UOB

Supplementary Card Application Form/Borang Permohonan Kad Tambahan

* Mandatory/Mandatori

YES! I wish to apply for the following Supplementary Card(s)/YA! Saya ingin memohon Kad(-kad) Tambahan:

* Principal Cardmember's Details/Butir-butir Ahli Kad Utama

Name of Principal Cardmember Authorizing Supplementary Card(s)(The name should be identical to NRIC/Passport)/
Nama Ahli Kad Utama yang Memberi Kebenaran Untuk Kad Tambahan (Seperti di KP/Pasport)

NRIC/Passport No./
No. Kad Pengenalan/Pasport Old/Lama New/Baru — —

Principal Credit Card Number/No. Kad Kredit Utama — — —

☐ Yes, I wish to nominate a credit line for Supplementary Applicant(s) of/Ya, saya ingin menetapkan had kredit untuk Pemohon Kad Tambahan sebanyak RM ________
(minimum of RM1,000, in multiples of RM500 only/minimum RM1,000, dalam gandaan RM500 sahaja)

☐ No, I do not wish to nominate a credit limit. Supplementary Applicant(s) will share my current credit line./Tidak, saya tidak ingin menetapkan had kredit. Pemohon Kad Tambahan akan berkongsi had kredit saya.

* My First Supplementary Card Application/Permohonan Kad Tambahan Pertama Saya

☐ Mr/Encik ☐ Ms/Cik ☐ Mdm/Puan ☐ Others/Lain-lain (Please specify/Sila nyatakan) ________

Sex/Jantina ☐ Male/Lelaki ☐ Female/Perempuan

Name (The name should be identical to NRIC/Passport)/Nama (Seperti di KP/Pasport)

Date of Birth/Tarikh Lahir

Day/Hari Mth/Bulan Yr/Tahun

Name To Appear On Card (The name should be similar to NRIC/Passport) (Not more than 19 characters)
Nama Tertera Pada Kad (Seperti di KP/Pasport) (Tidak melebihi 19 huruf)

NRIC/Passport No./
No. Kad Pengenalan/Pasport Old/Lama New/Baru — —

Passport Issuing Date/
Tarikh Pasport Dikeluarkan : - -
Day/Hari Mth/Bulan Year/Tahun

Passport Expiry Date/
Tarikh Luput Pasport : - -
Day/Hari Mth/Bulan Year/Tahun

Citizenship/Warganegara ☐ Malaysian/Malaysia ☐ Others/Lain-lain ________

Resident/Residen ☐ Yes/Ya ☐ No/Tidak

Residence Country/
Negara Tempat Tinggal ☐ Malaysia/Malaysia ☐ Others/Lain-lain ________

Permanent Resident/
Penduduk Tetap ☐ Yes/Ya ☐ No/Tidak

Marital Status/Taraf Perkahwinan ☐ Single/Bujang ☐ Married/Berkahwin ☐ Divorced/Bercerai ☐ Widowed/Balu/Duda

Race/Bangsa ☐ Malay/Melayu ☐ Chinese/Cina ☐ Indian/India ☐ Others/Lain-lain ________

Bumiputera/Bumiputera ☐ Yes/Ya ☐ No/Tidak ☐ Others/Lain-lain (Applies to Foreigners only/Sah untuk Warganegara Asing sahaja)

Relationship with Principal Cardmember/Hubungan dengan Ahli Kad Utama ________

Residential Address/Alamat Kediaman

L1

L2

L3

Postcode/Poskod City Town/Bandar

State/Negeri

Country/
Negara

Home Country Address/Alamat Negara Asal (Applicable for all non-Malaysian and non-Malaysian PR applicants only/
Berkenaan kepada semua warga asing dan pemastautin warga asing)

L1

L2

L3

Postcode/Poskod City Town/Bandar

State/Negeri

Country/
Negara

Please provide justification if home country does not match with country of citizenship (otherwise, may be left as blank)/Sila nyatakan penjelasan jika negara asal tidak sama dengan negara kewarganegaraan (jika tidak, tinggal kosong): ________

Home Tel No./ No. Tel Rumah	Handphone/ Telefon Bimbit	E-mail Address/ Alamat E-mel

Name of Company/Nama Syarikat ☐ Self-Employed/Majikan Sendiri

Office Tel No./ No. Tel Pejabat	Nature of Business/ Jenis Perniagaan	Occupation/ Pekerjaan

Position Held/
Jawatan Dipegang

Employment type/
Jenis pekerjaan ☐ Employer/Majikan ☐ Govt Employee/Kakitangan Kerajaan ☐ Private Employee/Pekerja Swasta ☐ Self-Employed/Majikan Sendiri ☐ Outside Labour Force/Di Luar Angkatan Buruh

Annual Income (RM)/Pendapatan Tahunan (RM)

Mother's Maiden Name (For verification purposes)/Nama Penuh Ibu (Untuk tujuan pengesahan)

* My Second Supplementary Card Application/Permohonan Kad Tambahan Kedua Saya

☐ Mr/Encik ☐ Ms/Cik ☐ Mdm/Puan ☐ Others/Lain-lain (Please specify/Sila nyatakan) ________

Sex/Jantina ☐ Male/Lelaki ☐ Female/Perempuan

Name (The name should be identical to NRIC/Passport)/Nama (Seperti di KP/Pasport)

Date of Birth/Tarikh Lahir

Day/Hari Mth/Bulan Yr/Tahun

Name To Appear On Card (The name should be similar to NRIC/Passport) (Not more than 19 characters)
Nama Tertera Pada Kad (Seperti di KP/Pasport) (Tidak melebihi 19 huruf)

NRIC/Passport No./ No. Kad Pengenalan/Pasport Old/Lama New/Baru — —

Passport Issuing Date/ Tarikh Pasport Dikeluarkan : - - Day/Hari Mth/Bulan Year/Tahun

Passport Expiry Date/ Tarikh Luput Pasport : - - Day/Hari Mth/Bulan Year/Tahun

Citizenship/Warganegara ☐ Malaysian/Malaysia ☐ Others/Lain-lain ______

Resident/Residen ☐ Yes/Ya ☐ No/Tidak

Residence Country/ Negara Tempat Tinggal ☐ Malaysia/Malaysia ☐ Others/Lain-lain ______

Permanent Resident/ Penduduk Tetap ☐ Yes/Ya ☐ No/Tidak

Marital Status/Taraf Perkahwinan ☐ Single/Bujang ☐ Married/Berkahwin ☐ Divorced/Bercerai ☐ Widowed/Balu/Duda

Race/Bangsa ☐ Malay/Melayu ☐ Chinese/Cina ☐ Indian/India ☐ Others/Lain-lain ______

Bumiputera/Bumiputera ☐ Yes/Ya ☐ No/Tidak ☐ Others/Lain-lain (Applies to Foreigners only/Sah untuk Warganegara Asing sahaja)

Relationship with Principal Cardmember/Hubungan dengan Ahli Kad Utama ______

Residential Address/Alamat Kediaman

L1

L2

L3

Postcode/Poskod City Town/Bandar

State/Negeri

Country/ Negara

Home Country Address/Alamat Negara Asal (Applicable for all non-Malaysian and non-Malaysian PR applicants only/ Berkenaan kepada semua warga asing dan pemastautin warga asing)

L1

L2

L3

Postcode/Poskod City Town/Bandar

State/Negeri

Country/ Negara

Please provide justification if home country does not match with country of citizenship (otherwise, may be left as blank)/Sila nyatakan penjelasan jika negara asal tidak sama dengan negara kewarganegaraan (jika tidak, tinggal kosong): ______

Home Tel No./ No. Tel Rumah	Handphone/ Telefon Bimbit	E-mail Address/ Alamat E-mel

Name of Company/Nama Syarikat ☐ Self-Employed/Majikan Sendiri

Office Tel No./ No. Tel Pejabat	Nature of Business/ Jenis Perniagaan	Occupation/ Pekerjaan

Position Held/ Jawatan Dipegang

Employment type/ Jenis pekerjaan ☐ Employer/ Majikan ☐ Govt Employee/ Kakitangan Kerajaan ☐ Private Employee/ Pekerja Swasta ☐ Self-Employed/ Majikan Sendiri ☐ Outside Labour Force/ Di Luar Angkatan Buruh

Annual Income (RM)/Pendapatan Tahunan (RM)

Mother's Maiden Name (For verification purposes)/Nama Penuh Ibu (Untuk tujuan pengesahan)

Declaration/Pengisytiharan

"I/We, the Principal Applicant and/or Supplementary Applicant(s) hereby request United Overseas Bank (Malaysia) Bhd ("the Bank") to issue UOB Visa Card(s) and/or MasterCard(s) to me/us. I/We agree to be bound by the terms & conditions on the issuance and usage of the credit card(s) under the UOB Visa/MasterCard Cardmember Agreement ("Cardmember Agreement")(a copy of which is available for viewing at the Bank's website). I, the Principal Applicant shall be responsible for all liabilities & obligations of the Principal Applicant as well as all Supplementary Applicant(s). I/We, the Supplementary Applicant(s) however, shall only be jointly and severally responsible for my/our own liabilities & obligations. I/We, warrant that all information given in this application is true, accurate and correct and I/we consent and authorize the Bank to verify the information provided and to obtain from any financial institution, the Director General of Inland Revenue, credit information or credit reference providers or credit reporting agencies and any other sources that Bank shall deem necessary any information which the Bank may require. I/We hereby consent to and authorize to Bank or the insurer to disclose from time to time any information relating to me/us, my/our account(s) or my/our insurance (applied for in this form) to the persons as mentioned in clause 27 of the Cardmember Agreement without further notice to me/us to such purpose as the Bank in its sole discretion deem necessary or expedient in connection with the application and the said insurance, the distribution and provision of (its) product and services. I/We acknowledge that the credit card(s) remain the property of the Bank and must be returned upon the Bank's request. I/We consent to the linking of UOB Visa Card(s) and/or MasterCard(s) to the UOB Contact Centre phone banking services and 3D Secure OTP. I/We have received, read and understood the contents of the product disclosure sheet. I/We expressly consent to the mailing of the UOB Visa Card(s) and/or MasterCard(s) and UOB Credit Card Agreement to my correspondence address provided here if my application is successfully approved."Conditions apply.

"Saya/Kami, Pemohon Kad Utama dan/atau Pemohon(-pemohon) Kad Tambahan memohon United Overseas Bank (Malaysia) Bhd ("Bank") untuk mengeluarkan Kad(-kad) Visa dan/atau MasterCard UOB kepada saya/kami. Saya/Kami bersetuju untuk mengikuti syarat dan peraturan pengeluaran dan penggunaan kad(-kad) kredit di bawah Perjanjian Ahli Kad Visa/MasterCard ("Perjanjian Ahli Kad")(satu salinan yang boleh dilihat di laman web Bank). Saya, Pemohon Kad Utama akan bertanggungjawab di atas segala liabiliti dan perakuan Pemohon Kad Utama dan juga Pemohon Kad Tambahan. Saya, Pemohon Kad Tambahan bagaimanapun, hanya bertanggungjawab kepada bahagian liabiliti dan perakuan milik saya. Saya/Kami mengesahkan bahawa segala maklumat yang terdapat di dalam permohonan ini adalah benar, tepat dan betul dan saya/kami mengizinkan dan membenarkan pihak Bank untuk mengesahkan maklumat-maklumat yang diberikan dan mendapat segala maklumat Bank yang berkenaan dan diperlukan dari sebarang institusi kewangan, Ketua Pengarah Lembaga Hasil Dalam Negeri, biro atau pembekal rujukan kredit atau agensi pelaporan kredit dan dari sebarang sumber-sumber berkenaan yang diperlukan. Saya/Kami dengan ini bersetuju dan memberi kuasa kepada pihak Bank atau syarikat insurans untuk mendedahkan dari masa ke semasa apa-apa maklumat yang berhubung dengan saya/kami, akaun-akaun saya/kami atau insurans saya/kami (yang telah saya/kami mohon di sini) kepada orang-orang seperti yang disebut dalam fasal 27 Perjanjian Ahli Kad tanpa sebarang notis kepada saya/kami untuk apa-apa tujuan oleh pihak Bank mengikut budi bicara yang disifatkannya perlu atau sesiapa dan bermanfaat serta berkaitan dengan permohonan atau insurans, pengedaran dan pemberian produk dan perkhidmatan. Saya/Kami mengesahkan Kad(-kad) Kredit adalah harta Bank dan wajib dipulangkan sebaik diarahkan. Saya/Kami membenarkan jaringan Kad(-kad) Visa dan/atau MasterCard UOB kepada Pusat Hubungan UOB dan 3D Secure OTP. Saya/Kami telah menerima, membaca dan memahami kandungan helaian pendedahan produk. Saya/Kami membenarkan penghantaran Kad(-kad) Visa dan/atau MasterCard UOB dan Perjanjian Kad Kredit UOB ke alamat surat menyurat saya yang dinyatakan di sini sekiranya permohonan saya diluluskan."Syarat-syarat dikenakan.

Important Note/Nota Penting:

(i) The acceptance of this form does not impose any obligation on the Bank to issue a UOB Visa/MasterCard to the Supplementary Applicant(s). I/We understand that the approval of my/our application(s) is/are at the Bank's sole and absolute discretion and the Bank reserves the right to reject any application(s) without assigning any reasons./Penerimaan borang ini tidak mengenakan sebarang tanggungjawab kepada Bank untuk mengeluarkan/memberikan Kad Visa/MasterCard UOB kepada Pemohon (-pemohon) Kad Tambahan. Saya/Kami faham bahawa kelulusan permohonan saya/kami adalah mengikut budi bicara Bank secara mutlak dan Bank berhak untuk menolak sebarang permohonan tanpa sebarang alasan.

UOB

(ii) As the Bank's customer, I/we am/are aware that I/we may receive calls, SMS and marketing collateral/information on products and services of other UOB Group companies not distributed by the Bank. In the event that I/we choose not to receive such calls or marketing collateral/information, I/we am/are aware that I/we will have to take steps to contact UOB Contact Centre 03-26128121./Sebagai pelanggan Bank, saya/kami mungkin menerima panggilan, sms dan maklumat/kolateral pemasaran tentang produk dan perkhidmatan bagi syarikat-syarikat lain Kumpulan UOB yang tidak diedarkan oleh Bank. Sekiranya saya/kami memilih untuk tidak menerima panggilan atau maklumat/kolateral pemasaran, saya/kami akan mempunyai langkah-langkah untuk menghubungi Pusat Hubungan UOB 03-26128121.

(iii) I/We shall be liable to pay for any service tax (SST) or other taxes or levies which as at the date of the issuance of the credit card(s) as specified in this form or the provision of services by the Bank to me/us or at any date subsequent to the above, is required by law to be paid to any body or authority having jurisdiction over the Bank, in respect of any monies charged or incurred by the Bank, in addition to all other monies payable to the Bank./Saya/Kami akan bertanggungjawab untuk membayar apa-apa cukai perkhidmatan (SST) atau cukai lain atau levi iaitu pada tarikh pengeluaran kad kredit sebagaimana yang dinyatakan dalam borang ini atau penyediaan perkhidmatan oleh bank kepada saya/kami pada sebarang tarikh selepas di atas, dikehendaki oleh undang-undang hendaklah dibayar kepada mana-mana badan atau pihak berkuasa yang mempunyai bidang kuasa ke atas bank, berkenaan dengan apa-apa wang yang dikenakan atau ditanggung oleh pihak bank, sebagai tambahan kepada semua wang lain yang harus dibayar kepada pihak bank.

(iv) I/We consent and agree that any service tax (SST) or other taxes or levies incurred by the Bank in relation to the credit card(s) as specified above by me/us or the provision of services by the Bank to me/us, shall be borne by and charged to me/us and in the event that the Bank shall effect payment on my/our behalf, I/we shall be liable to reimburse the Bank for such amounts paid./Saya/Kami membenarkan dan bersetuju bahawa apa-apa cukai perkhidmatan (SST) atau cukai lain atau levi yang dikenakan oleh bank berhubung dengan kad kredit seperti yang ditentukan di atas oleh saya/kami atau penyediaan atau perkhidmatan oleh bank kepada saya/kami yang lain, hendaklah ditanggung oleh dan dikenakan kepada saya/kami dan sekiranya bank itu membuat bayaran bagi pihak saya/kami sendiri, saya/kami akan bertanggungjawab untuk membayar balik kepada bank untuk amaun yang telah dibayar.

(v) I/Weshall not dispute the authenticity and contents of the fax copy of this application form received by the Bank which shall be regarded as original, for all purposes including for purposes of any legal proceedings, and the said faxed copy shall be inclusive, valid and binding. Without prejudice to the foregoing, I/we shall retain the original signed application form at all times and produce to the Bank upon request./-Saya/Kami tidak akan mempertikaikan kesahihan dan kandungan salinan faks borang permohonan ini yang diterima oleh Bank hendaklah dianggap sebagai yang asal, untuk semua tujuan termasuk untuk mana-mana tujuan prosiding undang-undang, dan salinan faks tersebut hendaklah inklusif, sah dan mengikat. Tanpa menjejaskan kenyataan sebelumnya, saya/kami hendaklah menyimpan borang permohonan asal yang ditandatangani setiap masa dan mengemukakan kepada Bank sekiranya diminta.

(vi) I/We hereby confirm that I/we have access to and have read the latest version of UOB's Privacy Notice (accessible at UOB branches and website [www.uob.com.my]). I/We understand that the Privacy Notice (as may be amended from time to time) form a part of the terms and conditions governing our relationship with UOB Malaysia and agree to be bound by the same. I/We further understood and agreed to provide a copy of the Privacy Notice issued by the Bank as may relate to the processing of any Personal Data, to individuals whose Personal Data I/We provide to the Bank;Saya/kami dengan ini mengesahkan bahawa saya/kami mempunyai akses kepada dan telah membaca versi terkini Notis Privasi UOB (yang boleh didapati di cawangan dan laman web UOB (www.uob.com.my). Saya/Kami memahami bahawa Notis Privasi (sepertimana yang dipinda dari semasa ke semasa) merupakan sebahagian daripada terma dan syarat yang mentadbir hubungan kami dengan UOB Malaysia dan bersetuju untuk terikat dengannya. Saya/Kami selanjutnya memahami dan bersetuju untuk memberikan salinan Notis Privasi yang dikeluarkan oleh Bank yang mungkin berkaitan dengan pemprosesan mana-mana Data Peribadi, kepada individu yang Data Peribadinya saya/kami berikan kepada Bank;

(vii) I/We agree and confirm that any records and information including but not limited to my/our signature in this application may be used for the opening of any other personal account(s) with the Bank and the application of the debit card via Personal Internet Banking and the operation of such personal account(s) and use of such debit card./Saya/Kami bersetuju dan mengesahkan bahawa apa-apa rekod dan maklumat termasuk tetapi tidak terhad kepada tandatangan saya/kami dalam permohonan ini boleh digunakan untuk pembukaan mana-mana akaun peribadi lain dengan Bank dan permohonan kad debit melalui Internet Peribadi Perbankan dan pengendalian akaun peribadi sedemikian dan penggunaan kad debit sedemikian.

* I/We hereby consent to the Bank to disclose any information (not including my banking details/banking affairs) that I/we have provided, to the Bank's authorized third party merchants, other entities within UOB Group or business strategic partners for marketing, promotional and/or cross-selling purposes; Saya/Kami dengan ini memberi kebenaran kepada Bank untuk mendedahkan sebarang maklumat (tidak termasuk butiran perbankan/hal ehwal perbankan saya) yang saya/kami telah berikan, kepada peniaga pihak ketiga yang diberi kuasa oleh Bank, entiti lain dalam Kumpulan UOB atau rakan kongsi strategik perniagaan untuk pemasaran, tujuan promosi dan/atau jualan silang.

☐ Yes/Ya ☐ No/Tidak

☐ I/We hereby understand that at any time in the future, should I/we intend to withdraw my/our consent, I/we can submit a request at any UOB branch or via email to uobcustomerservice@uob.com.my (or such other address notified by the Bank); Saya/Kami faham bahawa pada bila-bila masa pada masa hadapan, sekiranya saya/kami berhasrat untuk menarik balik persetujuan saya/kami, saya/kami boleh mengemukakan permintaan di mana-mana cawangan UOB atau melalui e-mel kepada uobcustomerservice@uob.com.my (atau lain-lain alamat yang dimaklumkan oleh Bank).

* First Supplementary Applicant's Signature/ Tandatangan Pemohon Kad Tambahan Pertama — Date/Tarikh:

* Principal Applicant's Signature/ Tandatangan Ahli Kad Utama — Date/Tarikh:

* Second Supplementary Applicant's Signature/ Tandatangan Pemohon Kad Tambahan Kedua — Date/Tarikh:

Before you acknowledge receipt and/or use the Visa/MasterCard Card issued by the Bank, please read carefully the Terms and Conditions under the UOB Credit Card Agreement, that will be sent with the Visa/MasterCard Card. For a full and detailed list of our charges, kindly log on to our website **www.uob.com.my**/Sebelum anda mengakui menerima dan/atau menggunakan Kad Visa/MasterCard yang dikeluarkan oleh United Overseas Bank (Malaysia) Bhd, sila baca dengan teliti Terma dan Syarat yang terkandung di bawah Perjanjian Ahli Kad Visa/MasterCard UOB, yang akan dihantar dengan Kad Visa/MasterCard. Sila layari laman web kami **www.uob.com.my** untuk senarai penuh dan terperinci semua caj kami.

For Bank Use Only/Untuk Kegunaan Bank Sahaja

For Branch/MST/TMK Use/Untuk Kegunaan Cawangan/MST/TMK					**For BPA Use/Untuk Kegunaan BPA**
Introduced and/ or Completed By/ Diperkenalkan dan/atau Dilengkapkan Oleh	Comments/Komen				Source of Wealth/Sumber Kekayaan :
	Name/Nama				Anticipated Account Activity/ Aktiviti Akaun Yang Dijangkakan :
	Signature/Tandatangan		Date/Tarikh		
	Designation/Jawatan		Tel/Ext/Tel/Talian		
	Staff ID/No. Pekerja				
	DIV/Dept/Br/Bhg/Jab/Cawangan				
	Source Code/Kod Sumber				
	Supplementary Card Source Code/ Kod Sumber Kad Tambahan				
Reviewed By/ Disemak Oleh	Comments/Komen				Designation/Jawatan
	Name/Nama				Signature/Tandatangan — Date/Tarikh

MNC/GLC/PLC ☐ Yes ☐ No ☐ Not Applicable (NA) **CV** ☐ Yes ☐ No ☐ Not Applicable (NA)

Source of Application/Sumber Permohonan ○ Face-to-Face/Bersemuka ○ Non Face-to-Face/Tidak Bersemuka

(For Face-to-Face applications, you must select one of the below/Untuk aplikasi bersemuka, anda mesti memilih salah satu di bawah)

☐ Roadshow/Tapak Pameran: Location/Lokasi: ____________ Month/Bulan: ____________

☐ Field Visits to Office/Company/Lawatan ke Pejabat/Syarikat

Site Visit Date/Tarikh Lawatan: ____________

☐ Referral/Rujukan: Name/Nama: ____________

☐ Others/Lain-lain: ____________

(Please specify: e.g. walk-in, relative, friend, etc./Sila nyatakan: contohnya walk-in, saudara, kawan, dll.)

Right By You

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UOB

Product Disclosure Sheet
Credit Card/Commercial Card (_ _ / _ _ / _ _ _ _)

Product Disclosure Sheet (Read this Product Disclosure Sheet before you decide to apply for the UOB Credit Card or Commercial Card. Be sure to also read the general terms and conditions)	United Overseas Bank (Malaysia) Bhd **Credit Card/Commercial Card**

1. What is this product about?

Credit Card - This is an unsecured credit facility that the bank grants you along with a plastic card. A credit card can be used to make payment for any goods and services at a merchant or to withdraw cash via Cash Advance from an ATM facility. Card types available:

1. Visa Infinite Metal Card
2. Privilege Banking Visa Infinite Card
3. Visa Infinite Card
4. Zenith Mastercard
5. PRVI Miles Elite Mastercard
6. PRVI Miles Visa Card
7. Lady's Solitaire Mastercard
8. Lady's Platinum Mastercard
9. ONE Platinum Visa Card
10. ONE Visa Card
11. Platinum Business Visa Card
12. Platinum Business Mastercard
13. World Mastercard
14. Preferred Mastercard
15. Lazada UOB Mastercard
16. EVOL Visa Card
17. Simple Visa Card

Commercial Card - A credit card program that facilities the corporation with a better way to manage their business expenses. Card types available:

1. Business Card - offered to businessmen under retail/SMI/SME segment as a time and cost saving alternative to traditional payment methods. It separates company and personal expenses and centralizes all their business spending such as travel and entertainment, insurance premium, fuel expenses and mobile phones bills in a single card and greatly improve cash flow. Card types available are Platinum Visa Business Card, Platinum Business MasterCard and World Business MasterCard.
2. Corporate Card - offered to public listed companies/local and multi-national large corporate/statutory bodies to simplify management of travel and entertainment (T&E) expenses. It provides a one-stop that integrates all card users' T&E expenses and information to manage spending more effectively as company receives consolidated information for all T&E expenses. Card types available are Visa Corporate Card and MasterCard Corporate Card.
3. Purchasing Card - a payment/procurement/credit card offered to all business segments for payments of business expenses such as utility bills (eg. telephone, electricity), municipal council, insurance premiums, travel expenses (eg. airline tickets, hotels booking, car rentals), offices supplies (eg. newspapers & magazine subscriptions, stationeries, computer hardware/software/maintenance) and office service providers (eg. courier companies, legal & company secretarial services, office cleaner services). It replaces the traditional purchase order and payment process for high volume of low-value items. It is an innovative business-to-business procurement solution that simplifies authorization and provides for payment and settlement. It significantly reduces the time and cost associated with paying for indirect business-to-business goods and services by eliminating paper-based purchased order and invoice processing. It is convenient way to manage procurement and allows vendors to be paid on time and enhances customers' ability to focus on core business. Card types available are Visa Purchasing Card and MasterCard Purchasing Card.

2. What do I get from this product?

Credit Limit

<u>Credit Card</u> - Subject to the bank's approval which will be made known to you. The Finance Charge free period is 20 days from the statement date of retail transaction (s), provided there is no outstanding balance in the credit card account.

<u>Commercial Card</u> - Subject to the bank's approval which will be made known to you. The Finance Charge free period is 30 days from the statement date of retail transaction (s), provided there is no outstanding balance in the credit card account.

		Annual Rate	
Finance Charges	Purchases	15% per annum (Effective 1st April 2012)	Cardmembers who promptly settle Minimum Payment Due by the respective Payment Due Date for 12 months within the last 12 consecutive months.
		17% per annum (Effective 1st May 2012)	Cardmembers who promptly settle their Minimum Payment Due by the respective Payment Due Date for 10 months or 11 months within the last 12 consecutive months.
		18% per annum (Effective 1st May 2012)	Cardmembers who promptly settle their Minimum Payment Due by the respective Payment Due Date for 9 months or less within the last 12 consecutive months.
	Cash Advance	18% per annum	Calculated on a daily rest basis from the date the cash is disbursed until the date of full repayment.
	Balance Transfers	18% per annum	Balance Transfer rates are based on promotion basis. Prevailing finance charges of 18% per annum will be calculated on the remaining unpaid outstanding balance after the promotion period has expired.

To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months.
Finance charges may continue to be charged until your payments are deemed to have been received by us.

3. What are my obligations?

Minimum monthly repayment	• 5% of the outstanding balance or a minimum of RM50.00 (whichever is higher); and • the total amount of the contracted monthly instalments of any Easi-Payment Plan, Instalment Payment Plan and/or Balance Transfer; and • the contracted monthly term loan instalment for any Automatic Balance Conversion (ABC); and • other unpaid minimum payments from previous Statements of Account, subject to a minimum of RM50.00
Interest free period	• For Credit Card retail transactions - 20 days from the statement date, if you pay the balance in full and on time. For Commercial Cards (Corporate liability and/ or Joint & Several liability), the interest free period are 30 days from the statement date. • If you do not pay in full and on time, finance charges on retail transactions will be calculated from the posting date of the transaction. • The interest free period is not applicable to balance transfer or cash advances.

• As the principal cardholder, you are liable for all transactions incurred by supplementary cardholders.

4. What are the fees and charges I have to pay?

1. Annual Fee
<u>Credit Card</u>

Card Type	* Principal (RM)	* Supplementary (RM)
UOB Visa Infinite Metal Card	3,000.00	800.00
UOB Privilege Banking Visa Infinite [1]	600.00	300.00
UOB Visa Infinite Card [1]	600.00	300.00
UOB Zenith	1,000.00	-
UOB PRVI Miles Elite	600.00	-
UOB PRVI Miles	198 00	30 00
UOB Lady's Solitaire [2]	300.00	30.00
UOB Lady's Platinum	128,00	30,00
UOB ONE Platinum	195.00	100.00
UOB ONE	120.00	60.00
UOB Platinum Business [5] (Personal Liability)	150.00	-
UOB World	600.00	150.00
UOB Preferred	198.00	30.00
Lazada UOB [3]	100.00	70.00
UOB EVOL [4]	90.00 (7.50/month)	30.00
UOB Simple	-	-

* Effective 1st September 2018, SST of RM25 will be charged for each credit card on a yearly basis.
[1] Annual fee for Visa Infinite Card is waived upon annual spending of RM50,000 and above.
[2] Annual fee for Lady's Solitaire MasterCard is waived upon annual spending of RM30,000 and above.
[3] Annual fee for Lazada UOB MasterCard is waived upon annual spending of RM15,000 and above.
[4] RM7.50 for EVOL Visa Card is waived upon one (1) retail transaction made per statement month.
[5] Annual fee for Platinum Business Card is waived for first two (2) years. For subsequent years, Annual Fee is fully waived upon annual spending of RM24,000 and above˙

UOB

Commercial Card (Corporate Liability and/ or Joint & Several Liability)

Platinum Business Card Corporate Card Purchasing Card	Annual Fee is RM150 per card and is waived for first (1st) two (2) years.* For subsequent years, Annual Fee is fully waived upon annual spending of RM24,000 and above.
World Business MasterCard	Annual Fee is RM388 per card and is waived for first (1st) year.* For subsequent years, Annual Fee is fully waived upon annual spending of RM50,000 and above.

* Effective 1st September 2018, SST of RM25 will be charged for each credit card on a yearly basis.

2. Cash advance fee	5% or RM20.00, (whichever is higher) for each Cash Advance Withdrawal + 18% p.a. daily interest.
3. Card replacement fee	RM50.00 per Credit Card (RM500.00 per Visa Infinite Metal Card) replacement for a lost or stolen Credit Card.
4. Sales draft retrieval fee	RM5.00 per photocopy and RM15.00 per original.
5. Hardcopy statement fee (Effective 20 August 2021)	RM2 per hardcopy statement per month
6. Additional statement request fee	RM5.00 for walk-in or facsimile request & RM6.00 for normal mail request.
7. Overseas transaction conversion fee	If you use the Credit Card for a transaction in a currency other than Ringgit Malaysia, it will be converted through Visa/MasterCard International at the conversion rate as determined by Visa/MasterCard International as at the time the transaction is posted. In addition, an administration cost of 1% or such other rate as determined by us for the conversion of the transactions made in a currency other than Ringgit Malaysia will be chargeable to you.
8. Dynamic Currency Conversion (DCC) Service (Effective 1 July 2021)	If you use the Credit Card for a transaction at an overseas merchant and choose to pay in Ringgit Malaysia (including online purchases quoted in foreign currency), you are using the Dynamic Currency Conversion (DCC) service. When using the DCC service, the exchange rate used by the overseas merchant may be higher than the exchange rates determined by Visa/ MasterCard International when you pay in foreign currency. In addition, a fee of 1% on the converted Ringgit Malaysia amount will be charged.
9. Over limit fee	N/A
10. Service Tax	RM25 (imposed on each principal and supplementary credit card).
11. Refund of Credit Balance	RM2.00 for Commission & RM0.15 for Stamp Duty & RM0.50 for Cheque Processing Fee.

5. What if I fail to fulfil my obligations?

- Late payment charge: A minimum of RM10.00 or 1% of total outstanding balance excluding Finance Charges and fees as at Statement Date (whichever is higher), up to a maximum of RM100.00.
- Right to set-off: We have the right to set-off any credit balance in your account maintained with us against any outstanding balance in this credit card account.
- You will be liable for PIN-based unauthorised transactions if you have:
  - acted fraudulently, or
  - delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card, or
  - voluntarily disclosed your PIN to another person, or
  - recorded your PIN on the credit card, or on anything kept in close proximity with your credit card.
- You will be liable for unauthorised transactions which require signature verification or with a contactless card, if you have:
  - acted fraudulently, or
  - delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card, or
  - left your credit card or item containing your credit card unattended in places visible and accessible to others; or
  - voluntarily allowed another person to use your credit card.
- If you fail to abide by the terms and conditions of the credit card, we have the right to terminate your card.

6. What if I fully settle the balance before its maturity? (For Credit Card Instalment Plans or Balance Transfer)

Credit Card / Commercial Card (applicable ONLY to personal liability Commercial Card)

- Lock-in period: No lock-in period
- Early settlement penalty:
  - Flexi Credit Plan - up to 5% of outstanding principal amount
  - Easi-Payment Plan - up to 5% of outstanding principal amount
  - Balance Conversion - up to 5% of outstanding principal amount
  - Balance Transfer - No Early Termination Penalty

7. What are the major risks?

- If you pay only the minimum amount due, it will take you longer and cost you more to settle the outstanding balance. Think about your repayment capacity when charging the credit card.
- If you use your credit card to make repayment for other financing, it may cost you more.
- If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives.
- You should notify us immediately after having discovered the loss or unauthorised use of your credit card.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all transaction alerts and correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information on cards, please refer to the bankinginfo booklet on 'Credit Cards', available at all our branches and www.bankinginfo.com.my website.
If you have any enquiries, please contact us at: **United Overseas Bank (Malaysia) Bhd**
Tel : Kuala Lumpur: 03-26128121 Penang: 04-2401121 Johor Bahru: 07-2881121 Kuching: 082-287121 Kota Kinabalu: 088-477121
Fax : 03-26900121 Email : uobcustomerservice@uob.com.my

10. Where can I get assistance and redress?

If you have difficulties in making repayments, you should contact us at the earliest possible time to discuss repayment alternatives. Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at Tingkat 8, Maju Junction Mall, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur.
Hotline: 03-2616 7766 **E-mail:** enquiry@akpk.org.my
If you wish to complain about the product or services provided by us, you may contact us at 03-26128 121 (Kuala Lumpur), 04-2401 121 (Penang), 07-2881 121 (Johor Bahru), 082-287 121 (Kuching), 088-477 121 (Kota Kinabalu) or visit any UOB branches.
If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara LINK or TELELINK at Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.
Tel: 1-300-88-5465 **Fax:** 03-2174 1515

11. Other credit card products available

- Auto Balance Conversion
- Balance Transfer
- Flexi Credit Plan
- Cash Advance
- Easi-Payment Plan
- Instalment Payment Plan
- Credit Shield Plus

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP WITH REPAYMENTS ON YOUR CREDIT CARD BALANCES.

The information provided in this disclosure sheet is valid as at October 2024.