

# UOB Visa Infinite Card TERMS AND CONDITIONS

Effective Date: 1 January 2024

**General**

These terms and conditions (“Terms and Conditions”) shall apply to United Overseas Bank (Malaysia) Bhd [Company Reg No. 199301017069 (271809-K)] (“UOB”) **Visa Infinite** and **Privilege Banking Visa Infinite** Cards (“Card”) issued by UOB to UOB Visa Infinite and Privilege Banking Visa Infinite Cardholders (“Cardmembers”).

These Terms and Conditions are to be read together with the UOB Visa/ Mastercard Cardmember Agreement (“Cardmember Agreement”)

For the avoidance of doubt, "Cardmembers" shall mean both principal and supplementary Visa Infinite 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 award and/or use of any or all of the benefits and privileges stated in these Terms and Conditions. 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 at any time with prior notice to Cardmembers.

## UOB Visa Infinite Rewards Programme

1. The following are the rewards awarded under UOB Visa Infinite Card (“Rewards Programme”):

**(A) Complimentary Airport Limousine Service (“Airport Limo Service”)**

- (a) The Airport Limo Service is valid from 1 January to 31 December 2024 (both dates inclusive) (“Campaign Period”). Booking period is valid from 1 January to 26 December 2024 and the Travel Period is valid from 6 January to 31 December 2024.
- (b) Cardmembers **must** meet the minimum spend of **Ringgit Malaysia Five Thousand (RM5,000) that includes transaction in airlines, hotels, and/ or travel agencies as per Table A, except for items stated in Clause 2 below (“Qualifying Spend”)**, in a single or cumulative transaction(s) to be eligible to redeem ONE (1) Airport Limo Service to Kuala Lumpur International Airport (“KLIA”) or Kuala Lumpur International Airport 2 (“KLIA 2”). Qualifying Spend may be combined by both principal and supplementary Cardmembers but only principal Cardmembers are eligible to redeem Airport Limo Service. Supplementary Cardmembers are not eligible to redeem Airport Limo Service.

**Table A**

Spend Category	Merchant Category Code	Description
Airlines	3000-3301	Various airline names
Hotels	3501-3836	Various lodging provider names

Travel Agencies	4722 7011	Travel Agencies and Tour Operators Lodging – Hotels, Motels, Resorts, Central Reservation Services
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(c) Reservation of the Airport Limo Service must be made within thirty (30) days from the Qualifying Spend’s transaction date recorded in UOB’s credit card system (“Qualifying Period”). If the Qualifying Spend is made of cumulative transactions, the Qualifying Period shall be valid from the first transaction date (BUT not the last transaction date) of the cumulative transactions. For the avoidance of doubt, **each Airport Limo Service redemption is entitled to One (1) Airport Limo Service, regardless the amount of Qualifying Spend.**

**Scenario:**

Cardmember A’s Qualifying Spend of RM10,200 is made of 3 cumulative transactions on the following dates, as illustrated in **Table B** below:

**Table B**

Date	Spend Amount (RM)
5 March 2023	2,400
15 March 2023	2,300
20 March 2023	5,500
<b>Total</b>	<b>10,200</b>

The Qualifying Period shall commence on 5 March 2023, where the Airport Limo Service reservation request for one (1) Airport Limo Service must be made by 4 April 2023, with a **minimum of 3 business days before the travel date** as stated in sub-clause 1(A)(f) below.

- (d) The Airport Limo Service is capped at **Five Thousand (5,000)** redemptions throughout the Campaign Period, and a **maximum of twelve (12) Airport Limo Service redemptions at one (1) redemption per calendar month per Cardmember** who has made the Qualifying Spend on a first-come-first-served basis (“Quota”). UOB has **no obligation** to inform any Cardmember when the Quota is full.
- (e) The Airport Limo Service mentioned in sub-clauses 1(A)(c) and (d) above is not cumulative. Any unredeemed and/or unutilised complimentary Airport Limo Service from the previous calendar month and/or year shall be forfeited and will not be carried forward to the following calendar month and/or year.
- (f) To redeem the Airport Limo Service, Cardmembers **must contact UOB Visa Infinite Concierge** at +603 2612 3399 or at UOBcustomerservice@UOB.com.my and to provide the following details. **A minimum of three (3) business days before travel date is required for the reservation of Airport Limo Service and it is subject to availability.** Business days shall mean Mondays to Fridays, 0900 hours to 1700 hours excluding weekends, public or state holidays. **Cardmembers must be one of the passengers who utilise the Airport Limo Service.**
  - (i) Cardmembers’ Name, Contact Number and Email Address
  - (ii) Airport Location (KLIA **or** KLIA 2)
  - (iii) Pick-up Address and Time
  - (iv) Flight Time
  - (v) Number of Passengers
  - (vi) Number of Luggage

Upon confirmation of the availability of the Airport Limo Service, the Service Provider (as defined in Clause 6) will send a confirmation letter (“Confirmation Letter”) to the Cardmember via email as per details provided in subClause 1(A)(f) above.

- (g) The Confirmation Letter must be presented to the driver upon arrival at the Cardmember’s address. The Confirmation Letter is not valid if defaced, mutilated or altered and are not replaceable.
- (h) The vehicle for Airport Limo Service can accommodate up to **FOUR (4) passengers** only. The number of luggage allowed is subject to the capacity of the luggage compartment of the Airport Limo Service vehicle.
- (i) The Airport Limo Service is applicable to locations within **Kuala Lumpur, Petaling Jaya, Shah Alam and Putrajaya** (“Specified Locations”) which is restricted to ONE (1) pick up stop only throughout the journey to KLIA or KLIA 2.
- (j) The Airport Limo Service is non-exchangeable, non-replaceable, non-transferable, and no cash and/or UNIRM Reward Points alternative is offered.

**(B) Complimentary Airport Lounge Access (“Airport Lounge Access”)**

- (a) The Airport Lounge Access is valid from 1 January to 31 December 2024 (both dates inclusive). Prior to access, principal Cardmembers are required to do the following:
  - (i) **download** the *Airport Companion by DragonPass (“DP”)* mobile application (“DP Mobile App”) and **register** for a DP membership account with Cardmembers’ Card number and details.; **AND**
  - (ii) **present the QR code** displayed on the DP Mobile App to the customer service representative of the respective Airport Lounge.

***The DP membership account must be registered with Cardmember’s own Card number and details. Registration of DP membership with a third party’s details is not allowed, AND the DP membership is not transferrable to any third party.***

A step-by-step guide on DP Mobile App download and account registration is available for reference on ***www.uob.com.my > UOB Credit Cards > UOB Visa Infinite Card > Complimentary Airport Lounge Access.***

- (b) Access to the Airport Lounge with Cardmember’s physical Card is **not allowed**.
- (c) If a Cardmember is holding both Privilege Banking Visa Infinite and Visa Infinite at the same time, the Cardmember shall be eligible for **one (1) DP membership**, which accords the Airport Lounge Access of the higher Card type, but not of both Cards.
- (d) The **Principal Cardmembers** are entitled to the following access, as set out in Table C below.

**Table C**

<b>Card Type</b>	<b>Number of Complimentary Access to Airport Lounge</b>	<b>Airport Lounge Location</b>
<b>Privilege Banking Visa Infinite</b>	<p>12 per calendar year at 1 per calendar month</p> <p>The principal Cardmembers shall pay the access fee at the respective Airport Lounge’s published rates for every subsequent access per month and/or per year.</p>	<p>International.</p> <p>Refer to the list of locations in the <b><i>Airport Companion by Dragon Pass</i></b> mobile application.</p>

<p><b>Visa Infinite</b></p>	<p>12 per calendar year at 1 per calendar month</p> <p>The principal Cardmembers shall pay the access fee at the respective Airport Lounge’s published rates for every subsequent access per month and/or per year.</p>	<p>Asia Pacific.</p> <p>Refer to the list of locations in the <b>Airport Companion by Dragon Pass</b> mobile application.</p>
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- (e) The complimentary Airport Lounge Access mentioned in Clause 1(B)(d) above is **not cumulative**. Any unutilised complimentary access from the previous calendar month and/or year shall be forfeited and will not be carried forward to the following calendar month and/ or year.
- (f) Supplementary Cardmembers and the accompanying guests of principal Cardmembers **are not eligible** for the Airport Lounge Access. They shall pay for the access fee at the respective Airport Lounge’s published rates.
- (g) At the time of accessing the Airport Lounge, the Cardmember’s Card Account 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 Cardmember Agreement.
- (h) The Airport Lounge Access is non-transferable to any other party and not exchangeable for other goods or cash.
- (i) Upon signing up and registering for the Airport Companion by DragonPass membership account, Cardmembers are deemed to have accepted the Airport Companion by DragonPass’ Standard Terms and Conditions (comprising of the Terms of Service, Terms of Use, and Privacy Policy as accessible on ([www.dragonpass.com](http://www.dragonpass.com))), which may be amended from time to time.

**(C) UNIRinggit Reward Points (“UNIRM Points”)**

- (a) Subject to Clause 2 and these Terms and Conditions, all spend transactions must be recorded by the credit card system maintained by UOB in order to be entitled to UNIRM Points.
- (b) 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.
- (c) In the event the system supporting this automated process becomes unavailable, the UNIRM Points earned will be manually credited and reflected in the principal Cardmember’s Statement of Account in the following month.
- (d) At the time of awarding the UNIRM, the Cardmember’s’ Card Account 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 Cardmember Agreement.
- (e) 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 of any of the following:
  - (i) Any cancellation of the Card;
  - (ii) Any conversion to any other UOB Credit Card; or
  - (iii) Card Account becomes delinquent as may be determined by UOB.

(f) The UNIRM Points earned by the principal and supplementary Cardmembers are non-transferable to any other party and not exchangeable for other goods or cash.

**(g) 8X UNIRM Points for Foreign Currency Spend**

- (i) **8X UNIRM** Points for Foreign Currency Spend is valid from 1 January to 31 December 2024 (both dates inclusive), for every MYR 1.00 equivalent spent in all foreign currencies
- (ii) At point of payment, **settlement of Foreign Currencies Spend in Ringgit Malaysia (MYR) will not be entitled to 8X UNIRM Points**. For example (but not limited to): localised currency (Ringgit Malaysia “MYR”) on overseas website and DCC (Dynamic Currency Conversion) where MYR has been chosen to be the currency for settlement. Such transaction will be awarded 1X UNIRIM Point for every MYR 1.00 equivalent spent.

**(h) UNIRM Points for Local Dining Spend in Ringgit Malaysia (“UNIRM Points for Local Dining Spend”)** (i)

- UNIRM Points for Local Dining Spend is valid from 1 January to 31 December 2024 (both dates inclusive).
- (ii) Each Cardmember will be entitled to UNIRM Points for Local Dining Spend as set out in Table D below.
- (iii) Dining spend in foreign currencies will be excluded from UNIRM Points for Local Dining Spend.

**Table D**

Dining Merchant Category Code (MCC)	Total Dining Spend per Calendar Month	UNIRM Points
5811 – Caterers 5812 – Eating Places and Restaurants	more than or equivalent to (≥) RM1,000	5X for every RM1.00 spent
5813 – Drinking Places 5814 – Fast Food Restaurants	Less than (<) RM1,000	1X for every RM1.00 spent

**(i) UNIRM Points for Local Spend in Ringgit Malaysia (“MYR”) (“UNIRM Points for Local Spend”)**

- (i) UNIRM Points for Local Spend is valid from 1 January to 31 December 2024 (both dates inclusive).
- (ii) **1X UNIRM** Point will be awarded for every MYR 1.00 spent.

**(D) Birthday Double Air Miles Redemption (“Birthday Redemption”)** (a) The

Birthday Redemption is valid from 1 January to 31 December 2024.

(b) Under the Birthday Programme, Cardmembers are entitled to redeem the air miles as set out in **Table E** below during Cardmember’s birthday month. Cardmembers’ birth date is as per the Cardmembers’ record maintained in the UOB credit card system.

For the avoidance of doubt, birthday month refers to the calendar month in which the Cardmember’s birth date falls into.

**Scenario:**

Cardmember A's birthday is 25 March. Cardmember A is entitled to the Birthday Programme in the whole calendar month of March. Double Air Miles Redemption can be made from 1 March till 31 March.

**Table E**

Air Miles	Normal Redemption	Birthday Redemption
Enrich Miles (Malaysia Airlines)	9,000 UNIRM = 1,000 Enrich Miles	9,000 UNIRM = 2,000 Enrich Miles (1 unit)  Capped at <b>maximum 3 units</b> (27,000 UNIRM = 6,000 Enrich Miles) per Cardmember per year.
KrisFlyer Miles (Singapore Airlines)	9,000 UNIRM = 1,000 KrisFlyer Miles	9,000 UNIRM = 2,000 KrisFlyer Miles (1 unit)  Capped at <b>maximum 3 units</b> (27,000 UNIRM = 6,000 KrisFlyer Miles) per Cardmember per year.
Asia Miles (Cathay Pacific Airways, Qatar Airways, American Airlines®, etc)	9,000 UNIRM = 1,000 Asia Miles	9,000 UNIRM = 2,000 Asia Miles (1 unit)  Capped at <b>maximum 3 units</b> (27,000 UNIRM = 6,000 Asia Miles) per Cardmember per year.

(c) To be entitled to the Birthday Redemption, Cardmember must submit redemption request during Cardmember's birthday month. In the event that the date of submission of the Birthday Redemption does not fall into the Cardmember's birthday month, such request will be processed according to the normal UNRIM Redemption as set out in Table E in sub-clause 1(D)(b).

(d) Birthday Redemption per Cardmember is capped at **maximum three (3) units** as set out in Table F in Clause 1(D)(b). Subsequent air miles redemption in the same request will be processed according to the Normal Redemption. An illustration is set out in **Table F** below.

**Scenario:**

During Cardmember B's birthday month, he would like to redeem Enrich Miles with 54,000 UNIRM in his Card Account.

**Table F**

	Air Miles Conversion	Total UNIRM	Total Enrich Miles
<b>Birthday Redemption</b>	9,000 UNIRM = 2,000 Enrich Miles (1 unit)  Capped at maximum 3 units per customer per year.	27,000	6,000
<b>Normal Redemption</b>	9,000 UNIRM = 1,000 Enrich Miles	27,000	3,000
<b>TOTAL</b>		54,000	9,000

- (e) For the avoidance of doubt, only principal Cardmembers will be entitled to Birthday Redemption. Supplementary Cardmembers are not eligible for the Birthday Redemption.
  - (f) **The air miles must be credited into Cardmembers' own air miles membership account.** The air miles is nontransferable to any other party, including supplementary Cardmembers, and not exchangeable to other goods or cash.
  - (g) UOB will process air miles redemption according to the details provided by Cardmembers. In the event that the air miles membership account number or the amount of air miles redemption is provided incorrectly by Cardmembers, UOB will not be responsible for the UNIRM and air miles reversal into their respective Card and air miles membership account.
  - (h) Cardmembers shall contact the respective airlines on all matters related to their air miles membership account.
  - (i) Birthday Redemption shall be made in accordance with the UNIRM Rewards Programme 2024 Terms and Conditions.
2. Notwithstanding anything contained in this Terms and Conditions, the following transactions **shall be excluded from the Rewards Programme:**
- (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:
    - (i) Alimony and child support;
    - (ii) Fines by Court, government, State authorities or local authorities;
    - (iii) Bail or bond payments;
    - (iv) Payment of taxes to the government; or
    - (v) Payment to any government department;
  - (h) Petrol transactions;
  - (i) Transportation transactions;
  - (j) Top-up and/ or reload transactions;
  - (k) Utility transactions;
  - (l) JomPAY transactions;
  - (m) Charity transactions; and
  - (n) Payments of annual fee, interest, late payment fee, charges for cash withdrawals, SST and any other form of service or miscellaneous fees using the Card.
3. UOB 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 UOB of the Rewards Programme 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.
4. 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 Card and/or any transaction made using their Card, UOB reserves the right to disqualify such persons from earning or utilising the UNIRM Points or revoke the Airport Limo Service and Airport Lounge Access of such persons.
6. **The Airport Limo Service and the Airport Lounge Access are provided solely by third party service providers (“Service Providers”). UOB is not an agent of and not affiliated with the Service Providers. UOB assumes no liability or responsibility for any act, omission, default or defects of the Service Providers in the services offered. UOB does not make representation or warranty with respect to the quality of service provided by the Service Providers. Any dispute about the quality or the service standard must be resolved directly with the Service Providers. UOB shall not be responsible for:**
  - (a) any injury, loss or damage suffered from the redemption or usage of the services provided by the Service Providers; AND
  - (b) any unexpected incident such as delay, traffic congestion, natural disaster or any event that would affect the normal business operations of the Service Providers.

#### General Terms and Conditions

7. By participating in the Rewards Programme, 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. In the event of any inconsistency between these Terms and Conditions and the terms and conditions of the Cardmember Agreement, these Terms and Conditions shall prevail.
8. The record of transactions maintained by UOB and UOB’s decision on all matters relating to the Rewards Programme shall be final, conclusive and binding on the Cardmembers. UOB 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.
9. 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 Programme.
10. 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 Programme.
11. UOB 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.
12. UOB 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.
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 the Rewards Programme, these Terms and Conditions shall prevail.
14. UOB 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 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.

15. UOB 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 UOB of the Rewards Programme 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, withdrawal, suspension, extension or termination, unless it was caused by UOB's gross negligence or willful misconduct.
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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