardmembers agree to be bound by these Terms and Conditions including any amendment and/or variation to it and the terms and conditions in the Cardmember Agreement.
4. Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there any terms and conditions that 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 World 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. For the avoidance of doubt, any revision, withdrawal, cancellation, termination or suspension by UOB Malaysia and/or any third-party service provider of the World Programme shall not entitle the Cardmember to any claim or compensation against UOB Malaysia for any or all losses or damages suffered or incurred by the Cardmembers.
8. To the fullest extent permitted by law, the Cardmembers' retention or use of the Card after the effective date of such variations, revisions or changes will constitute the acceptance of such variations, revisions and changes on the Terms and Conditions without any reservation, whether as a direct or indirect result of such revision, cancellation, termination or suspension, unless it was caused by UOB Malaysia's gross negligence or willful misconduct.
9. Cardmembers are eligible to participate in the World 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 World 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 World Programme.
11. The record of transactions maintained by UOB Malaysia and UOB Malaysia's decision on all matters relating to the World 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 World under the World Programme.
13. 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.
14. In the event 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.
- 15. 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 World Programme.
- 16. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the World Programme offered and published in any media, marketing or advertising materials.
- 17. 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 World Programme.
- 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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