

### UOB Lady's Credit Card Offers Terms and Conditions

- 1) The UOB Lady's Credit Card Offers are only valid on the date stipulated under the terms and conditions of each Offer.
- 2) For the avoidance of doubt, "Lady's Card" refer to Lady's Classic Card, Lady's Platinum Card and/or Lady's Solitaire Card issued in Malaysia and "Cardmember" shall mean both the principal and supplementary cardmember.
- 3) These terms and conditions prevail over any provisions contained in any other promotional materials advertising the Offers.
- 4) United Overseas Bank (Malaysia) Bhd ("UOB" or the "Bank") do not construe the inclusion of any product or services under these Privileges as endorsement or recommendation of such product /services and the Bank do not assume any responsibility for the products and services offered under these Privileges. The products and services sold are provided solely by the relevant merchants/vendors, under such terms and conditions as determined by such merchants/vendors, and the Bank accept no liability whatsoever in connection with such products and services.
- 5) The Bank is not liable to any Cardmember for any default 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 beyond the reasonable control of UOB.
- 6) The Bank reserves the right to cancel, revise, terminate or suspend the Privileges with prior notice to the Cardmember by posting on the Website (defined above) or in any other manner deemed suitable by UOB. Any such cancellation, termination or suspension by UOB of the Privileges will not entitle the Cardmember to any compensation from UOB for any loss or damage suffered by the Cardmember, whether directly or indirectly, as a result of such cancellation, termination or suspension.
- 7) The Bank is an issuer of credit cards and shall not be responsible for any defect or any other loss or damage that may be suffered by the Cardmember in connection with any products or services purchased by the Cardmember. The Bank expressly excludes and disclaims any, representations, warranties, or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability or suitability or fitness for a particular purpose in respect of any products or services.
- 8) Any dispute in relation to the warranty or quality of any products or services, any queries relating to the Offer or any terms and conditions in respect thereof shall be directed and settled directly between the Cardmember and the relevant merchant, supplier, retailer and/or partners. The Bank will bear no responsibility for resolving any such dispute or entertaining any queries relating to the product of offers.

- 9) Offers cannot be exchanged for cash, cheque or in kind or used in conjunction with other promotions, discounts, offer coupons, vouchers, loyalty programs and member privilege cards.
- 10) The Bank's decision on all matters relating to the Privileges is final and binding on all Cardmembers. All transactions as recorded by the Bank are final and conclusive. No further correspondence relating to the matter will be entertained.
- 11) Any term or condition which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
- 12) These Terms and Conditions are governed by and construed under the laws of Malaysia.

**For UOB Lady's Solitaire: Complimentary face, slimming and wellness treatment (worth up to RM910) during your birthday month**

- 1) The offer is valid from 1 September 2025 to 31 August 2026 for UOB Lady's Solitaire cardmembers only.
- 2) Applicable for first-time trials only, non-members of Body Perfect Aesthetic & Wellness and limited to one redemption per UOB Lady's Solitaire cardmember.
- 3) This offer is non-transferable / non-exchangeable for cash / products / other treatments.
- 4) Redeemable at any Body Perfect locations.
- 5) Prior appointment is required & subject to availability.
- 6) Cardmembers must present the EDM & their ID and UOB Lady's Solitaire credit card for verification.
- 7) The offer is governed by the terms and conditions set by Body Perfect Sdn Bhd and the company reserves the right to modify, suspend, amend, terminate or withdraw the offer and/or these terms & conditions at any time.