

UOB WORLD BUSINESS MASTERCARD REWARD PROGRAMME
Mastercard® Airport Experiences (MCAE) by LoungeKey & Boingo WiFi Access
Terms and Conditions

General

These terms and conditions ("Terms and Conditions") shall apply to United Overseas Bank (Malaysia) Bhd's (271809-K) ("UOBM") World Business MasterCards issued by UOBM to UOBM World Business Cardholders ("Cardmembers").

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

For the avoidance of doubt, "Cardmembers" shall mean both principal and supplementary Cardmembers.

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 Cardmembers. The benefits and privileges described below may be amended, supplemented or revoked by UOBM at any time, with prior notice to Cardmembers.

UOB World Business MasterCard Rewards Programme

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

a) Complimentary Mastercard® Airport Experiences (MCAE) by LoungeKey

- a) This Airport Lounge Access is valid from 1 March 2020 until further notice.
- b) Please visit the website at <https://airport.mastercard.com/en> or download the app for Mastercard Airport Experiences provided by LoungeKey and click on the "Register Now" button. Then follow the registration process to start your Mastercard airport experience.
- c) Once registered, customer can log in with their Username and Password to access key Mastercard Airport Experience functionality, including accessing their Account and searching Lounges & Offers.
- d) Customers can check available airport lounges, offers, visit history and more with the Mastercard Airport Experiences provided by LoungeKey app.
- e) Principle Cardmember can enjoy complimentary airport lounge access at participating lounges under the LoungeKey programme and the access fee is waived subject to Cardmember meeting the minimum spending of RM5,000 at overseas within 30 days from airport lounge entry date. If Cardmember failed to meet the stipulated minimum spending requirement, the lounge access fee of USD32 per entry will be debited to Cardmember's credit card account after 30 days from the entry date. For accompanying guest, a lounge fee of USD32 per person will be charged to Cardmember's account.
- f) Supplementary Cardmember and the accompanying guests of Principal Cardmember are not eligible for the Airport Lounge access.
- 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 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 utilize the Airport Lounge access and didn't meet the minimum spending requirement, the 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) Upon signing up and registering for the Airport Lounge access by LoungeKey, Cardmember are deemed to have accepted all the Terms and Conditions of the LoungeKey programme.
- k) If Cardmember makes multiple Airport Lounge access within the same month, Cardmember must spend a minimum of RM5,000 at overseas for each of the lounge visit, 30 days from the respective lounge entry date.
- l) It is the Cardmember responsibility to ensure sufficient credit limit in order to enjoy the complimentary Airport Lounge access and meet the minimum spending.
- m) UOBM does not guarantee or warrant the quality of or the services performed by LoungeKey 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 of the Privilege for this programme.
- 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) The Eligible Cardmember agrees that he/she will defend and indemnify and hold UOBM harmless from all liabilities, damages, losses, claims, suits, judgements, 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 Privilege by the Eligible Cardholder or any accompanying guests(s) of the Eligible Cardmember.
- p) UOBM will not be liable to the Eligible Cardmember for any disputes between the Eligible Cardmember and LoungeKey on matters such as admission into the Lounge, provision and use of facilities in the Lounge, any charges for the accompanying guest of the Eligible Cardmember.

b) Complimentary Unlimited Boingo WiFi Access

- a) Eligible Cardholders will enjoy complimentary, worldwide Wi-Fi hotspot access offered by Boingo that allows unlimited access to over 1 million hotspots up to 4 devices by using their UOB World Business MasterCard.
- b) Available hotspots in Boingo's network are subject to change at any time and there is no guarantee of participating locations or services. A current listing of locations can be found at <http://wifi.boingo.com>.
- c) In order to access any Boingo Wi-Fi hotspot, Eligible Cardholders will need to create an account with Boingo at <http://mastercard.boingo.com>
- d) By downloading the Boingo Wi-Finder app, the Eligible Cardholder gives Boingo permission to access the Eligible Cardholder's locations.
- e) Eligible Cardholders will be required to provide their UOB World Business MasterCard Credit Card number and other personal details to register for an account with Boingo. There will be no charges for registration with Boingo unless Boingo determines a nominal authorisation is required for validation purposes.
- f) Eligible Cardholders will be required to provide their personal data directly to Boingo, and accept Boingo's terms and conditions before a Boingo account can be created. UOBM shall therefore not be liable to Eligible Cardholders in connection with the processing, transfer and/or disclosure of the Eligible Cardholder's personal data by Boingo.
- g) Upon successful registration, Eligible Cardholders will be prompted to download the Boingo WiFinder application software and Boingo shall send the registered Eligible Cardholder a welcome email.
- h) UOB Bank is not responsible for and does not guarantee the quality, security, coverage and/or availability of Boingo's network of Wi-Fi hotspots or partners, and the Eligible Cardholder agrees that use of the Boingo Wi-Fi network is at the Eligible Cardholder's own risk.

- i) This complimentary Wi-Fi is subject to Boingo's terms & conditions and is non-transferable. If there is a breach of any of Boingo's terms and conditions, Boingo reserves the right to suspend and/or terminate the Eligible Cardholder's Boingo MasterCard Rewards account at their discretion.

c) 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

- a. 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.
- b. 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.
- c. 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.
- d. 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.
- e. 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 wilful misconduct specifically related to this Programme.
- f. 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.
- g. 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.

- h.** 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.
- i.** 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.