

**UOB Lady's Card  
Terms and Conditions**

**Effective 1 January 2022**

**General**

These terms and conditions ("Terms and Conditions") shall apply to United Overseas Bank (Malaysia) Bhd's (271809-K) ("UOB") UOB Lady's Card issued by UOB 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.

UOB reserves the right to decide on all matters pertaining to the reward or use of any or all of the benefits and privileges stated below and UOB's decision shall be final and binding on the Cardmembers. The benefits and privileges described below may be amended, supplemented or revoked by UOB with prior notice.

**UOB Lady's Card Rewards Programme**

1. The following are the rewards awarded under the Rewards Programme:

**A. 10X UNIRinggit for Fashion Spend ("Fashion Ten")**

- I. Subject to these Terms and Conditions, the Cardmembers will be entitled to 10X UNIRM for every RM1.00 spent on the Fashion purchases that falls under the Merchant Category Code ("MCC") enlisted in below table A classified under Retail Fashion and Beauty. All transactions must be made directly or online to the enlisted MCC ("Eligible Spend").

**Table A**

<b>Category</b>	<b>Merchant Category Code</b>
<b>Retail Fashion and Beauty</b>	5611 Men's and Boys' Clothing and Accessories Stores
	5621 Women's Ready to Wear Stores
	5631 Women's Accessory and Specialty Stores
	5641 Children's and Infants' Wear Stores
	5651 Family Clothing Stores
	5655 Sports Apparel, and Riding Apparel Stores
	5661 Shoe Stores
	5681 Furriers and Fur Shops
	5691 Men's and Women's Clothing Stores

	5697 Alterations, Mending, Seamstresses, Tailors 5698 Wig and Toupee Shops 5699 Accessory and Apparel Stores–Miscellaneous 5941 Sporting Goods Stores 5944 Jewellery, Watches and Silverware stores 5094 Precious Stones/Watches and Jewellery 5977 Beauty/Cosmetics Stores
<b>Groceries</b>	5411 Supermarket/Grocery Stores

- II. The Eligible Spend must be recorded as approved by the credit card system maintained by UOB for the Cardmember to be entitled to the 10X UNIRM.
- III. For the avoidance of doubt, the Eligible Spend made by the supplementary Cardmembers will be combined with the principal Cardmember’s Eligible Spend, but the UNIRM will be credited to the principal Cardmember’s card account.
- IV. The UNIRM will be credited into the Cardmember’s card account within two (2) months from the month of Eligible Spend was made. The UNIRM will be reflected in the monthly Statement of Account that follows after the date of the crediting of UNIRM.
- V. The total UNIRinggit payout per month to all Cardmembers with Eligible Spend shall be capped as enlisted as below table B which will be awarded on a first-come, first-served basis subject to availability. UOB does not have any obligation to inform the Cardmembers should the monthly UNIRinggit payout reach the maximum payout limit.

**Table B**

<b>Card Type</b>	<b>Capping per month</b>
Lady’s Classic	Maximum 8,000 UNIRM per month
Lady’s Platinum	Maximum 15,000 UNIRM per month
Lady’s Solitaire	Maximum 20,000 UNIRM per month
Total Lady’s Cards Capping	Maximum 20,000,000 UNIRM per month

- VI. At the time of crediting of the UNIRinggit, the Cardmembers’ UOB Lady’s Card Account(s) must be valid, current, subsisting and in good credit standing as may be determined by UOB and not in breach of any of these terms and conditions and the terms and conditions of the UOB Visa/MasterCard Cardmember Agreement.

## **B. 5X UNIRinggit for Groceries Spend (“Groceries Five”)**

- I. Subject to these Terms and Conditions, the principal and supplementary card members will be entitled to 5X UNIRM for every RM1.00 spent in supermarkets and hypermarkets with 5411 MCC (“Eligible Spend”). The Eligible Spend must be recorded as approved by the credit card system maintained by UOB for the Cardmember to be entitled to the 5X UNIRM.
- II. For the avoidance of doubt, the Eligible Spend made by the supplementary Cardmembers will be combined with the principal Cardmember’s Eligible Spend, but the UNIRM will be credited to the principal Cardmember’s card account within two (2) months from the month of Eligible Spend was made. The UNIRM will be reflected in the monthly Statement of Account that follows after the date of the crediting of UNIRM.
- III. The total UNIRinggit payout per month to all Cardmembers with Eligible Spend shall be capped as enlisted at below table C which will be awarded on a first - come, first- served basis subject to availability. UOB does not have any obligation to inform the Cardmembers should the monthly allocated UNIRinggit payout reach the maximum payout limit.

**Table C**

<b>Card Type</b>	<b>Capping per month</b>
Lady’s Classic	Maximum 8,000 UNIRM per month
Lady’s Platinum	Maximum 15,000 UNIRM per month
Lady’s Solitaire	Maximum 20,000 UNIRM per month
Total Lady’s Card Capping	Maximum 20,000,000 UNIRM per month

- IV. At the time of crediting of the UNIRinggit, the Cardmembers’ UOB Lady’s Card Account(s) must be valid, current, subsisting and in good credit standing as may be determined by UOB and not in breach of any of these terms and conditions and the terms and conditions of the UOB Visa/MasterCard Cardmember Agreement.

## **C. 5X UNIRinggit for Solitaire Card Overseas Spend (“Overseas Five”)**

- I. Subject to these Terms and Conditions, the Cardmembers will be entitled to 5X UNIRM for every RM1.00 spent overseas including online transactions where the transactions are in currencies other than Ringgit Malaysia (“Eligible Spend”). The 5X UNIRM will be based on the conversion of Eligible Spend to Ringgit Malaysia. The 5X UNIRM Reward Points will be awarded by the credit card system maintained by UOB and reflected in the following month’s Statement of Account.

- II. For the avoidance of doubt, the Eligible Spend made by the supplementary Cardmembers will be combined with the principal Cardmember's Eligible Spend, but the UNIRM will be credited to the principal Cardmember's card account.
- III. At the time of crediting of the UNIRinggit, the Cardmembers' UOB Lady's Solitaire Card Account(s) must be valid, current, subsisting and in good credit standing as may be determined by UOB and not in breach of any of these terms and conditions and the terms and conditions of the UOB Visa/MasterCard Cardmember Agreement.

**D. UNIRinggit Reward Points Programme ("UNIRM Points")**

- I. 1X UNIRM Point will be awarded for any spend using UOB Lady's Card except for the items stated in Clause 1A till 1C mentioned above.
- II. Redemption of the UNIRM Points shall be subject to the Terms and Conditions of UNIRinggit Rewards Programme at [https://www.uob.com.my/assets/pdf/UNIRinggit/ur\\_tnc.pdf](https://www.uob.com.my/assets/pdf/UNIRinggit/ur_tnc.pdf) ("Terms and Conditions for UNIRinggit Rewards")
- III. The UNIRM Points accumulated by both the principal and supplementary Cardmembers will be credited into the principal Cardmember's card account and will be reflected in the principal Cardmember's monthly Statement of Account.
- IV. The total UNIRM Points earned each month will be reflected in the principal Cardmember's monthly Statement of Account. In the event the system supporting this automated process becomes unavailable, the UNIRM Points earned will be manually fulfilled and reflected in the principal Cardmember's Statement of Account in the following month.
- V. Any accumulated UNIRM Points including UNIRM Points which are pending crediting into the principal Cardmember's card account shall immediately cease to be valid upon occurrence any of the following:
  - (a) Any cancellation of Lady's Card;
  - (b) Any conversion from Lady's Card to any other UOB Credit Cards; or
  - (c) Lady's card account becomes delinquent as may be determined by UOB.
- VI. Subject to redemption of the points through the UNIRinggit Rewards Redemption website at <https://www.uob.com.my/personal/cards/rewards/uniringgit-rewards-redemption.page>, the UNIRM Points are non-transferable to any other party and not exchangeable for other goods or cash.

- VII. The UNIRM Points earned by the principal and supplementary Cardmembers have no monetary value.
- VIII. The following transactions shall be excluded from earning UNIRM Points:
- a) Balance Transfers;
  - b) Easi Payment Plans;
  - c) 0% Interest-Free Instalment Payment Plans;
  - d) Flexi-Credit Plans;
  - e) Refunded, disputed, unauthorized or fraudulent retail transactions;
  - f) Cash withdrawals;
  - g) Alimony and child support;
  - h) Fines by Court, government, State authorities or local authorities;
  - i) Bail or bond payments;
  - j) Payment of taxes to the government;
  - k) Payment to any government department;
  - l) Petrol transactions;
  - m) Transportation transactions;
  - n) Top-up transactions;
  - o) Utility bills;
  - p) Charity bodies; and
  - q) Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, taxes and any other form of service or miscellaneous fees using UOB Lady's Card.

**E. Luxepay Easi Payment Plan ("Luxepay EPP Plan")**

- I. Under this Plan, the Cardmembers will be able to convert their Luxury Brand Watches, Jewelleries, Shoes, and/or Bag retail purchases worth RM2,000 and above using the Lady's Card, to be made payable via 6- or 12-months instalments, or any other tenure that UOB may decide from time to time ("Plan Tenure"), subject to fulfilling the following:-
- a. the purchases must be made either online at official website stores or at any retail store worldwide as per below Merchant Category Code table ("MCC table") that sells Jewelleries, shoes, and/or bag as its main business activity;

- b. for international transactions, it shall be converted to Ringgit Malaysia (RM) to determine whether it qualifies under this Luxepay EPP Plan and shall be based on UOB's transaction records only within the period mentioned in General Terms and Conditions for Easi Payment Plan clause II below;
- c. the purchases must be paid using a current, valid and subsisting Lady's Card;
- d. the purchases must be in a single receipt transaction;
- e. it is within the Credit Limit of the Lady's Card Account; and
- f. the purchases must have been debited to the Credit Card Account, recorded in the current Statement of Account forming part of the current outstanding balance due and has not passed the Payment Due Date at the time of the application mentioned in clause II below.

Category	Merchant Category Code
<b>Retail Fashion and Beauty</b>	5611 Men's and Boys' Clothing and Accessories Stores
	5621 Women's Ready to Wear Stores
	5631 Women's Accessory and Specialty Stores
	5641 Children's and Infants' Wear Stores
	5651 Family Clothing Stores
	5655 Sports Apparel, and Riding Apparel Stores
	5661 Shoe Stores
	5681 Furriers and Fur Shops
	5691 Men's and Women's Clothing Stores
	5699 Accessory and Apparel Stores–Miscellaneous
	5941 Sporting Goods Stores
5944 Jewellery, Watches and Silverware stores	
5094 Precious Stones/Watches and Jewellery	

**F. Health and Beauty Easi Payment Plan (“Health and beauty EPP Plan”)**

- i. Under this Plan, the Cardmembers will be able to convert their health and beauty purchases worth RM2, 000 and above using the Card, to be made payable via 6 months instalments and RM4, 000 and above using the Card to be made payable via 12-months instalments, or any other tenure that UOB may decide from time to time (“Plan Tenure”), subject to fulfilling the following:-
  - a. the purchases must be made either online at official website stores or at any retail store worldwide that is under health and beauty as its main business activity;
  - b. for international transactions, it shall be converted to Ringgit Malaysia (RM) to determine whether it qualifies under this Health and Beauty EPP Plan and shall be based on UOB's transaction records only within the period mentioned in General Terms and Conditions for Easi Payment Plans clause II below;
  - c. the purchases must be paid using a current, valid and subsisting Card;
  - d. the purchases must be in a single receipt transaction;
  - e. it is within the Credit Limit of the Credit Card Account; and
  - f. the purchases must have been debited to the Credit Card Account, recorded in the current Statement of Account forming part of the current outstanding balance due and has not passed

the Payment Due Date at the time of the application mentioned in General Terms and Conditions for Easi Payment Plans clause II below.

Category	Merchant Category Code
Health and Beauty	8071 Dental and Medical Laboratories
	7298 Health and Beauty Spas
	7297 Massage Parlors
	7230 Barber and Beauty Shops
	5977 Cosmetic Stores
	8099 Health Practitioners, Medical Services—not elsewhere classified
	8062 Hospitals

**General Terms and Conditions for Easi Payment Plans (EPP) in E and F above**

- I. The transactions that are not eligible for the Plan includes Cash Advance, Balance Transfers, Instalment Payment Plans, Interest Free Loans, Smart Pay, Bill Pay Service, any existing instalment payment schemes of UOB or other financial institutions, annual fees, outstanding balances or other charges that may be imposed by UOB under the Agreement, fee or interest related transactions and such other promotions and transactions as the Bank may determine.
- II. **The Cardmembers may apply for the Plan within sixty (60) days from the date of purchase (“Transaction Date”)** by calling UOB’s Call Centre and/or submitting the application form prescribed by UOB via fax to UOB Call Centre at + 03- 2690 0121, or by such other means as may be specified by UOB at any time.
- III. UOB may, approve or reject any application without giving any reason for the decision, and determine the amount allowed to be converted under the Plan, which will be subject, amongst others, to –
  - a. the status of the Credit Card Account; and
  - b. the available Credit Limit of the Credit Card Account.
- IV. No further interest amount will be charged if the monthly instalment amount is paid in full before the due date stated in the Statement of Account. If not, the applicable fees and charges stated in Visa/Mastercard Cardmember Agreement will be charged on the outstanding amount.
- V. Upon approval of the application, the Cardmember’s available Credit Limit will be reduced by an amount equal to the retail purchases converted under the Luxepay or Health and Beauty EPP Plan (“the Amount”). UOB will not be liable to the Cardmember for any transactions rejected by merchants because of a resulting insufficiency of Cardmember’s available Credit Limit. Credit Limit definition available in Visa/Mastercard Cardmember Agreement.
- VI. During the repayment period, the Amount will be repaid by way of equal instalments (“the Payment Instalment”). The Payment Instalment will be debited to the Credit Card Account immediately following the approval of the application, and will be reflected in the following month’s Statement of Account, and to be paid in accordance with the Agreement. After each Payment Instalment is repaid, the amount equivalent to such payment will be restored to the Cardmember’s available Credit Limit.

- VII. The Payment Instalment is calculated by dividing the Amount by the number of months of the Plan Tenure. In the event of a default under clause IX below, the entire amount will be payable immediately in accordance with the Cardmember's Agreement.
- VIII. Cardmember is required to make a minimum monthly repayment which will include the total amount of the Payment Instalment and other related amount including partial payments as stated in the Cardmember Agreement, before the Payment Due Date specified in the Statement of Account. In the event of any delay or failure to pay the Payment Instalment and other related amount (including making partial payment) as specified in the Statement of Account, or otherwise where repayments are insufficient to settle the Payment Instalment amount, on or before the due date, the Cardmember will be deemed to have committed an event of default and UOB will levy finance charges on the outstanding balances and other applicable fees and charges.
- IX. **The Cardmember can cancel its participation in the Plan subject to UOB's receipt of one (1) week's prior written notice (such notice to be given to UOB Contact Centre) and a cancellation fee of RM50 (or such other rate as determined by UOB). Such amount shall be debited to the Cardmember's Credit Card Account.**
- X. The Cardmember can apply for the Plan more than once, subject to the Cardmember's eligibility under these terms and conditions.
- XI. If any or a combination of the following occurs, the total outstanding under the Plan will immediately be due and payable and the applicable finance and late payment charges will be payable in accordance with the Cardmember's Agreement:
- a. There is a breach of any of these terms and conditions;
  - b. An event of default occurs pursuant to the Cardmember's Agreement;
  - c. There is a delay or failure to pay the Payment Instalment or any sums due under the Plan;
  - d. There is a failure to pay on the due date any money or to discharge any obligation or liability payable from time to time to UOB for any banking/credit facilities granted;
  - e. The Plan is terminated for any reason whatsoever;
  - f. The Card is terminated or the Credit Card Account is closed for any reason whatsoever;  
or
  - g. It becomes impossible or unlawful for UOB to make available or continue to make available the Plan.
- XII. The events above will also entitle UOB to cancel, revoke, suspend or restrict the use of the Card, and to consolidate all outstanding amounts into the principal Credit Card Account.



## General Terms and Conditions

- I. UOB reserves the right to cancel, terminate or suspend the Rewards Programmes in whole or in part, at any time with prior notice. For the avoidance of doubt, cancellation, termination or suspension by UOB of the Rewards Programmes shall not entitle the Cardmember to any claim or compensation against UOB for any and all losses or damages suffered or incurred by the Cardmembers whether as a direct or indirect result of such cancellation, termination or suspension.
- II. The Cardmembers are eligible to participate in the Rewards Programmes provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.
- III. Without prejudice to the generality of the foregoing, in the event that the rewards are awarded to and received by persons who have committed or are suspected of committing any fraudulent or wrongful act in relation to the use of their UOB Lady's Card and/or any transaction made using their UOB Lady's Card, UOB reserves the right to disqualify such persons from earning or utilizing the UNIRinggit and Discount.
- IV. The events above will also entitle UOB to cancel, revoke, suspend or restrict the use of the UOB Credit Card and to consolidate all outstanding amounts into the principal UOB Credit Card account (if applicable).
- V. By participating in the respective Rewards Programmes, the Cardmembers agree to be bound by the terms and conditions of the Rewards Programmes and the Visa Mastercard Cardmember Agreement. If there is any inconsistency between the terms and conditions of the Rewards Programmes and the Eligible Card T&Cs in connection with the Rewards Programmes, the terms and conditions of the Rewards Programmes shall prevail.
- VI. UOB's decision on all matters relating to the Rewards Programmes shall be final, conclusive and binding the Cardmembers. UOB shall not be obliged to give any reasons or entertain any correspondence with any person on any matter concerning the Rewards Programmes.
- VII. UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in the Cardmembers' failing to be entitled to the rewards under the Rewards Programmes.
- VIII. UOB shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Cardmembers and/or third parties resulting directly or indirectly from the Rewards Programmes unless it arises from UOB's gross negligence or willful misconduct specifically related to the Rewards Programmes.

- IX. UOB is not affiliated with the participating merchants and/or outlets and makes no representation or warranty with respect to the quality of the items and/or services supplied by the participating merchants and/or outlets.
- X. UOB shall not be liable for any defect or dissatisfaction with the quality of the items and/or services supplied by the participating merchants and/or outlets.
- XI. UOB shall not be liable for any misrepresentation or misinterpretation of facts by any unauthorized third party in respect of the Rewards Programmes which is published in any mass media, marketing or advertising materials.
- XII. To the fullest extent permitted by law, UOB 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 Rewards Programmes.
- XIII. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Rewards Programmes, the terms and conditions of these Rewards Programmes shall prevail.
- XIV. UOB reserves the right to add, delete and/or vary the Rewards Programmes' 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 UOB's website, displaying a notice at any of UOB's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOB from time to time.
- XV. UOB reserves the right to cancel, terminate or suspend the Rewards Programmes with prior notice. For the avoidance of doubt, any cancellation, termination or suspension by UOB of the Rewards Programmes shall not entitle the Cardmembers to any claim or compensation against UOB for any and all losses or damages suffered or incurred by the Cardmembers whether as a direct or indirect result of such cancellation, termination or suspension.
- XVI. 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.