

## Updates to Your Lifestyle Privileges for 2025



The Bank would like to inform you of the following changes to lifestyle privileges in 2025.

### Annual Fee Waiver for One Highest Tier of UOB Credit Card Per Year

Starting 1 January 2025, the Bank will offer an annual fee waiver to the highest tier of one UOB Credit Card per calendar year to UOB Privilege Banking and UOB Privilege Reserve customers who have maintained a minimum balance of deposits and/or investments of at least THB 10 million for 4 consecutive months prior to the annual fee date (excluding UOB Reserve Credit Card, UOB Infinite Credit Card, UOB Royal Orchid Plus Preferred Credit Card, and UOB Zenith Credit Card).

This change applies to cards with annual fee due dates from January 2025 cycle onward.

### Anniversary Bonus Point for UOB Zenith Credit Cardholder who is UOB Privilege Banking\* or UOB Privilege Reserve\* customer

Effective 1 January 2026, the Bank will discontinue the on-top Anniversary Bonus Points for UOB Privilege Banking\* and UOB Privilege Reserve\* customers. On-top Anniversary Bonus Points will be rewarded to UOB Privilege Banking and UOB Privilege Reserve customers with anniversary dates within 31 December 2025 only.

All UOB Zenith cardholders will continue to receive Anniversary Bonus Points of between 0.5% - 2% according to their UOB Zenith Credit Card activation date.

Calculation table for UOB Zenith Anniversary Bonus Point for customers with an anniversary date within 31 December 2025

Tenure with the Bank (Year)	1	2-5	>5
UOB Zenith Credit Card only	0.5%	1%	2%
UOB Zenith Credit Card & UOB Privilege Banking* and UOB Privilege Reserve*	1%	2%	5%

\*Restricted for UOB Privilege Banking and UOB Privilege Reserve customers who have maintained a minimum balance of deposits and/or investments of at least THB 10 million. The on-top Anniversary Bonus Points from UOB Privilege Banking will be rewarded to your UOB Zenith Credit Card within 60 days of receiving the Anniversary Bonus Points from UOB Zenith Credit Card.

### Club Marriott™ Membership

This privilege is exclusively for UOB Privilege Banking and UOB Privilege Reserve customers who have maintained a minimum balance of deposits and/or investments of at least THB 10 million for 2 consecutive months or has purchased an insurance policy per the Bank's criteria.

Effective 1 January 2025, the Bank will send an SMS to customer's registered mobile phone number before the Club Marriott™ membership's expiry month. Customers must confirm their Club Marriott™ membership renewal via SMS within the specified period. The Bank will send Club Marriott™ membership card to the customer's registered address within 60 days after customer's confirmation. Customers will receive an email from Club Marriott™ informing their Club Marriott™ membership card number together with instructions on how to download the application.

For new customers, the Bank will send an SMS regarding the request of Club Marriott™ membership after the customer has maintained a minimum balance of deposits and/or investments per the Bank's specified criteria for 2 consecutive months.

### Cash Rebate Privileges from Starbucks and MK Restaurants

Effective 1 January 2025, the Bank will offer a cash rebate of THB 500 per month for UOB Privilege Reserve customers who have maintained a minimum balance of THB 50 million and above or have purchased an insurance policy per the Bank's criteria. Additionally, a cash rebate of THB 300 per month will be offered to UOB Privilege Banking customers who have maintained a minimum balance of THB 10 million and above but less than THB 50 million or have purchased an insurance policy according to the Bank's criteria. This rebate is applicable when spending on UOB Infinite Privilege Reserve Credit Card, UOB Privi Miles Privilege Banking Credit Card, UOB Privi Miles Wealth Banking Credit Card, UOB Privilege Banking Debit Card, and UOB Wealth Banking Debit Card only.

Customers who would like to apply for a UOB Privi Miles Privilege Banking Credit Card and/or UOB Privilege Banking Debit Card to receive monthly cash rebate may contact their Relationship Manager or apply at any of our UOB branches in Thailand.

For more information about UOB Privilege Banking and UOB Privilege Reserve lifestyle privileges, please visit [www.uob.co.th/privilegebanking-en](http://www.uob.co.th/privilegebanking-en)

\*Terms and conditions apply.

This deposit is protected by the Deposit Protection Agency in the amount stipulated by law.

The applicant should understand the details of coverages and conditions before buying an insurance policy every time.

Investment contains specific risk. Please understand characteristic of goods, condition, return and risk before making investment decision.

In case of spending by credit card, use when necessary and pay back full amount on time to avoid 16% interest rate.

