

UOB WORLD BUSINESS MASTERCARD REWARD PROGRAMME TERMS AND CONDITIONS

Effective : 19 April 2024

These terms and conditions ("Terms and Conditions") shall be applicable to the Cardmembers of UOB World Business Mastercard ("World Business Mastercard" or "Card") issued by United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM")

These Terms and Conditions are to be read together with the UOBM Visa/ Mastercard Cardmember Agreement ("Cardmember Agreement")

For the avoidance of doubt, "Cardmember/s" shall mean the person or persons appointed/nominated by the Principal Corporate Member via UOB Commercial Card (Cardmember) Application Form to whom the Card is issued and whose name appears on the Card.

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.

UOBM 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. UOBM's decision shall be final and binding on the Cardmember. The benefits and privileges described below may be amended, supplemented or revoked by UOBM at any time, with prior notice to Cardmember.

UOB World Business MasterCard Rewards Programme

The following are the rewards awarded under UOBM World Business MasterCard ("Rewards Programme"):

1. Complimentary Airport Lounge Access via Plaza Premium Lounge ("Airport Lounge Program")

- a) Cardmember is entitled to the complimentary visits at the Participating Lounges listed in the Appendix unless otherwise stated ("Plaza Premium Lounge").
- b) This Airport Lounge Program is valid from 25 March 2024 until further notice.
- c) Subject to further terms and conditions appearing herein, Cardmembers are entitled to enjoy the Plaza Premium Lounge complimentary access as per the terms below:
 - i. Cardmember admission to the Plaza Premium Lounge is subject to the presentation of your UOB World Business Mastercard and boarding pass upon arrival at the reception of the said lounge and availability of space as determined by the Plaza Premium Lounge

- ii. For admission, Plaza Premium Lounge's frontline staff at the Plaza Premium Lounge will swipe the UOB World Business Mastercard 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.
- d) Cardmember can enjoy complimentary Airport Lounge Program at participating lounges and the access fee is waived subject to Cardmember meeting the minimum foreign spending equivalent to RM5,000 at overseas within 30 days from the airport lounge entry date.
- e) If Cardmember failed to meet the stipulated minimum spending requirement, the airport lounge access fee of USD32 per entry will be debited to Cardmember's credit card account after 30 days from the entry date.
- f) For the avoidance of doubt, accompanying guest is not eligible for the complimentary airport lounge access, a lounge fee of USD32 per person will be charged to Cardmember's account.
- g) At the time of accessing the airport lounge, the Cardmember's World Business Mastercard must be valid, current, subsisting and in good credit standing or may be determined by UOBM and not in breach of the World Business Mastercard Terms and Conditions, any of these Terms and Conditions and the Terms and Conditions of the UOBM Visa/Mastercard Cardmember Agreement.
- h) Should Cardmember cancel the card after utilizing the Plaza Premium Airport Lounge access and didn't meet the minimum spending requirement, the Airport Lounge access fee will still be debited into the credit card account.
- i) The airport lounge Access is non-transferable to other party and not exchangeable for other goods or cash.
- j) If Cardmember makes multiple Plaza Premium Lounge access within the same month, Cardmember must meet a minimum foreign spend equivalent to of RM5,000 at overseas for each of the lounge visit, 30 days from the respective lounge entry date.
- k) It is the Cardmember's responsibility to ensure his/her World Business Mastercard have sufficient credit limit in order to enjoy the complimentary Airport Lounge access and meet the minimum spending.
- l) UOBM 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.
- m) The complimentary Airport Lounge Access is provided on an "As Is" basis and subject to what is provided/is available by the Service Providers at the participating lounges at the time of your complimentary visit
- n) The Privileges does not include any accessories or items that are shown in any marketing and/or communication materials, as they are for illustration purposes only.

- o) To the extent permitted by law, Cardmember agrees that he/she will indemnify UOBM 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 Cardmember or any of the Cardmember accompanying guests(s).
- p) UOBM will not be liable to the Cardmember for any dispute between the Cardmember or the Cardmember's 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..
- q) UOBM 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.
- r) UOBM's decisions on all matters relating to the Plaza Premier Lounge Program are conclusive and binding on the Cardmember save for fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries.
- s) To the fullest extent permitted by law, any cancellation, revision, termination or suspension of the Plaza Premier Lounge Program by UOBM will not entitle Cardmember to any claim or compensation against UOBM for any loss or damage suffered or incurred by any of the Cardmember as a direct or indirect result of the act of cancellation, revision, termination or suspension.

2. Mastercard Easy Savings

- a) Mastercard Easy Savings is an automatic rebate program that enables participating merchants to provide rebates to eligible Cardmember registered in this program.
- b) Registration is required to be entitled to the rebates. For registration, please refer to https://www.mastercardeasysavings.com/ezsavings/ControllerServlet?bank_id=186069&i18n=en_US.
- c) This program is subject to Mastercard's Terms and Conditions. Please refer to https://easysavings.mastercard.com/easysavings/crossborder/index_english.html#!/terms for full details of Terms and Conditions.

General Terms and Conditions

- 1. The Eligible 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. If there is any inconsistency between these terms and conditions and the Cardmember Agreement in connection with this Programme, these terms and conditions will prevail. These Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this programme.

2. UOBM's decision on all matters relating to this Programme shall be final, conclusive and binding on the Eligible Cardmembers. UOBM shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Programme. No appeal and/or correspondence from any Eligible Cardmembers or any third party will be entertained.
3. To the fullest extent permitted by law, UOBM 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 above programme and privilege.
4. UOBM shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the programme offered and published in any media, marketing or advertising materials.
5. UOBM shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Eligible Cardmembers and/or any third party resulting directly or indirectly from this Programme unless it arises from UOBM's gross negligence or willful misconduct specifically related to this Programme.
6. UOBM reserves the right to withdraw, suspend, extend or terminate this Programme, wholly or in part, at any time with prior notice. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by UOBM of the Rewards Programme shall not entitle the Cardmembers to any claim or compensation against UOBM for any and all losses or damages suffered or incurred by the Cardmembers whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
7. UOBM reserves the right to add, delete, suspend and/or vary these terms and conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Cardmembers through posting on UOBM's website, SMS displaying a notice at any of UOBM's branches, a statement insert in the Statement of Account and/or any other manner as may be determined by UOBM from time to time.
8. 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.
9. These Terms and Conditions are in addition to the existing respective terms and conditions which regulate the provision of the offers/privilege and propositions referred to in this programme. In the event of inconsistency between these Terms and Conditions and the existing respective offers/privilege and proposition terms and conditions, these terms and conditions shall prevail in relation to this programme.

Appendix

List of participating lounges for UOB World Business Mastercard:

Country	Airport	Lounge	
Australia	Adelaide Airport	Plaza Premium Lounge (International Departures)	
	Brisbane Airport	Plaza Premium Lounge (International Departures)	
	Cairns Airport	Reef Lounge (In partnership with Menzies Aviation & Plaza Premium Group), International Terminal, Inside Security, next to Gate 2	
	Melbourne Airport	Plaza Premium Lounge (T2, International Departures)	
	Sydney Airport		Plaza Premium Lounge (International Departures)
			Plaza Premium Lounge (International Arrival)
Cambodia	Phnom Penh International Airport	Plaza Premium Lounge (International Departures)	
	Siem Reap International Airport	Plaza Premium Lounge (International Departures)	
	Sihanoukville International Airport	Flight Club, Departure Terminal	
Canada	Edmonton International Airport	Plaza Premium Lounge (Non-US Departures)	
		Plaza Premium Lounge (US Departures)	
	Toronto Pearson International Airport	Plaza Premium Lounge (Domestic Departures, Terminal 1)	
		Plaza Premium Lounge (Domestic Departures, Terminal 3)	
		Plaza Premium Lounge (International Departures, Terminal 1)	
		Plaza Premium Lounge (International Departures, Terminal 3)	
		Plaza Premium Lounge (US Transborder, Terminal 1)	
		Plaza Premium Lounge (US Transborder, Terminal 3)	
	Vancouver International Airport	Plaza Premium Lounge (Pier C, Domestic Departures)	
		Plaza Premium Lounge (Domestic Departures)	
		Plaza Premium Lounge (International Departures)	
		Plaza Premium Lounge (US Departures)	
	Winnipeg Richardson International Airport	Plaza Premium Lounge (Departures)	
China	Guangzhou Baiyun International Airport	Library Lounge, Aerotel (Terminal 2), International Departure	
Germany	Frankfurt Airport	Plaza Premium Lounge (International Departures)	

Hong Kong	Hong Kong International Airport	Plaza Premium Lounge (Near Gate 1, Departures)
		Plaza Premium Lounge (Near Gate 35, Departures)
		Plaza Premium Lounge (Near Gate 60, Departures)
Indonesia	Jakarta Soekarno-Hatta International Airport	Saphire - Plaza Premium Lounge (International Departures, Terminal 3)
		Plaza Premium Lounge (International Departures, Terminal 3)
Italy	Leonardo da Vinci-Fiumicino Airport	Plaza Premium Lounge (Extra Schengen Area, Departures, Terminal 3)
Japan	Chubu Centrair International Airport	Plaza Premium Lounge (Departures, International Terminal)
Macau	Macau International Airport	Plaza Premium Lounge (Departures)
Malaysia	Kuala Lumpur International Airport Terminal 1	Plaza Premium Lounge CP21 (International Departures, Main Terminal)
		Flight Club Signature (International Departure, Satellite Building)
	Kuala Lumpur International Airport Terminal 2	Flight Club Grab 'n' Go (Next to Aerotel Kuala Lumpur, Gateway@KLIA2)
		Plaza Premium Lounge (Next to Aerotel Kuala Lumpur, Gateway@KLIA2)
	Penang International Airport	Plaza Premium Lounge, International Departure
		Plaza Premium Lounge, Domestic Departure
	Langkawi International Departure	Plaza Premium Lounge (Departure Hall, Outside Secured Area)
Philippines	Mactan-Cebu International Airport	Plaza Premium Lounge (Domestic Arrival, Terminal 1, International Departure)
		Plaza Premium Lounge (Departures, Terminal 2)
	Clark International Airport	TGM & Root98 (L3-153, International Pre-Departure Hall, Clark International Airport, Clark Freeport Zone, Pampanga)
		Plaza Premium Lounge (International Departure)
Singapore	Singapore Changi Airport	SATS T2 (Terminal 2, Airside)
		SATS 3 (Terminal 3, Airside)
		BLOSSOM - SATS & Plaza Premium Lounge (T4, International Departure)
		Plaza Premium Lounge (T1, International Departure)
		SIN TGM (T2, International Departures)
		Terrace Chinese Kitchen (03-22, Lvl 3, Viewing Mall Central, Terminal 1)
South Korea	Gimhae International Airport	Skyhub Lounge (2/F, International Departure)
	Gimpo International Airport	Skyhub Lounge (Terminal 1, International Departure)
		Lounge L (Terminal 2, International Departure)

	Incheon International Airport	Matina Lounge (4/F, Terminal 2, International Departure)
		Matina Lounge (4/F, East Wing, Terminal 1, International Departure)
		Skyhub Lounge (4/F, East Concourse, International Departure)
		Skyhub Lounge (4/F, East Wing, Terminal 1, International Departure)
		Skyhub Lounge (4/F, West Wing, Terminal 1, International Departure)
		Skyhub Lounge (4/F, East Wing, Terminal 2, International Departure)
Taiwan	Taiwan Taoyuan International Airport	Plaza Premium Lounge (Zone A, International Departures, Terminal 2)
		Plaza Premium Lounge (Zone A1, International Departures, Terminal 2)
		Plaza Premium Lounge (Zone C, International Departures, Terminal 1)
		Plaza Premium Lounge (Zone D, International Departures, Terminal 1)
Thailand	Bangkok Don Mueang International Airport	The Coral Executive Lounge (International Departure Hall, 3rd Floor, Terminal 1)
		The Coral Executive Lounge (Forest Lounge, International Terminal, 3rd floor, after security control)
	Suvarnabhumi International Airport	Coral Executive Lounge (Concourse C Lounge A – International)
		Coral Executive Lounge (Concourse C Lounge B - International)
		Coral Finest Business Class Lounge (Concourse Gate D1 - International Departure, airside, 3 rd floor)
		Oman Air First & Business Class Lounge (3/F, Concourse E, Passenger Terminal)
		The Coral Triple C Lounge (Concourse C Lounge B, International)
	Chiangmai International Airport	The Coral Executive Lounge (International Departure, 2 nd floor. After passport control)
	Phuket International Airport	The Coral Executive First Class Lounge (International Terminal, airside, 4 th Fl. Close to gate 9,10)
		The Coral Executive Lounge (4th floor, Upper floor after immigration service - South wing)
UAE	Dubai International Airport	Plaza Premium Lounge (International Departures, Terminal 3)
United Kingdom	London Gatwick Airport	Plaza Premium Lounge (North Terminal)
	Edinburgh Airport	Plaza Premium Lounge (Level 2, Plaza Premium Lounge Edinburgh, Edinburgh Airport, Edinburgh,

		EH12 9DN (Using the staircase or lift near Gate 16, Level 1))
	London Heathrow Airport	Plaza Premium Lounge (Departures, Terminal 2)
		Plaza Premium Lounge (Departures, Terminal 4)
		Plaza Premium Lounge (Departures, Terminal 5)
United States	Dallas Fort Worth International Airport	Plaza Premium Lounge (Terminal E, Domestic Departures)
	Orlando International Airport	Plaza Premium Lounge (Across the Palm Court, Level 1 Lobby, Level 2 Lounge)
Vietnam	Cam Ranh International Airport	Lotus Lounge (T2, International Departure)
		Sun Coast Lounge (Terminal 2, International Departures)
	Noi Bai International Airport	Song Hong Business Lounge (Red River) - East Zone, 4/F, Terminal 2, International Departures