

UOB PRVI Miles Elite Card TERMS AND CONDITIONS

Effective Date: 18 February 2025

General

These terms and conditions ("**Terms and Conditions**") shall govern the use of UOB PRVI Miles Elite Card ("**Card**" or "**UOB PRVI Miles Elite Card**") issued by United Overseas Bank (Malaysia) Bhd (Company Reg No.199301017069 (271809-K)) ("**UOB Malaysia**").

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

Under these Terms and Conditions, references made to:-

"**Cardmembers**" shall mean both principal and supplementary cardmembers of UOB PRVI Miles Elite Card. "**Principal Cardmembers**" shall mean the principal Cardmembers of the Card. "**Supplementary Cardmembers**" shall mean the Supplementary Cardmembers of the Card.

"**Merchant Category Code**" means the code assigned to a merchant by Mastercard or Visa or other card associations when the merchant accepts a card from them as form of payment. The code classifies type of goods or services provided by the merchant;

"**Merchant Description**" means a name or description assigned by the respective acquiring bank to differentiate merchants;

"**Regional Countries**" shall refer to Singapore, Thailand, Indonesia and Vietnam;

"**Regional Spend**" shall refer to spend made in Regional Countries

"**UNIRinggit**" or "**UNIRM**" refers to rewards points earned by the Cardmember through usage of UOB Malaysia Credit Cards in accordance with the relevant UOB Credit Cards Terms and Conditions.

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

UOB PRVI Miles Elite Card Rewards Programme ("**Rewards Programme**")

1. The following are the UOB PRVI Miles Elite Card Rewards Programme:-

A. UNIRM

(a) 12X UNIRinggit for Regional Spend, 10X UNIRinggit for Overseas Spend and 5X UNIRinggit for Airlines Spend

- i. Cardmembers will be entitled to
 - 12X UNIRM for every RM1.00 spent in Regional Countries;

- 10X UNIRM for every RM1.00 spent overseas except for Regional Countries; and
- 5X UNIRM for every RM1.00 spent on airlines in Ringgit Malaysia (MYR)

(the above is collectively referred as “**Eligible Spend**”) in any of the spending categories set out in Table A below (“**Eligible Spend Category**”):

Table A:

Eligible Spend Category	UNIRM Rewards	Merchant Category Code (“MCC”) / Currency Code	Merchant Description of Eligible Spend	Maximum UNIRM per Cardmember per statement cycle
Airlines	5X UNIRM for every RM1 Airlines spent in MYR	3000-3308 4511.	Airlines, Air Carriers	No capping
Overseas Spend	10X UNRIM for every RM1 spent overseas except for Regional Spend	All foreign currency codes other than MYR, SGD, THB, IDR and VND	Any payment (including online transactions) made in currency other than MYR, SGD, THB, IDR and VND	
Overseas Spend in Regional Countries	12X UNIRM for every RM1 on Regional Spend	Foreign currency codes in SGD, THB, IDR and VND	Any payment (including online transactions) made in currency in SGD, THB, IDR and VND.	

- ii. For the avoidance of doubt:-
 - (a) Cardmembers with Airlines Spend in non-MYR currency will be eligible for 10X UNIRM for Overseas Spend only;
 - (b) Cardmembers with settlement of Overseas Spend in Ringgit Malaysia (MYR) will not be entitled to 12X or 10X UNIRM. For example: localized currency to MYR on overseas purchases via website and DCC (Dynamic Currency Conversion) where MYR has been chosen to be the currency for settlement will be awarded with 1X UNIRM for every RM1.00 equivalent spent.
- iii. The Eligible Spend must be captured by the credit card system maintained by UOB Malaysia in order to be entitled to the 12X, 10X and 5X UNIRM.

(b) 1X UNIRinggit for Other Spend (“1X UNIRM”)

- i. The Cardmembers will be entitled to 1X UNIRM for any other spend not listed in the Eligible Spend Category in Table A above except for the items stated in Clause 1(A)(b)(ii) below.
- ii. The following transactions shall be excluded from earning any 1X 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) Premium for CreditShield or CreditShield Plus (defined in the terms and conditions for these products found on the website) or any other credit insurance;
 - (g) Cash withdrawals;

- (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 department;
- (l) JomPay transactions;
- (m) Financial services, gambling transaction or quasi cash;
- (n) Charity bodies; and
- (o) Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, tax and any other form of service or miscellaneous fees using UOB PRVI Miles Elite Card.

B. Annual Bonus UOB PRVI Miles Elite

- i. Annual Fee is chargeable to your UOB PRVI Miles Elite Card Account upon card activation regardless whether you use the UOB PRVI Miles Elite Card.
- ii. Upon renewal and payment of the Annual Fee for your UOB PRVI Miles Elite Card, a bonus of sixty thousand (60,000) UNIRM ("**Annual Bonus UNIRM**") will be credited to your UOB PRVI Miles Elite Card Account and will be reflected in your subsequent monthly statement. Notwithstanding, UOB Malaysia reserves the right to vary, modify or suspend any Annual Bonus UNIRM with prior notice to you.
- iii. Annual Bonus UNIRM will be awarded to the Cardmember only if the full Annual Fee is fully paid. No Annual Bonus UNIRM will be awarded to the Cardmember if the Annual Fee is waived, partially paid or paid under any discounts or promotions where the amount is less than the Annual Fee.
- iv. UOB Malaysia reserves the right to reasonably claw back the Annual Bonus UNIRM awarded to the Cardmember (by giving the Cardmember notice) if the Annual Fee paid by Cardmember for the UOB PRVI Miles Elite Card Account is subsequently waived (in full or in part) or the UOB PRVI Miles Elite Card Account was terminated or cancelled for any reason whatsoever.

General Clauses relating to UNIRM

- v. The Eligible Spend and other spend made by the supplementary Cardmembers will be combined with the principal Cardmember's Eligible Spend and other spend for the purpose of calculation of the accumulated UNIRM for the Card Account. For the avoidance of doubt, the UNIRM accumulated by both the Principal Cardmembers and Supplementary Cardmembers will only be credited to the Principal Cardmember's credit card account within two (2) months from the month where the charges are processed by UOB Malaysia and debited to the Cardmember's credit 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.
- vii. At the time of awarding the rewards under the Rewards Programme, the Cardmember's Card Account must be valid, current, subsisting and in good credit standing as may be determined by UOB Malaysia. Cardmembers will not be entitled to any of the rewards stated in this Terms & Conditions upon occurrence any of the following:
 - (a) Any cancellation, termination or suspension of the Card/ Card Account for any reason whatsoever;

- (b) Any conversion from UOB PRVI Miles Elite Card to any other UOB Credit Cards; or
 - (c) The PRVI Miles Elite Card Account becomes delinquent; or
 - (d) The Cardmember breaches of any of these Terms and Conditions and/or the terms and conditions of the Cardmember Agreement.
- viii. 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 PRVI Miles Elite Card and/or any transaction made using their UOB PRVI Miles Elite Card, UOB Malaysia reserves the right to disqualify such persons from earning or utilizing the UNIRM.
- ix. For the avoidance of doubt, UOB Malaysia reserves the right to reverse the UNIRM at any time where there is valid reason to do so. Circumstances where reversal UNIRM may occur includes cancellation of transaction due to return of goods, refund, fraud, error and unauthorized transactions.
- x. UNIRM reversal will be applied in the statement cycle when reversal transaction is posted which may differ from the statement cycle of the corresponding purchase transaction.
- xi. UNIRM earned is not transferable to any other party. UNIRM is not transferable nor exchangeable for cash, rewards points, credit, good and services, product or privileges or other kind in full or in part and is not refundable or replaceable. If the UNIRM is awarded to a person who is not a Cardmember, UOB Malaysia has the right to disqualify such person from enjoying the UNIRM, and/or from redeeming or using the UNIRM.
- xii. The UNIRM earned by the Cardmembers have no monetary value.

UOB PRVI Miles Airport Lounge Access

1. Each Cardmember is entitled to the following complimentary visits at the following Participating Lounge unless otherwise stated:-

Table A

Eligible Cards	Number of Complimentary Visits (aggregated with maximum 3 hours lounge usage per visit)	Participating Lounge
UOB PRVI Miles Elite Card	Eight times (8) per calendar year	Refer to Table 1: List of participating lounges for PRVI Miles Elite Card

Table 1: List of participating lounges for PRVI Miles Elite Card

Country	Airport	Lounge
Malaysia	Kuala Lumpur International Airport Terminal 1 (KLIA T1)	Plaza Premium Lounge CP21 (International Departures, Main Terminal)
	Kuala Lumpur International Airport Terminal 2 (KLIA T2)	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 Airport	Plaza Premium Lounge (Departure Hall, Outside Secured Area)
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)
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)
Macau	Macau International Airport	Plaza Premium Lounge (Departures)
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)
	Winnipeg Richardson International Airport	Plaza Premium Lounge (US Departures)
		Plaza Premium Lounge (Departures)
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
United Arab Emirates	Dubai International Airport	Plaza Premium Lounge (International Departures, Terminal 3)
Indonesia	Jakarta Soekarno-Hatta International Airport	Saphire - Plaza Premium Lounge (International Departures, Terminal 3)
		Plaza Premium Lounge (International Departures, Terminal 3)

2. Subject to further terms and conditions appearing herein, you are entitled to enjoy the Plaza Premium Lounge complimentary access as per the terms below:
 - i. Cardmember admission to a Lounge is subject to the presentation of your UOB PRVI Miles Elite Card and boarding pass upon arrival at the reception of the said Lounge and availability of space in the Lounge as determined by the Plaza Premium Lounge.

- ii. For admission, Plaza Premium Lounge's frontline staff in the Lounge will swipe the UOB PRVI Miles EliteCard 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.
- iii. For Plaza Premium Lounges located in Malaysia, each of your accompanying guest who are at least 2 years old and above shall be entitled to a 50% discount off the applicable charges and the payment shall be settled by you at the point of admission into the Lounge with your UOB Credit Card.
- iv. For Plaza Premium Lounges located outside Malaysia, each of your accompanying guest who are at least 2 years old and above shall be entitled to a 20% discount off the applicable charges and the payment shall be settled by you at the point of admission into the Lounge with your UOB Credit Card.
- v. Your visit into the Lounge will be according to the applicable charges by Plaza Premium Lounge and the payment shall be settled at the point of admission into the Lounge by you with your UOB Credit Card.
- vi. There is no limit to the number of guests who can accompany you into the Lounges who are utilizing the Privilege under this Program so long as the payment conditions as above are met.
- vii. The total complimentary visits are aggregated throughout all Lounges. If you have utilized all complimentary visits, your subsequent visits will be subject to applicable charges by the applicable Lounges.
- viii. The complimentary access is provided on an "As Is" basis and subject to what is provided/is available by the Service Providers at the Lounges at the time of your complimentary visit.
- ix. You are entitled to one (1) access per day. Any subsequent visit on that day and any visit exceeding 3 hours limit may be subject to applicable charges by the applicable Lounges.
- x. The complimentary access is not transferable and cannot be exchanged for cash, credit or in kind.
- xi. UOB Malaysia 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.
- xii. The Privilege does not include any accessories or items that are shown in any marketing and/or communication materials, as they are for illustration purposes only.
- xiii. To the extent permitted by law, you agree that you will indemnify UOB Malaysia 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 you or any of your accompanying guests(s).
- xiv. UOB Malaysia will not be liable to you for any dispute between you or your 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.

- xv. UOB Malaysia 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.
- xvi. UOB Malaysia's decisions on all matters relating to the Plaza Premier Lounge Program are conclusive and binding on you save for fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries).
- xvii. To the fullest extent permitted by law, any cancellation, revision, termination or suspension of the Plaza Premier Lounge Program by UOB Malaysia will not entitle you to any claim or compensation against UOB Malaysia for any loss or damage suffered or incurred by any of you as a direct or indirect result of the act of cancellation, revision, termination or suspension.

UOB PRVI Miles Airport Limo Ride

1. To be eligible for a complimentary ride home, you must swipe a minimum of three (3) retail transactions overseas using your UOB PRVI Miles Elite Card and retain three (3) original physical credit card sales slips.
2. The three (3) original physical credit card sales slips must-
 - i. show that the retail transactions were made overseas with an overseas merchant address; and
 - ii. show that the retail transactions were made between the period from 13 January 2025 to 31 December 2025
3. The transaction date shown in the three (3) original physical credit card sales slips must not be more than thirty (30) days prior to the date of the redemption.
4. You may present your UOB PRVI Miles Elite Card, boarding pass and the three (3) original physical credit card sales slips transacted using your UOB PRVI Miles Card at the UOB Airport Limo Priority Booth located at domestic arrival area, level 3 of KLIA1 and you will be ushered to the taxi or limousine. Cardmember must arrive via international flight at KLIA1 to be eligible to redeem the complimentary ride home.
5. The Complimentary Ride Home Program is only applicable if you take the Airport Limo's "Budget Taxi", departing from KLIA1 to any location within Zone 1 to Zone 8 and it is subject to availability. The latest detailed information and prices on destination zones prescribed by Airport Limo is available at the point-of-sale or via <https://almgo.my/>.
6. You are entitled to upgrade the vehicle from "Budget Taxi" to higher categories of airport taxis or limousines made available by Airport Limo subject that you bear the additional charges incurred for the upgrade, if any.
7. The "Budget Taxi" is subject to a maximum of 3 passengers and 2 medium luggage with approximate dimensions of 67cm (height) x 45cm (width) x 20cm (length). If you exceed on either or both number of passengers and size or number of luggage, Airport Limo reserves the right to upgrade the vehicle from "Budget Taxi" to higher categories of airport taxis or limousines made available subject that you bear the additional charges incurred for the upgrade, if any.
8. You are entitled to request for a deviation of route outside of Zone 8 subject that you bear the additional charges, if any.

9. You can only redeem one (1) free ride home per UOB PRVI Miles Elite Card per day, regardless of how many eligible cards cardmember may hold.
10. UOB Malaysia will not be liable to pay or compensate you for any additional charges –
 - i. incurred as a result of you upgrading the vehicle;
 - ii. incurred as a result of your deviation of route; or
 - iii. including any midnight surcharges.
11. UOB Malaysia will not be liable to you for any unexpected incident such as delays caused by traffic congestions, natural disaster or any event that affects the normal business operations of Airport Limo.
12. UOB Malaysia is not liable for any default in respect of the Complimentary Ride Home Program 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 Malaysia.
13. UOB Malaysia is an issuer of credit card and does not operate as a transportation service provider. UOB Malaysia shall not be liable to you or to any person whom you nominate to receive the free ride home for any death, injury or consequential loss or damage of any nature which may arise as a result of your participation in this Complimentary Ride Home Program.
14. UOB Malaysia's decisions on all matters relating to the Complimentary Ride Home Program are conclusive and binding on you.
15. UOB Malaysia reserves the right to cancel, revise, terminate or suspend the Complimentary Ride Home Program or to revise any clause in these terms and conditions with prior notice of twenty-one (21) days to you by way of posting on UOB Online, accessible via www.uob.com.my and/ or in any other manner deemed suitable by UOB Malaysia. You agree to log-on to UOB Online, accessible via www.uob.com.my from time to time to view and understand these terms and conditions and to ensure that you are kept up-to-date with any changes made.
16. Any cancellation, revision, termination or suspension of the Complimentary Ride Home Program by UOB Malaysia will not entitle you to any claim or compensation against UOB Malaysia for any loss or damage suffered or incurred by any of you as a direct or indirect result of the act of cancellation, revision, termination or suspension.
17. To the fullest extent permitted by law, neither UOB Malaysia nor any of its officer, servant, employee, representative or agent (including but not limited to any third party service provider that UOB Malaysia may engage for the purposes of carrying out services in relation to the Complimentary Ride Home Program) will be liable for any loss or damage which arises in connection with the Complimentary Ride Home Program. Any liability that UOB Malaysia may have to you is limited to Direct Damages only. The words "Direct Damages" means actual damages or losses suffered by you as a result of a direct and immediate action by UOB Malaysia and shall not include any compensation for special, punitive, indirect, incidental or consequential damages or losses of any kind whatsoever, including but not limited to loss of profits, business or value, whether or not foreseeable.
18. If a clause of these terms and conditions is invalid or unenforceable in a jurisdiction, it is to be read down or severed in that jurisdiction to the extent of the invalidity or unenforceability, and that fact does not affect the validity or enforceability of that clause in another jurisdiction or the remaining clauses.

19. These terms and conditions will be governed by and construed in accordance with the laws of Malaysia.

General Terms and Conditions

1. UOB Malaysia is an issuer of credit cards and therefore is not responsible for the quality, merchantability or fitness for any purpose or any other aspect of the products and/or services purchased using the Card.
2. UOB Malaysia is not liable for any default in respect of the Card due to any act of God, war, riot, strike, lockout, industrial action, epidemic, pandemic, fire, flood, drought, storm, technical or systems failure or any event not caused by any breach or negligence by UOB Malaysia.
3. By retaining, using the Card and/or participating in this Rewards Programme, the Cardmembers agree to be bound by these terms and conditions including and any amendment and/or variation to it and the terms and conditions in the Cardmember Agreement.
4. Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Cardmembers do not understand.
5. In the event of any inconsistency between these Terms and Conditions and:-
 - i. the terms and conditions of the Cardmember Agreement; and/or
 - ii. any advertising, promotional, publicity and other materials relating to or in connection with the Rewards Programme,

these Terms and Conditions shall prevail.

6. To the fullest extent permitted by law, UOB Malaysia reserves the right to add, delete, vary, revise, cancel, withdraw, terminate or suspend these Terms and Conditions including the Rewards Programme in whole or in part, at any time with adequate prior written notice to the Cardmember by way of posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches, a statement insert in the Statement of Account or any other manner as may be determined by UOB Malaysia from time to time.
7. To the fullest extent permitted by law, the Cardmembers' retention or use of the Card after the effective date of such variations, revisions or changes will constitute the acceptance of such variations, revisions and changes on the Terms and Conditions without any reservation.
8. For the avoidance of doubt, revision, withdrawal, cancellation, termination or suspension by UOB Malaysia of the Rewards Programme shall not entitle the Cardmember to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Cardmembers whether as a direct or indirect result of such revision, cancellation, termination or suspension, unless it was caused by UOB Malaysia's gross negligence or willful misconduct.
9. 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.
10. 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 Card and/or any transaction made using their Card, UOB Malaysia reserves the right to disqualify such persons from the Rewards Programme.

11. The record of transactions maintained by UOB Malaysia and UOB Malaysia's decision on all matters relating to the Rewards Programme shall be final, conclusive and binding on the Cardmembers save for fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries).
12. UOB Malaysia 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.
13. To the fullest extent permitted by law, UOB Malaysia 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.
14. UOB Malaysia 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.
15. UOB Malaysia 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.
16. 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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