

**UOB ONE Credit Card
Terms and Conditions**

Effective 9 April 2021

General

These terms and conditions (“Terms and Conditions”) will apply to the Cardmembers who have a UOB ONE Card issued by United Overseas Bank (Malaysia) Bhd (271809-K) (“UOBM”) and are to be read together with the UOB VISA/MASTERCARD Cardmember Agreement (“Cardmember Agreement”).

Under these Terms and Conditions, references made to:-

- a. “UOB ONE Card” shall refer to the UOB ONE Classic Card and UOB ONE Platinum Card issued by UOBM;
- b. "Cardmember" shall mean both the principal and supplementary cardmembers who have a UOB ONE Card;
- c. “Weekday Cash Rebate” shall be applicable for all spend and payments made from 12.00 am on Monday to 11.59 pm on Friday.
- d. “Weekend Cash Rebate” shall be applicable for all spend and payments made from 12.00 am on Saturday to 11.59 pm on Sunday.

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 at any time to decide on all matters on the award of the rebates stated below and UOBM’s decision shall be final and binding on the Cardmember. The benefits and privileges described below may be amended, supplemented or revoked by UOBM at any time with prior notice.

UOBM ONE Card Rebate Programme

UOBM ONE Card Cash Rebate Programme (“Cash Rebate Programme”)

1. The earning of the cash rebate is stipulated in the table below:

- a. Weekday Cash Rebate Table

Rebate Category	Merchants	Weekdays Cash Rebates	Maximum Purchase Amount Entitled for Cash Rebates	
			ONE Classic Card	ONE Platinum Card
Petrol	All petrol stations (Petronas, Petron, BHP, Shell, Esso)	1%	Up to RM200 per month	Up to RM400 per month
Groceries	Lotuss Stores, AEON, AEON Big, Jaya Grocer, Village Grocer and Bens Independent Grocer.	0.2%	Up to RM200 per month	Up to RM400 per month
Telecommunication	Maxis, Digi and Celcom	0.2%	Up to RM200 per month	Up to RM300 per month
Other Purchase	All other merchants not listed above and excluding clause 2	0.2%	Unlimited	Unlimited

b. Weekend Cash Rebate Table

Rebate Category	Merchants	Weekend Cash Rebates	Maximum Purchase Amount Entitled for Cash Rebates	
			ONE Classic Card	ONE Platinum Card
Petrol	All petrol stations (Petronas, Petron, BHP, Shell, Esso)	5%	Up to RM200 per month	Up to RM400 per month
Groceries	Lotuss Stores, AEON, AEON Big, Jaya Grocer, Village Grocer and Bens Independent Grocer.	5%	Up to RM200 per month	Up to RM400 per month
Telecommunication	Maxis, Digi and Celcom	2%	Up to RM200 per month	Up to RM300 per month
Other Purchase	All other merchants not listed above and excluding clause 2	0.2%	Unlimited	Unlimited

Exclusions

2. The Cash Rebates will only be awarded for any spend and payments made under the categories set out in Clause 1 illustrated as per the table above using the UOB ONE Card only. The following transactions shall not be eligible to earn any Cash Rebates:
 - a. Balance Transfer;
 - b. Easi Payment Plan purchases;
 - c. Flexi Credit Plans;
 - d. Refunded, disputed, unauthorized or fraudulent retail transactions;
 - e. Cash withdrawals;
 - f. Government transactions ;
 - g. Alimony and child support;
 - h. Bail or bond payments;
 - i. Top up transactions;
 - j. Utilities bills (For e.g. Jompay);
 - k. Liberty Insurance;
 - l. Charity bodies;
 - m. Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals and any other form of service/miscellaneous fees using the UOB ONE Card.

3. Any accumulated Cash Rebates including Cash Rebates which have yet to be credited into the Cardmember's Credit Card Account shall immediately be forfeited and the Cardmembers will not be entitled to enjoy the

benefit of the Cash Rebates upon the occurrence of any one of the following :

- a. Any cancellation of the UOB ONE Card; or
 - b. Any conversion of the UOB ONE Card to any other UOB ONE Cards and no refund, extension or compensation shall be given by UOBM; or
 - c. The Cardmember's Credit Card Account becomes delinquent and no refund, extension or compensation shall be given by UOBM.
4. The Cash Rebates accumulated by the principal and supplementary Cardmembers under this Cash Rebate Programme will be credited into the principal Cardmember's Credit Card Account and this will be reflected in the monthly Statement of Account of the principal Cardmember's Credit Card Account. By using the UOB ONE Card, the Cardmember shall be deemed to have accepted and agreed to this method of crediting.

General Terms and Conditions

1. 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.
2. UOBM reserves the right to cancel, terminate or suspend the Cash Rebate 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 Cash Rebate 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, unless it arises from UOBM's gross negligence or willful misconduct specifically related to the Cash Rebate Programme.
3. The Cardmembers are eligible to participate in the Cash Rebate Programmes provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.
4. Without prejudice to the generality of the foregoing, in the event that the cash rebate 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 ONE Card and/or any transaction made using their UOBM ONE Card, UOBM reserves the right to disqualify such persons from earning or utilizing the cash rebate.
5. 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).
6. UOBM's decision on all matters relating to the Cash Rebate Programmes shall be final, conclusive and binding the Cardmembers. UOBM shall not be obliged to give any reasons or entertain any correspondence with any person on any matter concerning the Cash Rebate Programmes.
7. 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 rebate under the Cash Rebate Programmes.
8. UOBM 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 Cash Rebate Programmes

unless it arises from UOBM's gross negligence or willful misconduct specifically related to the Cash Rebate Programmes.

9. UOBM 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.
10. UOBM 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.
11. UOBM shall not be liable for any misrepresentation or misinterpretation of facts by any unauthorized third party in respect of the Cash Rebate Programmes which is published in any mass media, marketing or advertising materials.
12. 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 Cash Rebate Programmes.
13. 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 Cash Rebate Programmes, the terms and conditions of these Cash Rebate Programmes shall prevail.
14. UOBM reserves the right to add, delete and/or vary the Cash Rebate 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 UOBM's website, displaying a notice at any of UOBM's branches/statement message/eDM or any other manner as may be determined by UOBM from time to time.
15. Cardmembers are eligible to participate in the Programme provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.
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.