

UOB ONE Card Terms and Conditions

General

1. The Terms and Conditions set out below supplement, and are to be read together with and form an integral part of, the United Overseas Bank (Malaysia) Bhd (271809-K) ("UOB") Cardmember Agreement, as may be amended from time to time by UOB in its sole and absolute discretion. [Note: For the avoidance of doubt, "Cardmember" shall mean both the principal and supplementary cardmembers.]
Unless the context otherwise requires or the Terms and Conditions below expressly provide otherwise, all words and expressions defined in the UOB Cardmember Agreement shall have the same meaning when used or referred to below. UOB 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 UOB's decision shall be final and binding on the Cardmember. The benefits and privileges described below may be amended, supplemented or revoked by UOB at any time at UOB's sole and absolute discretion.
2. The following Terms and Conditions are applicable to all Cash Rebates awarded under the UOB ONE Card credit card issued by UOB 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 :
 - 5% Cash Rebates on all spending on petrol;
Note: For the rebate category of petrol, the maximum Cash Rebates awarded for purchases made by the principal and supplementary Cardmembers shall be capped at RM600 per month.
 - 5% Cash Rebates on all spending at Golden Screen Cinemas ("GSC");
 - 2% Cash Rebates on all spending in Guardian, Caring Pharmacy and Watsons pharmacies;
 - 2% Cash Rebates on all spending on groceries at Carrefour, Tesco, Cold Storage, Pasar Raya Jaya Grocer and Giant;
Note: For the rebate category of groceries, the maximum Cash Rebates awarded for purchases made by the principal and supplementary Cardmembers shall be capped at RM1500 per month.
 - 2% Cash Rebates on all payments made to all major mobile service providers (Maxis, Digi and Celcom);
Note: For the rebate category of telecommunication, the maximum Cash Rebates awarded for payments made by the principal and supplementary Cardmembers shall be capped at RM300 each month for each Cardmember.
 - 0.3% Cash Rebates on all other spending.
3. The above merchant names and rates for Cash Rebates are subject to change and shall be reviewed periodically at UOB's sole discretion from time to time.

Exclusions

4. 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 :
 - Balance Transfer;
 - Refunded, disputed, unauthorised or fraudulent retail transactions;
 - Cash withdrawals;
 - Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, Government Service Tax 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 for the Cardmember.

5. 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 :
 - Any cancellation of the UOB ONE Card credit card; or
 - Any conversion of the UOB ONE Card credit card to any other UOB credit card and no refund, extension or compensation shall be given by UOB.
 - The UOB ONE Card credit card account becomes delinquent and no refund, extension or compensation shall be given by UOB.
6. 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 UOB 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 credit card, the Cardmember shall be deemed to have accepted and agreed to this method of crediting.
7. UOB reserves the right to cancel, terminate or suspend the Cash Rebates with notice. For the avoidance of doubt, cancellation, termination or suspension by UOB of the Cash Rebates shall not entitle the Cardmember to any claim or compensation against UOB 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.
8. A UOB ONE Card credit card account must be in good standing with no outstanding balances for more than thirty (30) days from the Payment Due Date in order to be entitled to earn the Cash Rebates
9. Cash Rebates accumulated by the principal and supplementary Cardmembers 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.
10. Without prejudice to the generality of the foregoing, in the event that the Cash Rebates 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 credit card and/or any transactions made thereof, UOB reserves the right to disqualify such persons from earning or using the Cash Rebates.
11. The Terms and Conditions of the UOB Cardmember Agreement shall be read together with the UOB ONE Card Terms and Conditions and in the event of any conflict or discrepancy between the Terms and Conditions of the UOB Cardmember Agreement and the terms set out herein, the terms set out herein shall prevail.
12. UOB's decisions on all matters relating to the Cash Rebates, 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.

UOB SMART\$ Program

13. The UOB ONE Card credit card is entitled to earn SMART\$ to which the Terms and Conditions of the UOB SMART\$ Program (as may be amended from time to time by the Bank) apply. All Cardmembers are eligible to participate in the UOB SMART\$ Program subject to and in accordance with the Terms and Conditions of UOB SMART\$ Program. For the avoidance of doubt, all references to the value of any given Card Transaction 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 aforesaid UOB SMART\$ Program.