

## UOB VISA BASIC CREDIT CARD TERMS & CONDITIONS

**Effective 5 November 2020**

These terms and conditions ("Terms and Conditions") will apply to the UOB Visa Basic Card issued by United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") to the Cardmember and are to be read together with the UOB VISA/MASTERCARD Cardmember Agreement ("Cardmember Agreement").

For the avoidance of doubt, "Cardmember" shall mean both the 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 at any time to decide on all matters pertaining to the award or use of any or all of the benefits and privileges stated and UOBM's decision shall be final and binding on the Cardmember. The benefits and privileges may be amended, supplemented or revoked by UOBM, at any time with prior notice.

### **General Terms and Conditions**

1. By using the UOB Visa Basic Card, the 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, these terms and conditions will prevail for all matters.
2. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Cardmembers unless it arises from UOBM's gross negligence or wilful misconduct.
3. UOBM shall not be responsible for any failure or delay in transmission of sales transactions by merchant establishments, postal or telecommunication authorities or any party.
4. 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 twenty-one (21) days' prior notice to the

Cardmembers via posting on UOBM's website, displaying a notice at any of UOBM's branches, a statement insert in the Statement of Account or any other manner as determined by UOBM from time to time.

5. 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.