

## UOBM 0% INTEREST INSTALMENT PAYMENT PLAN Terms & Conditions

These terms and conditions ("Terms and Conditions") shall apply to all Cardmembers who sign up to the 0% Interest Instalment Payment Plan and these Terms and Conditions shall be read together with the UOB VISA/MASTERCARD Cardmember Agreement ("Cardmember Agreement").

If there is any inconsistency between the Terms and Conditions and the Cardmember Agreement, these terms and conditions will apply for all matters in connection with the Program. Unless defined differently in these terms and conditions, words and expressions used in these terms and conditions will have the same meaning as prescribed in the Cardmember Agreement.

1. United Overseas Bank (Malaysia) Bhd ("UOBM") will offer the 0% Interest Instalment Payment Plan ("Program") to all new and existing cardmembers holding Credit Cards issued by UOBM ("Cardmembers"), excluding holders of corporate or private label cards.
2. The Program is a zero-interest instalment plan for Cardmembers to make a minimum purchase of RM1, 000 at Participating Merchant using the Credit Card, with options to pay in 12, 18, 24 or 36 monthly instalment payments ("Tenure").
3. To sign up to the Program, a Cardmember must:

- (a) make a purchase of products or services via the credit card terminal of participating merchants who have the UOBM instalment payment plan ("Participating Merchant"); or

The purchase transaction and approved instalment payment plan herein shall collectively be referred to as "IPP transaction".

4. By signing up to the Program, the Cardmember:

- (a) agrees to be bound by the Terms and Conditions, and any other rules, procedures, or instructions which UOBM may impose; and
- (b) is deemed to irrevocably and unconditionally agree that each instalment will be billed to his/her credit card account.

5. Upon approval of the IPP transaction, Cardmember acknowledges that UOBM will make the full payment of the transaction charged to the Participating Merchant and that UOBM provides the instalment payment services based on the Tenure agreed between the Cardmember and the Participating Merchant.
6. The first instalment will commence upon approval of the IPP transaction. Each instalment shall be calculated by dividing the transaction amount by the Tenure ("Instalment Amount"). If there is a remainder, the remainder shall be added onto the first Instalment Amount. Subsequent Instalment Amounts will be progressively billed on a monthly basis without further reference to the Cardmember.
7. Each Instalment Amount billed will be reflected in the Cardmember's monthly Statement of Account as a charge to the Credit Card Account, and will be payable in accordance with the Cardmember Agreement.

8. Once the IPP transaction has been processed, the Cardmember's available Credit Limit will be provisionally reduced by earmarking an amount equivalent to the purchase amount. As each instalment is paid, the same amount equivalent to the payment made will be restored to the Cardmember's credit limit.
9. A Cardmember can only participate in the Program if:
  - (a) the available credit limit of his credit card account is sufficient for the earmarking of the purchase amount; and
  - (b) not in breach of the Cardmember Agreement.
10. UOBM will not be liable to the Cardmember for any purchase(s) undertaken by Cardmembers, including supplementary Cardmembers, with the Participating Merchant. Purchases made under the IPP Transaction may be subjected to the Participating Merchant's terms and conditions and Cardmembers are deemed to have read and agreed with such terms and conditions.
11. The Cardmember shall resolve all disputes or differences on the quality or quantity or fitness for purpose of the goods or services with the Participating Merchant directly. UOBM will not be held liable for any inadequate, defective or damaged goods or services or other disputes between the Cardmember and the Participating Merchant relating to the IPP transaction.
12. The Cardmember authorizes UOBM to continue to debit the Instalment Amounts to the Cardmember's credit card regardless of any such dispute with the Participating Merchant.
13. UOBM will not entertain any request to cancel the purchase or change the purchased item via the Program. Any request for cancellation should be dealt directly with the Participating Merchant(s).
14. UNIRinggit Rewards will not be awarded under this Program.
15. The Cardmember can cancel the Program subject to UOBM's receipt of fourteen (14) days prior notice. The Cardmember can provide the notice either by:
  - (a) fax at 03-2690 0121;
  - (b) email to [uobcustomerservice@uob.com.my](mailto:uobcustomerservice@uob.com.my); or
  - (c) Contacting UOB Contact Centre at 03-26128 121 (Kuala Lumpur), 04-2401 121 (Penang), 07- 2881 121 (Johor Bahru), 082-287 121 (Kuching) or 088-477 121 (Kota Kinabalu).

The total outstanding amount due and payable by the Cardmember in relation to the purchase amount will be debited to the Credit Card Account, and will be reflected in the Cardmember's Statement of Account as a charge to the Credit Card Account, and payable by the Cardmember in accordance with the Cardmember Agreement.

16. If any or a combination of the following occurs, the total purchase amount or total aggregate sum of any remaining instalment amount will become immediately due and payable:
  - (a) A breach of any of the terms and conditions in this document or the Cardmember Agreement.
  - (b) The Cardmember defaults in the payment of any sums due under the Cardmember Agreement or this Program.

- (c) UOBM terminates or suspends the Credit Card Account.
- (d) The Cardmember terminates his/her Credit Card Account.
- (e) The Cardmember terminates the IPP transaction.
- (f) Upon death, bankruptcy or legal disability of the Cardmember.
- (g) Any provision in this document is declared by a court or other relevant authority to be void, voidable or unenforceable.

The total outstanding amount due and payable by the Cardmember in relation to the purchase amount will be debited to the Cardmember's credit card account, and will be reflected in the Cardmember's Statement of Account as a charge to the credit card account, and payable by the Cardmember in accordance with the Cardmember Agreement.

17. UOBM shall not be liable for any misrepresentation by any unauthorised third party in respect of the Program which is published in any mass media, marketing or advertising materials. All accessories or equipment that are featured together with the items in any of the mass media, marketing or advertising materials are for decorative purposes only, and do not form part of the items offered to Cardmembers.
18. To the fullest extent permitted by law, UOBM 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 Program.
19. UOBM makes no representation or warranties with respect to items purchased under the Program, and in particular, makes no warranties with respect to the quality or suitability for any purpose.
20. UOBM shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Cardmember and/or any third party resulting directly or indirectly from this Program unless it arises from UOBM's negligence or willful misconduct specifically related to this Program.
21. UOBM reserves the right to add, delete, suspend or vary the Terms and Conditions, from time to time, wholly or in part, by providing twenty one (21) days prior notice to the Cardmembers via posting on UOBM's website.
22. UOBM reserves the right to cancel, terminate or suspend the Program with prior notice. For the avoidance of doubt, cancellation, termination or suspension by UOBM of the Program 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, unless it arises from UOBM's negligence or willful misconduct specifically related to this Program.
23. 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.