

**UOB Visa Infinite Card**  
**0% Interest EPP for Education, Medical and Luxury Purchases**  
**TERMS AND CONDITIONS**

United Overseas Bank (Malaysia) Bhd (271809-K) (“UOB”) is organising a “UOB Visa Infinite Card 0% Interest EPP for Education, Medical and Luxury Purchases Campaign” (“Campaign”) from **1 January to 31 December 2025** (both dates exclusive), unless otherwise notified (“Campaign Period”).

**Eligibility**

1. This Campaign is open to all principal and supplementary UOB Visa Infinite Cardmembers (“Cardmembers”) who hold a UOB Visa Infinite, Privilege Banking Visa Infinite, or Visa Infinite Metal Card (“Visa Infinite Card”) issued in Malaysia.
2. The following persons shall not be eligible for this Campaign:
  - (a) Cardmembers whose account(s) are terminated suspended or cancelled within the Campaign Period;
  - (b) any accounts held with UOB that are delinquent or unsatisfactorily conducted as determined by UOB; and
  - (c) Persons who are or have become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

**Campaign Mechanics**

3. **Cardmembers who have made any spend of minimum RM10,000 in a single transaction with the Card during the Campaign Period for Education, Medical or Luxury Purchases in Merchant Category Codes (“MCC”) as set out in Table A (“Eligible Spend”)** will be eligible to participate in the Campaign.

**Table A**

Eligible Spend Category	MCC	Description
Education	8211	Elementary and Secondary Schools
	8220	Colleges, Universities, Professional Schools, and Junior
	8241	Colleges
	8244	Correspondence Schools
	8249	Business and Secretarial Schools
	8299	Vocational and Trade Schools Schools and Educational Services
Medical	8011	Doctors and Physicians
	8021	Dentists and Orthodontists
	8031	Osteopaths
	8041	Chiropractors
	8042	Optometrists and Ophthalmologists
	8049	Podiatrists and Chiropodists
	8062	Hospitals

Luxury Purchases	5094	Precious Stones and Metals, Watches and Jewelry
	5611	Men’s and Boys’ Clothing and Accessories Stores
	5621	Men’s and Women’s Clothing Stores
	5631	Women’s Accessory and Specialty Shops
	5661	Shoes Stores
	5681	Furriers and Fur Shops
	5691	Men’s and Women’s Clothing Stores
	5311	Department Stores
	5944	Jewelry Stores
	5948	Luggage and Leather Goods Stores

4. The following transactions shall not be treated as an Eligible Spend:
  - (a) Cash Advance;
  - (b) Balance Transfer;
  - (c) Flexi-Credit Plans;
  - (d) Finance Charges;
  - (e) Late Charges;
  - (f) Annual Fees;
  - (g) Split and/or void transactions;
  - (h) Reversals or refunds;
  - (i) Goods and Services Tax; and
  - (j) Such other transactions as UOB may determine.
  
5. The Eligible Spend made during the Campaign Period must be captured by the credit card system maintained by UOB in order to be eligible for participation in the Campaign.
  
6. Cardmembers who satisfy the Eligible Spend criteria as set out in Clause 5 above is eligible to convert the Eligible Spend to a 12-month Easi-Payment Plan with 0% upfront interest.
  
7. Cardmembers are eligible to apply for the EPP within sixty (60) days from the date of the Eligible Spend or by 31 December 2025, whichever is earlier, by contacting UOB at +603-2612 3399 or at [uobcustomerservice@uob.com.my](mailto:uobcustomerservice@uob.com.my)
  
8. An Eligible Spend is qualified for EPP if such transaction:-
  - (a) has been debited to the Visa Infinite Card account; and
  - (b) has been recorded in the current Statement of Account forming part of the current outstanding balance due; and
  - (c) has not passed its payment due date at the time of the application.
  
9. UOB may approve or reject any application for EPP by the Cardmembers without giving any reason for the decision, and/or determine the amount allowed under the EPP, which will subject, amongst others, to: (a) the status of the Cardmember’s Visa Infinite Card account; and (b) the available credit limit of Visa Infinite Card (“Credit Limit”).
  
10. Upon approval of the application for the EPP, the corresponding amount of the Cardmember’s Credit Limit will be reserved for this purpose, and the available Credit Limit balance will be reduced accordingly. UOB will not be liable to the Cardmembers for any transactions rejected by any merchants resulting from the insufficiency of the Cardmember’s Credit Limit.

11. In relation to the EPP that has been approved, no further interest amount will be charged if the monthly instalment amount is paid in full before the payment due date as stated in the Statement of Account. If not, the applicable fees and charges in the UOB Visa/MasterCard Cardmember Agreement (“Cardmember Agreement”) will be charged on the outstanding amount accordingly.
12. During the repayment period, the amount will be repaid by way of equal instalments (“the Payment Instalment”). The Payment Instalment will be debited immediately to the Visa Infinite Card account following the approval of the EPP application, and will be reflected in the following month’s Statement of Account subsequent to the approval from UOB, and payable in accordance with the Cardmember Agreement. As each Payment Instalment is repaid, the amount equivalent to the payment made will be restored to the Cardmember’s credit limit.
13. The Payment Instalment is calculated based on the sum of the amount converted to be divided by the number of months of the EPP tenure, which is twelve (12) months. In the event of a default, the entire amount will be payable immediately in accordance with the Cardmember Agreement.
14. The Payment Instalment is included in the computation of the Cardmember’s minimum payment due. If the Payment Instalment is not paid in full when due, the unpaid balance of the Payment Instalment will attract interest in accordance with the Cardmember Agreement.
15. The Cardmember can cancel its participation in the Campaign subject to UOB’s receipt of a written or verbal notice and a cancellation fee of RM50 (or such other rate as determined by UOB). Such amount shall be debited to the Cardmember’s Credit Card account.
16. The Cardmember can apply for the EPP more than once, subject to the Cardmember’s eligibility under the terms and conditions in this document and at UOB’s discretion to approve.
17. If any or a combination of the following occurs, the total outstanding balance under the EPP will immediately be due and payable, will bear the applicable finance and/or late payment charges (whichever applicable) pursuant to the Cardmember Agreement, and will be payable in accordance with the Cardmember Agreement:
  - (a) there is a breach of these terms and conditions;
  - (b) an event of default occurs pursuant to the Cardmember Agreement;
  - (c) there is a delay or failure to pay the Payment Instalment or any sum due under the EPP;
  - (d) there is a failure to pay any money due and payable to UOB under any banking/credit facilities;
  - (e) there is failure to discharge any obligation or liability owing to UOB from time to time for any banking/credit facilities;
  - (f) the Campaign is terminated for any reasons whatsoever;
  - (g) the Visa Infinite Card is terminated or the Visa Infinite Card account is closed for any reason whatsoever prior to full settlement of all amount owing to UOB under the Visa Infinite Card/ Visa Infinite Card account; or
  - (h) it becomes impossible or unlawful for UOB to make available or continue to make available the EPP.

The events above will also entitle UOB to cancel, revoke, suspend or restrict the use of the Visa Infinite Card, and to consolidate all outstanding amounts into the principal Visa Infinite Card account (if applicable).

**General Terms and Conditions**

18. By participating in this Campaign, the Cardmembers agree to be bound by these terms and conditions and the terms and conditions in the Cardmember Agreement.
19. UOB shall not be responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, Mastercard Worldwide, merchant establishments, postal or telecommunication authorities or any party in which may result in the Cardmembers' eligibility to the Campaign and/or failing to be entitled to the EPP under this Campaign.
20. The records of transactions maintained by UOB and UOB's decision on all matters relating to this Campaign shall be final, conclusive and binding on the Cardmembers. UOB shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning the Campaign. No appeals or correspondence from any Cardmembers will be entertained.
21. UOB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of the Campaign and/or the EPP offered and published in any mass media, marketing or advertising materials.
22. UOB shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Cardmembers and/or any third parties resulting directly or indirectly from the Campaign and/or the EPP.
23. To the fullest extent permitted by law, UOB 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 this Campaign and the EPP under this Campaign.
24. 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 Campaign, these terms and conditions shall prevail.
25. UOB reserves the right to add, delete, suspend or vary the Campaign's terms and conditions, from time to time, wholly or in part, by providing prior notice to the Cardmembers through posting on UOB's website, displaying a notice at any of UOB's branches, a statement insert in the Statement of Account and any other manner as determined by UOB from time to time.
26. UOB reserves the right to cancel, withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time with prior notice. For the avoidance of doubt, cancelation, withdrawal, suspension, extension or termination by UOB of the Campaign 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 cancelation, withdrawal, suspension, extension or termination.
27. 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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