

2021 UOBM Preferred Platinum Card Terms and Conditions

Effective 01 January 2021

General

These terms and conditions ("Terms and Conditions") shall apply to the Preferred Platinum Card issued by United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") to UOBM Preferred Platinum 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 herein and 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, with prior notice at any time.

UOBM Preferred Platinum Rewards Programme

1. The following are the rewards awarded under 2021 UOBM Preferred Platinum Card ("Rewards Programme"):

(a) **3X UNIRinggit for Overseas, Dining and Recurring Spend ("3X UNIRM")**

- i. The 3X UNIRM is valid from 1 January 2021 to 31 December 2021 (both dates inclusive).
- ii. Subject to these Terms and Conditions, Cardmembers will be entitled to 3X UNIRM for every RM1.00 overseas, dining and recurring payment ("Eligible Spend") in any of the spend categories set out in Table A below ("Eligible Spend Category"):

Table A:

Eligible Spend Category	Merchant Category	Description of Eligible Spend
Overseas Spend	All foreign currency codes other than MYR	Any payment (including online transactions) made outside Malaysia and/ or in currency other than Ringgit Malaysia (MYR)
Dining	5812	Eating Places & Restaurant
	5814	Fast Food Restaurant
Recurring Payment	Mobile Service Providers	Maxis, Celcom, Digi and Umobile

Eligible Spend Category	Merchant Category	Description of Eligible Spend
	Gym Memberships	Classpass, Fitness First, Chi Fitness and Celebrity Fitness
	Other spend under MCC 5968	Recurring spend excluding all insurance payments, utilities and payment to government

- iii. Recurring Payment refers to the payment which the Cardmember has given permission for a retailer or merchant to charge UOBM Preferred Platinum Card account for goods or services each month.
- iv. The Eligible Spend must be captured by the credit card system maintained by UOBM in order to be entitled to the 3X UNIRM.
- v. 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.
- vi. The total UNIRM 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 earned will be manually fulfilled and reflected in the principal Cardmember's Statement of Account in the following month.

(b) 1X UNIRinggit on Other Spend ("UNIRM")

- i. 1X UNIRM will be awarded for any spend using UOBM Preferred Platinum Card except for the items stated in Clause 1.a and 1.b.ii below.
- ii. The following transactions shall be excluded from earning UNIRM:
 - 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. Payments to government;
 - h. Alimony and child support;
 - i. Fines by Court, government, State authorities or local authorities;
 - j. Bail or bond payments;
 - k. Payment to any government departments;
 - l. Petrol transactions;
 - m. Transportation transactions;
 - n. Top-up transactions;
 - o. JomPay transactions;
 - p. Financial services;
 - q. Utility bills;
 - r. Charity bodies; and
 - s. Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, goods and services tax and any other form of service or miscellaneous fees using UOBM Preferred Platinum Card.

- iii. The UNIRM 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 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 earned will be manually fulfilled and reflected in the principal Cardmember's Statement of Account in the following month.
- v. The UNIRM are non-transferable to any other party and not exchangeable for other goods or cash.
- vi. The UNIRM earned by the principal and supplementary Cardmembers have no monetary value.

(c) GRAB Rides ("Rides") Offer

- i. This offer ("Discount") is valid from 1 January 2021 to 31 December 2021 (both dates inclusive) or such other dates as may be determined by UOBM from time to time ("Discount Period").
- ii. Cardmembers who uses their UOBM Preferred Platinum Card as the default GrabPay credit card will be eligible to receive RM5 off each GrabFood or Grab Ride transactions with promo code as stated in **Table B** below:

Table B:

Category	Promo Code	Description	Capping
GrabFood	GRABFOODPP	RM5 off each Grab Food transaction	Maximum three (3) redemptions per Cardmember per calendar month
Grab Ride	GRABRIDEPP	RM5 off each Grab Ride transaction	Maximum three (3) redemptions per Cardmember per calendar month

- iii. If the fare is less than the maximum discount amount, there will be no reimbursement of the fare difference. If the fare is more than discount amount, the additional fare amount will be charged. For avoidance of doubt, the additional fare amount charged is entitled to 1x UNIRM.
 - iv. Maximum one thousand (1,000) redemptions per calendar month for GrabFood and Grab Ride respectively, on a first-come, first-served basis.
 - v. Discount is not applicable to advance booking and does not include toll charges.
 - vi. Subject to other terms and conditions of Grab Malaysia at www.grab.com/my.
2. Cardmembers will not be entitled to any of the rewards stated in this Terms & Conditions upon occurrence any of the following at the time of awarding the rewards:
- (a) cancellation of UOBM Preferred Platinum Card;
 - (b) conversion from UOBM Preferred Platinum Card to any other UOBM Credit Cards;
 - (c) the UOBM Preferred Platinum Card account becomes delinquent or as may be determined by UOBM; or

- (d) breach, omission or default by the Cardmember of any of these Terms and Conditions and the terms and conditions of the UOBM Visa/MasterCard Cardmember Agreement.
3. UOBM reserves the right to cancel, terminate or suspend the Rewards Programme in whole or in part, at any time with prior notice. For the avoidance of doubt, cancellation, termination or suspension by UOBM of the Rewards Programme shall not entitle the Cardmember 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, termination or suspension.
 4. The Cardmembers are eligible to participate in the Rewards Programme provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.
 5. 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 UOBM Preferred Platinum Card and/or any transaction made using their UOBM Preferred Platinum Card, UOBM reserves the right to disqualify such persons from earning or utilizing the UNIRinggit and Discount of such persons from enjoying the Rewards Programme.
 6. The Rides are provided solely by the Service Providers. UOBM assumes no liability or responsibility for any act, omission, default or defects of the Service Providers in the services offered. UOBM is not an agent of the Service Providers. Any dispute about the quality or the service standard must be resolved directly with the Service Providers. UOBM will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the services provided by the Service Providers. UOBM shall not be liable for any unexpected incident such as delay, unexpected traffic congestion, natural disaster or any event that would affect the normal business operations of the Service Providers.
 7. The events above will also entitle UOBM to cancel, revoke, suspend or restrict the use of the UOBM Credit Card and to consolidate all outstanding amounts into the principal UOBM Credit Card account (if applicable).

General Terms and Conditions

8. By participating in the Rewards Programme, 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.
9. The record of transactions maintained by UOBM and UOBM's decision on all matters relating to the Rewards Programme shall be final, conclusive and binding on the Cardmembers. UOBM shall not be obliged to give any reason or entertain any correspondence with any person on any matter concerning the Rewards Programme. No appeal and/or correspondence from any Cardmember or any third party will be entertained.
10. UOBM 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 Programme.
11. 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 Rewards Programme.

12. UOBM shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Rewards Programme offered and published in any media, marketing or advertising materials.
13. UOBM shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Cardmembers and/or third party resulting directly or indirectly from the Rewards Programme, save for UOBM's gross negligence or willful misconduct specifically related to this Campaign
14. 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 the Rewards Programme, these Terms and Conditions shall prevail.
15. UOBM reserves the right to add, delete and/or vary the Rewards Programme's 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 may be determined by UOBM from time to time.
16. UOBM reserves the right to cancel, withdraw, suspend, extend or terminate the Rewards 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, unless it arises from UOBM's gross negligence or willful misconduct specifically related to this Programme.
17. Cardmembers are eligible to participate in the Programme provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.
18. 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.

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