

UOB ONE Card Terms and Conditions

Effective 1st June 2015

General

These terms and conditions ("Terms and Conditions") will apply to United Overseas Bank (Malaysia) Bhd's (271809-K) ("UOBM") UOB ONE Card issued by UOBM to the Cardmember [Note: In this Terms and Conditions, "UOB ONE Card" means both UOB ONE Classic Card and UOB ONE Platinum Card unless otherwise stated] and are to be read together with the UOB VISA/MASTERCARD Cardmember Agreement ("Cardmember Agreement") [Note: For the avoidance of doubt, "Cardmember" shall mean both the 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.

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 benefits and privileges 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 at UOBM's sole and absolute discretion.

UOBM ONE Card Cash Rebate Programme

1. The following Cash Rebates are awarded for any spend using the UOB ONE Card in the following categories below:
 - a. Weekday Cash Rebate
 - i. 2% Cash Rebate on all spending on petrol;
 - ii. 2% Cash Rebate on all spending at Golden Screen Cinemas ("GSC") ticket counters for purchase of movie tickets;
 - iii. 1% Cash Rebate on all spending on groceries at Aeon Big, Tesco, Cold Storage, Jaya Grocer and Giant;
 - iv. 1% Cash Rebate on all payments made to all major mobile service providers (Maxis, Digi and Celcom);
 - v. 0.2% Cash Rebate on all other spending.
 - b. Weekend Cash Rebate
 - i. 5% Cash Rebate on all spending on petrol;
 - ii. 5% Cash Rebate on all spending at Golden Screen Cinemas ("GSC") ticket counters for purchase of movie tickets;
 - iii. 2% Cash Rebate on all spending on groceries at Aeon Big, Tesco, Cold Storage, Jaya Grocer and Giant;
 - iv. 2% Cash Rebate on all payments made to all major mobile service providers (Maxis, Digi and Celcom);
 - v. 0.2% Cash Rebate on all other spending.
 - c. For the rebate category of petrol, the maximum Cash Rebate awarded for purchases made by the principal and supplementary Cardmembers shall be capped at RM500 for UOB ONE Platinum Card and RM300 for UOB ONE Classic Card per month.
 - d. For the rebate category of groceries, the maximum Cash Rebate awarded for purchases made by the principal and supplementary Cardmembers shall be capped at RM1,500 for UOB ONE Platinum card and RM1,000 for UOB ONE Classic card per month.
 - e. For the rebate category of telecommunication, the maximum Cash Rebate awarded for payments made by the principal and supplementary Cardmembers shall be capped at RM300 for UOB ONE Platinum card and RM200 for UOB ONE Classic card per month.
 - f. For the avoidance of doubt, Weekday Cash Rebate shall be applied for purchases made from 12.00am on Monday to 11.59pm on Friday. Weekend Cash Rebate shall be applied for purchases made from 12.00am on Saturday to 11.59pm on Sunday.

- g. The above merchant names and rates for Cash Rebates are subject to change and shall be reviewed periodically at UOBM's sole discretion from time to time.

Exclusions

2. The Cash Rebates must be accumulated through purchases made with the UOB ONE Card only. The following shall not be included for purposes of accumulation of the Cash Rebates:
 - a. Balance Transfer;
 - b. Easi Payment Plan purchases;
 - c. Refunded, disputed, unauthorised or fraudulent retail transactions;
 - d. Cash withdrawals;
 - e. Government transactions;
 - f. Utilities bills;
 - g. Charity bodies;
 - h. 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. For the avoidance of doubt, the categories of transactions stated in clause 2 above shall be final and binding on the Cardmember.
3. Any accumulated Cash Rebates including rebates pending credit into the Cardmember's UOB ONE Card Credit Card Account shall immediately cease to be valid 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 UOBM Credit Cards and no refund, extension or compensation shall be given by UOBM; or
 - c. The UOB ONE Card Credit Card Account becomes delinquent and no refund, extension or compensation shall be given by UOBM.
4. The total Cash Rebates earned each month will be automatically credited into the Cardmember's monthly Statement of Account. Should at anytime, the system supporting this automated process be unavailable, a manual process will be used by UOBM to credit the Cash Rebates earned each month into the Cardmember's next monthly Statement of Account. By the use of the UOB ONE Card, the Cardmember shall be deemed to have accepted and agreed to this method of crediting.
5. UOBM reserves the right at its absolute discretion to cancel, terminate or suspend this programme in whole or in part, at any time with prior notice. For the avoidance of doubt, the cancellation, termination or suspension by UOBM of this 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 Cardmember whether as a direct or indirect result of such cancellation, termination or suspension.
6. All Cardmembers are eligible to participate in this programme provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.
7. The Cash Rebates accumulated by the principal and supplementary Cardmembers under this programme will be credited into the principal Cardmember's UOB ONE Card Credit Card Account and this will be reflected in the monthly billing statement of the principal Cardmember's UOB ONE Card Credit Card Account.
8. Without prejudice to the generality of the foregoing, in the event that the Cash Rebates under this programme are awarded to and received by persons who have committed or are suspected of committing any fraudulent or wrongful acts in relation to use of their UOB ONE Card and/or any transactions made using their UOB ONE Card, UOBM reserves the right to disqualify such persons from earning or using the Cash Rebates.

UOBM SMART\$ Rebate Programme

9. The Cardmembers are entitled to earn SMART\$ on purchases made with the UOB ONE Card performed at any SMART\$ merchant outlets via UOBM terminals at the rate determined between UOBM and the SMART\$ merchant. The Cardmembers' eligibility to participate in the UOBM SMART\$ Rebate Programme is subject to and in accordance with the SMART\$ Rebate Programme Terms and Conditions. For the avoidance of doubt, all references to the value of any given transaction with the UOB ONE Card shall be deemed to be a reference to the final amount charged to the UOB ONE Card taking into account the redemption of SMART\$ (if any) under the UOBM SMART\$ Rebate Programme.

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10. 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 this programme.
11. If there is any inconsistency between these Terms and Conditions and the Cardmember Agreement, these Terms and Conditions will prevail for all matters in connection with this programme.
12. UOBM's decisions on all matters relating to this programme, including the determination of Cash Rebates and categories for Cash Rebates shall be final and binding upon all Cardmembers and no further correspondence or attempts to dispute such decisions will be entertained.
13. UOBM reserves the right to add, delete, suspend or vary this 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 any of UOBM's branches and/or a statement insert in the Statement of Account.
14. This 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.