

Terms and Conditions

- 1. These terms and conditions ("Terms and Conditions") will apply to United Overseas Bank (Malaysia) Bhd's (271809-K) ("UOBM") VISA Infinite Card issued by UOBM to the Cardmember and are to be read together with the UOB VISA/MasterCard Cardmember Agreement ("Cardmember Agreement").**
 - 2. 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.**
 - 3. The benefits and privileges set out in these Terms and Conditions ("UOBM Infinite Card Privileges") are applicable to all principal and supplementary UOBM VISA Infinite Cardmembers whose accounts are current, valid, subsisting and in good credit standing as may be determined by UOBM at its sole and absolute discretion ("Cardmembers").**
 - 4. UOBM reserves the right at its sole and absolute discretion at any time to decide on all matters pertaining to the award or use of any or all of the UOBM Infinite Card Privileges stated below and UOBM's decision shall be final and binding on the Cardmember.**
 - 5. The UOBM Infinite Card Privileges are as follows:-**
 - **5X UNIRinggit Rewards Points for Overseas Spend;**
 - **Priority Pass access to over 600 airport lounges worldwide for principal UOBM P. Infinite Cardmember ("P. Cardmembers");**
 - **Plaza Premium Lounge access to Malaysia Airports and Singapore Changi Airport for UOBM Visa Infinite Generic Cardmembers.**
- 5.1 5X UNIRinggit Rewards Points for Overseas Spend**
- **Cardmember will enjoy 5X UNIRinggit Rewards points for every RM1 spent on overseas transactions including online transactions where the transactions are effected in currencies other than Ringgit Malaysia. UNIRinggit Rewards points will be awarded automatically and will be reflected in the following month's UOB VISA Infinite Card Statement of Account.**
 - **The calculation of Overseas Spend shall be after conversion to Ringgit Malaysia (RM) at a rate to be determined by UOBM and shall be based on UOBM's transaction records only within the Promotion Period.**
- 5.2 Priority Pass Access to over Six Hundred (600) Airport Lounges worldwide**
- **The UOBM Infinite Priority Pass Card ("Priority Pass Card") shall be issued to all P. Cardmembers whose account(s) are current, valid, subsisting and in good credit standing as may be determined by UOBM at its sole and absolute discretion.**
 - **With the Priority Pass Card, P. Cardmembers shall be eligible to the following Priority Pass Card privileges:-**
 - a) access to over 600 airport lounges worldwide;**
 - b) The P. Cardmembers shall be eligible to enjoy twelve (12) complimentary entries to the Priority Pass lounges per year. From the thirteenth (13th) entry onwards, the P. Cardmembers will be charged the applicable airport**

lounge entry rates for VISA cardmembers as notified by Priority Pass (A.P.) Ltd.;

- c) The complimentary entries mentioned in sub-clause (b) above is not cumulative and any unutilised complimentary entries from the previous year shall be deemed as forfeited and will not be carried forward to the subsequent year;
- d) Supplementary UOBM P. Infinite Cardmembers will be charged the applicable airport lounge entry rates for Visa Cardmembers as notified by Priority Pass (A.P.) Ltd.;
- e) The guests of the P. Cardmembers who do not hold a UOBM Visa Infinite Card will be charged the prevailing lounge entry rate as notified by Priority Pass (A.P.) Ltd.;
- f) In order for the supplementary UOBM P. Infinite Cardmembers to enter the Priority Pass lounges, they must be accompanied by the P. Cardmember.

5.3 Plaza Premium Lounge Access to a total of THIRTEEN (13) Airport Lounges in Malaysia and ONE (1) Lounge in Singapore (The Green Market, Terminal 2)

- The Plaza Premium Lounge Access shall be given to all principal and supplementary UOBM Visa Infinite Generic Cardmembers whose account(s) are current, valid, subsisting and in good credit standing as may be determined by UOBM at its sole and absolute discretion.
- All principal and supplementary UOBM Visa Infinite Generic Cardmembers shall be eligible to the following privileges:-
 - a) **The principal UOBM Visa Infinite Generic Cardmembers (“Primary Generic Cardmembers”) shall be eligible to enjoy four (4) complimentary entries to the Plaza Premium lounges in Malaysia and Singapore per year;**
 - b) **The supplementary UOBM Visa Infinite Generic Cardmembers (“Supplementary Generic Cardmembers”) shall be eligible to enjoy two (2) complimentary entries to the Plaza Premium lounges in Malaysia and Singapore per year;**
 - c) Eligible principal and supplementary UOBM Visa Infinite Generic Cardmembers will be entitled to access to fourteen (14) airport lounges in Malaysia and one (1) airport lounge located in Singapore (Changi Airport) as stipulated in Appendix 1 (“Airport Lounges”);
 - d) The complimentary entries mentioned in sub-clause (a) and (b) above is not cumulative and any unutilised complimentary entries from the previous year shall be deemed as forfeited and will not be carried forward to the subsequent year;
 - e) Entry Fee charges apply to accompanying guests (including accompany children above the age of TWO (2) years) of all principal and supplementary UOBM Visa Infinite Generic Cardmembers who do not hold a UOBM Visa Infinite;
 - f) 20% off on Business Centre published rates for Business Centre facilities that include fax, printing documents, international calls and seated massage. All payment must make with a UOBM Visa Infinite credit card.

GENERAL TERMS AND CONDITIONS

- 6. By participating in the UOBM VISA Infinite Card Privileges, the Cardmembers agree to be bound by these Terms and Conditions.
- 7. UOBM shall not be responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, merchant establishments, postal or

telecommunication authorities or any party in which may result in the Cardmember being omitted from the UOBM VISA Infinite Card Privileges.

8. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Cardmembers resulting directly or indirectly by the Cardmembers' participation in the UOBM VISA Infinite Card Privileges.
9. If there is an inconsistency between these Terms and Conditions and the Cardmember Agreement, these Terms and Conditions will prevail for all matters in connection with the UOBM VISA Infinite Card Privileges.
10. 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 UOBM VISA Infinite Card Privileges, these Terms and Conditions shall prevail.
11. UOBM's decisions on all matters relating to the UOBM VISA Infinite Card Privileges shall be final and binding upon all Cardmembers and no further correspondence or attempts to dispute such decisions will be entertained.
12. UOBM reserves the right to cancel, terminate or suspend the UOBM VISA Infinite Card Privileges with prior notice. For the avoidance of doubt, cancellation, termination or suspension by UOBM of the UOBM VISA Infinite Card Privileges shall not entitle the Cardmember to any claim or compensation against UOBM for any and all losses or damages suffered or incurred by the Cardmember whether as a direct or indirect result of such cancellation, termination or suspension.
13. UOBM reserves the rights to add, delete or vary these Terms and Conditions from time to time, wholly or in part, at its absolute discretion by providing twenty one (21) days prior notice to the Cardmembers via posting on UOBM's website, displaying a notice at UOBM's branches and/or a statement insert in the Statement of Account.
14. To the fullest extent permitted by law, the Bank expressly excludes and disclaims any representations, warranties or endorsements, 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 UOBM VISA Infinite Card Privileges and the privileges/rewards under the UOBM VISA Infinite Card Privileges.
15. UOBM shall not be liable for any misrepresentation or misrepresentation of facts by any unauthorized third party in respect of the UOBM VISA Infinite Card Privileges and/or the privileges/rewards under the UOBM VISA Infinite Card Privileges and published in any mass media, marketing or advertising materials.
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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Appendix 1: Plaza Premium Lounge

Country: Malaysia

1. Kuala Lumpur International Airport (KUL)

1 Lounge (International Departure)

Opening Hours: 24 hours

- 3-hours Lounge use per access.
- Lounge facilities include shower, food and non-alcoholic beverages, internet access, international newspapers and magazines, international TV channels, flight information, luggage storage facilities and in-house movies.

2. Kuala Lumpur International Airport (klia2)

4 Lounges (Landside and Airside)

i. Plaza Premium Lounge, Gateway@klia2 (Landside)

Opening Hours: 24 hours

- 3-hours Lounge use per access.
- Lounge facilities include food and non-alcoholic beverages, internet access, international newspapers and magazines, international TV channels, flight information, luggage storage facilities and in-house movies.

ii. The Green Market, Main Concourse, klia2 (Landside)

Opening Hours: 0400-0000 hours

- 3-hours Lounge use per access.
- Includes 1 set menu of choice, internet access, international TV channels, flight information

iii. Plaza Premium Lounge, Gate L, International Departure, klia2 (Airside)

Opening Hours: 0400-0000 hours

- 3-hours Lounge use per access.
- Lounge facilities include food and non-alcoholic beverages, internet access, international newspapers and magazines, international TV channels, flight information

iv. Plaza Premium Lounge/Wellness Spa, Level 2, International Departure, klia2 (Airside)

Opening Hours: 0700-0000 hours

- 3-hours Lounge use per access.
- Lounge facilities include food and non-alcoholic beverages, internet access, international newspapers and magazines, international TV channels, flight information, in-house movies.

3. Senai International Airport, Johor (JHB)

1 Lounge (Main terminal)

Opening Hours: 0700-2200

4. Langkawi International Airport (LGK)

2 Lounges (Landside and Airside)

Opening Hours: 0630-2230

- 3-hours Lounge use per access.
- Lounge facilities include shower, food and non-alcoholic beverages, internet access, international newspapers and magazines, international TV channels, flight information, luggage storage facilities and in-house movies.

- 3-hours Lounge use per access.
- Lounge facilities include shower, food and non-alcoholic beverages, internet access, international newspapers and magazines, international TV channels, flight information, luggage storage facilities and in-house movies.

5. Penang International Airport (PEN)

2 Lounges (International and Domestic Departures)

Opening Hours: 0500-2400

- 3-hours Lounge use per access.
- Lounge facilities include shower, food and non-alcoholic beverages, internet access, international newspapers and magazines, international TV channels, flight information, luggage storage facilities and in-house movies.

6. Kota Kinabalu International Airport (BKI)

2 Lounges (International & Domestic Departures)

Opening Hours: 0600-2400

- 3-hours Lounge use per access.
- Lounge facilities include shower, food and non-alcoholic beverages, internet access, international newspapers and magazines, international TV channels, flight information, luggage storage facilities and in-house movies.

7. Kuching International Airport (KCH)

1 Lounge (International/Domestic Departures)

Opening Hours: 0600-2300

- 3-hours Lounge use per access.
- Lounge facilities include shower, food and non-alcoholic beverages, internet access, international newspapers and magazines, international TV channels, flight information, luggage storage facilities and in-house movies.

Country: Singapore

1. The Green Market, Terminal 2, Singapore Changi Airport

1 Lounge (International Departures)

Opening Hours: 0600-0100

- 3-hours Lounge use per access.
- Lounge facilities include food and non-alcoholic beverages, internet access, international newspapers and magazines, international TV channels, flight information, luggage storage facilities and in-house movies.