

UOB Visa Infinite Metal Card Terms and Conditions

Effective 1 January 2024

General

These terms and conditions ("Terms and Conditions") shall apply to the Visa Infinite Metal Card ("Card") issued by United Overseas Bank (Malaysia) Bhd [Company Reg No. 199301017069 (271809-K)] ("UOB") to UOB Visa Infinite Metal 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 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 Metal Card Rewards Programme

1. The following are the rewards awarded under UOB Visa Infinite Metal 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) 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. Reservation of Airport Limo Service must be made **at least three (3) business days before travel date and 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 No.
 - v. Number of Passengers
 - vi. Number of Luggage

Upon confirmation of availability of the Airport Limo Service, the Service Provider will send a confirmation letter ("Confirmation Letter") to the Cardmember via email as per details provided in Clause 1(C)(c).

- (c) 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.
- (d) The Airport Limo can accommodate up to **FOUR (4) passengers** only. The number of luggage allowed is subject to Airport Limo's capacity of the luggage compartment.

- (e) The Airport Limo Service is applicable to locations within **Kuala Lumpur, Petaling Jaya, Shah Alam and Putrajaya** ("Standard Pick-up Locations") which is restricted to only ONE (1) pick up stop throughout the journey to KLIA or KLIA 2. For the avoidance of doubt, locations that are not included in the Standard Pickup Locations are subject to surcharge, as stated in sub-clause (g) below.

(C) Complimentary Worldwide 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) Principal Cardmembers and one (1) accompanying guest are entitled to the Airport Lounge Access. Additional guest(s)' (aged 2 and above) access to the Airport Lounge must be purchased via Cardmember's DragonPass Mobile App and charged to Cardmember's Card.
- (c) **To access the airport lounge, Cardmember must present the QR code in his/her DragonPass Mobile App** to the customer service representative of the respective Airport Lounge. QR code in Cardmember's DragonPass Mobile App will be scanned two (2) times if he/ she brings an accompanying guest to the Airport Lounge.
- (d) Access to the Airport Lounge with Cardmember's physical Card **is not allowed.**
- (e) Supplementary Cardmembers and/or accompanying guest(s) **is/ are not entitled to** the Airport Lounge Access. They shall pay the access fee at the respective Airport Lounge's published rates.
- (f) 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.
- (g) The Airport Lounge Access is non-transferable to any other party and not exchangeable for other goods or cash.
- (h) 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), which may be amended from time to time.

(D) UNIRinggit Reward Points ("UNIRM Points")

- (a) Subject to Clause 2 and these Terms and Conditions, all spend transactions must be captured 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 Points, 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 from the Card 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 Currency 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 Dining Spend as set out in Table A below. (iii) Dining spend in foreign currencies will be excluded from UNIRM Points for Local Dining Spend.

Table A

Dining Merchant Category Code (MCC)	Total Dining Spend per Calendar Month	UNIRM Points
5811 – Caterers	more than or equivalent to Ringgit Malaysia One Thousand (≥ MYR1,000)	5X for every RM1.00 spent
5812 – Eating Places and Restaurants		
5813 – Drinking Places	Less than Ringgit Malaysia One Thousand (<MYR1,000)	1X for every RM1.00 spent
5814 – Fast Food Restaurants		

- (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.

(E) Redemption of Air Miles with UNIRM Points ("Air Miles Redemption")

- (a) The Air Miles Redemption is valid from **1 January till 31 December 2024** (both dates inclusive).
- (b) Cardmembers are entitled to redeem every 1,000 Air Miles with 4,500 UNIRM Points. Air Miles refer to Enrich Miles, KrisFlyer Miles, and Asia Miles.
- (c) To be eligible for Air Miles Redemption, the UNIRM Points must be accumulated using the Card only. Combination of UNIRM Points with UOB Visa Infinite, Privilege Banking Visa Infinite, and other UOB Credit Card(s) is **not allowed**.

2. 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) Credit Shield
 - (g) Cash withdrawals;
 - (h) 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;
 - (i) Petrol transactions;
 - (j) Transportation transactions;
 - (k) Top-up and/ or reload transactions;
 - (l) Utility transactions;
 - (m) JomPAY transactions;
 - (n) Charity transactions; and
 - (o) Payment of annual card membership fee, interest payment, 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. 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 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 Lounge Access and Airport Limo Service of such persons.
6. **The Airport Limo Service, and 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 using the Card, 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.
8. The record of transactions maintained by UOB and UOB’s decision on all matters relating to the Card account 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 Card account. 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 any reward programme under the Card.

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 Card.
11. UOB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Card 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 Card, these Terms and Conditions shall prevail.
14. UOB reserves the right to add, delete and/or vary the Card 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 arises from UOB's gross negligence or willful misconduct specifically related to this 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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