

UOB MALAYSIA
UNIRINGGIT REWARDS PROGRAMME
Terms & Conditions

Participation in the United Overseas Bank (Malaysia) Bhd ("UOB Malaysia") UNIRinggit Rewards Programme ("Programme") is subject to the following Terms and Conditions and shall be read in conjunction with the UOB Malaysia VISA/MASTERCARD Cardmember Agreement ("Cardmember Agreement") and the relevant UOB Credit Cards Terms and Conditions.

For the avoidance of doubt, "UNIRinggit" or "UNIRM" refer to rewards points earned by the Principal and Supplementary Cardmember through usage of UOB Malaysia Credit Cards in accordance with the relevant UOB Credit Cards Terms and Conditions.

1. The Programme is open to all existing Principal UOB Malaysia Cardmembers ("Cardmembers"), except the following categories:
 - a) Cardmember(s) of invalid, suspended or cancelled UOB Malaysia Credit Cards and/or whose accounts are delinquent as determined by UOB Malaysia;
 - b) Cardmember(s) of company and/or corporate UOB Malaysia Credit Cards;
 - c) Cardmember(s) of private label UOB Malaysia CreditCards;
 - d) Cardmember(s) of UOB ONE Classic Card, UOB ONE Platinum Card, UOB Basic Card, Lazada UOB Card (only applicable to Pay with UNIRinggit), UOB Simple Card and/or UOB Debit Card.
2. UNIRinggit rewards catalogue ("Catalogue") containing all the goods, merchandise, services (includes air miles, annual fee, sales & service tax, redemptions and Pay with UNIRinggit), products and vouchers (the goods, merchandise, services, products and vouchers are collectively referred as "Gift(s)") and other rewards/benefits/privileges offered by participating merchants can be found on UOB TMRW and UOB Malaysia website (accessible via www.uob.com.my) or any other channels as we may specify from time to time.
3. UNIRinggit earned by the Cardmembers shall expire on the last day of the quarter of the year, three (3) years from the date that the UNIRinggit was earned ("UNIRinggit Expiry Date").

Example:

No	UNIRinggit earned	Expiry Date
1	Between January 2026 - March 2026	31 March 2029
2	Between April 2026 - June 2026	30 June 2029
3	Between July 2026 - September 2026	30 September 2029
4	Between October 2026 - December 2026	31 December 2029

4. All UNIRinggit earned that are not utilised and redeemed by the end of the UNIRinggit Expiry Date will be revoked.
5. UNIRinggit earned by Cardmembers across his/her UOB Malaysia Credit Card accounts may be accumulated for redemption under the Programme. However, UNIRinggit earned from any other person's UOB Malaysia Credit Card accounts may not be transferable or combined.
6. Cardmembers may redeem their UNIRinggit by redeeming online ("Online Redemption") via UOB TMRW or calling UOB Malaysia Contact Centre ("Contact Centre Redemption"). The fulfillment time for Gift(s) redemption is stipulated in the UOB TMRW or UOB Website.

REDEMPTION OF UNIRINGGIT FOR GIFTS

7. Subject to these terms and conditions, all Gift(s) featured in the Catalogue are available while stocks lasts. UOB Malaysia reserves the right to withdraw, discontinue, replace or substitute the Gift(s) with:- (i) similar items with different colour or model or (ii) other items or services of similar value from time to time .
8. The Cardmembers who have sufficient UNIRinggit are allowed to redeem a Gift or multiple Gift(s) from the category, unless specified otherwise in the Catalogue.
9. All requests for redemption shall be processed on a first-come, first-served basis and are subject to sufficient accumulated UNIRinggit and availability of the Gifts featured in the Catalogue at the time of redemption. Requests for redemption of Gifts for accounts with insufficient UNIRinggit will not be processed.

DELIVERY OF GIFT(S)

10. UOB Malaysia reserve the right to appoint a third (3rd) party vendor(s) or service provider to handle the fulfillment or making available the Gift(s) and delivery of the Gift(s) to Cardmembers for purposes of redemption.
11. For delivery of Gift(s), Cardmembers must provide a valid address in Malaysia to UOB Malaysia so that UOB Malaysia can arrange for delivery of the Gift(s) to the address as provided by Cardmembers.
12. Cardmembers must ensure that the authorised representative or recipient is at the delivery address furnished. It is deemed that Cardmembers have received the goods upon receipt of proof of delivery from the appointed third (3rd) party vendor(s) or service provider that handle the fulfillment and delivery of the Gift(s) to the Cardmembers.
13. Once the redemption order have been processed, Cardmembers cannot change the delivery address and will be subject to a redirection fee of which will be debited from Cardmembers Card or Card Account.
14. For the avoidance of doubt, UOB Malaysia will not arrange for delivery to a Post Office (P.O.) Box address or any address or location outside of Malaysia, even if Cardmembers agree to pay for the delivery or courier charges.
15. All charges for second attempt delivery will be borne by the Cardmembers if the first delivery failed due to an invalid address provided by the Cardmembers or due to unsuccessful delivery attempt by the courier or any other reasons including no recipient present at the premises to receive and acknowledge receipt of item. The Gift(s) would be returned to our appointed vendor if Cardmembers did not collect the parcel from the relevant courier service company as instructed therein.
16. UOB Malaysia reserves the right to debit the Cardmembers' account for the courier charges incurred for the second and subsequent delivery attempts. The prevailing rate of courier charges will apply.
17. In the event the Cardmembers is not available to receive the Gift at the delivery address, the Cardmembers should liaise directly with the courier service company at the specified time frame stated in the "Sorry Note" (dropped by the courier service company) to collect the Gift.

18. Subject to Clause 17 above, if any Gift(s) are returned as "unclaimed", the vendor/participating merchants will notify the Cardmembers by telephone within five (5) working days upon receipt of the unclaimed Gift(s). If the Cardmembers are still not able to be contacted or provide a valid address to accept delivery of the Gift(s) within twenty one (21) calendar days from the date of issue of the "Sorry Note", the redemption order will be cancelled and the UNIRinggit will be forfeited.
19. The Cardmembers or the recipient of the Gift(s) is/are obliged to present an identification document to the courier staff, failing which the courier staff has the right to refuse delivery and will return the Gift(s) to UOB Malaysia as unclaimed.
20. Proof of delivery of Gift(s) is/are by way of an acknowledgement of receipt of the Gift(s) by the occupants at the delivery address, and where such address is an office, receipt by any office staff shall be deemed to be the acknowledgement of the Cardmembers.
21. If a Cardmember does not receive the Gift(s) upon the expiry of thirty (30) calendar days from the date the redemption order ("Delivery Period"). The Cardmembers shall call UOB Malaysia Contact Centre to check on the status of the redemption order. It is the Cardmember's obligation to inform UOB Malaysia of such non-receipt within thirty (30) calendar days from the expiry of the Delivery Period. UOB Malaysia will then arrange for the delivery of the Gift(s) to the Cardmembers upon receipt of proof of non-delivery from its agent. The Cardmembers shall have no right of recourse against UOB Malaysia upon the expiry of thirty (30) calendar days from the expiry of the Delivery Period.
22. All Gifts received are to be inspected by the Cardmembers. Save in the case of damaged or defective goods, all goods redeemed cannot be returned for cash or credit or be exchanged. There is no cooling off period for all Gift(s) redeemed or purchased under the Programme.
23. If any Gift(s) delivered by mail or courier appear to be damaged or defective, the Cardmembers or his/her recipient shall lodge a report to UOB Malaysia Contact Centre within forty-eight (48) hours from the receipt of the Gift(s). Any claims made after forty-eight (48) hours will not be entertained and any dispute in relation to the Gift(s) must be settled between Cardmembers and the supplier or the manufacturer of the Gift(s).
24. Subject to Clause 23 above, the Cardmembers shall endorse particulars of the pre-existing damage on the delivery order and return the order together with the damaged/defective Gift(s) to the courier service company within five (5) working

days from the date of receipt of the Gift(s). Any returns made after the five (5) working days period will not be entertained. Gift(s) with warranty that needs repair should be sent directly to the supplier or manufacturer by the Cardmembers.

25. UOB Malaysia give no representation or warranty on the quality of the Gift(s) or their suitability for any purpose. If the Gift(s) have a warranty they will carry their manufacturer's warranty and UOB Malaysia are not responsible for the fulfilment of warranties. Any dispute in relation to the Gift(s) must be settled between Cardmembers and the supplier or manufacturer. UOB Malaysia are not responsible for resolving such disputes and Cardmembers are to liaise directly with the supplier or manufacturer for warranty information pertaining to the Gift(s). UOB Malaysia will not respond to obligations of manufacturers or providers of goods and services and any claims in respect of those Gift(s) should be made with those suppliers or manufacturers.
26. Gift(s) issued in connection with offers (including certificates or vouchers) by any participating merchant are issued subject to the terms and conditions imposed by the participating merchant who may include limited availability and validity periods. If they remain unused or unredeemed after any specified date, these issued Gift(s) will lapse and will not be replaced or refund either by UOB Malaysia or the participating merchants.
27. Issuance of the Gift(s) does not constitute a reservation of services, benefits or products. The Cardmembers are responsible for making all reservations or confirmation with the participating merchants.
28. To avoid any doubt, if the Gift(s) (in the form of certificates/vouchers) are used for a value less than the amount stated on them, the difference will not be refunded to Cardmembers. If the value of the Gift(s) is/are less than the value of the item(s) purchased, Cardmembers must pay the difference.
29. To the fullest extent permitted by law, UOB Malaysia will not be liable for certificates/vouchers supplied by or for any refusal of a merchant or supplier' to accept certificates/vouchers issued which is caused by anything not ordinarily within UOB Malaysia reasonable control or by any breach, or negligence by UOB Malaysia. If any dispute(s) arises from this, Cardmembers understand that it is solely between Cardmembers and the suppliers.
30. Cardmembers understand that the terms and conditions specified in the certificates/ vouchers, if any, are beyond UOB Malaysia control and are determined by the suppliers. Any dispute(s) arising out of the terms and

conditions applicable to those certificates/vouchers must be settled directly by Cardmembers and the suppliers. To the fullest extent permitted by law, UOB Malaysia are not responsible for investigating or resolving Cardmembers dispute with the suppliers and neither are UOB Malaysia responsible for replacing or canceling any redemption as a result of such dispute(s).

31. In the event that the Gift(s) delivered and receipt by the Cardmembers has been lost or stolen, UOB Malaysia will not be liable to the Cardmembers and there is no obligation imposed on UOB Malaysia or the participating merchants under any circumstances to provide any compensation or replacements of any kind, including cash compensation, to the Cardmembers.
32. To the full extent permitted by law, UOB Malaysia will not be liable for any death, injury, consequential loss or damage of any nature Cardmembers have suffered and if applicable, Cardmembers accompanying persons arising from or out of the redemption of the Gift(s), including any injury or loss suffered as a result of holiday packages, cancellation of holiday packages, extra charge, delay and resulting from any advice, pointers, tips and directions contained in the Programme materials and/or website or from the loss, theft, destruction of the Gift(s) which is not ordinarily within UOB Malaysia reasonable control or caused by any breach, or negligence by UOB Malaysia.

REDEMPTION OF UNIRINGGIT FOR AIR MILES

33. For redemption of air miles, the Cardmembers must first enroll or be an existing member of the respective airline(s) loyalty programme membership ("Frequent Flyer Programme").
34. All air miles redemption must be made from the Principal Cardmembers to its Principal Frequent Flyer Programme in which they are enrolled in, any third party transfer will not be entertained.
35. Apart from all applicable terms and conditions governing this Terms and Conditions, the Cardmembers is further subject to the respective terms and conditions governing the participating Frequent Flyer Programme.

REDEMPTION OF UNIRINGGIT FOR ANNUAL FEES AND SALES & SERVICES TAX

36. Principal Cardmembers may use the UNIRinggit to redeem against the annual fee and/or sales & services tax charges for the Principal or Supplementary Credit Card, the equivalent amount of such redeemed annual fee or sales & service tax will be credited to Cardmember's Card Account.

REDEMPTION OF UNIRINGGIT FOR CASHBACK

37. The Principal Cardmember may use UNIRinggit to redeem for Cashback. The Cashback equivalent of the redeemed amount will be credited into Principal Cardmember's Card account.
38. Redemptions will be applied towards the outstanding balances reflected on the Credit Card Account statement, however, the Cashback amount may not automatically offset the Minimum Payment due. Cardmembers are required to promptly settle the Minimum Payment Due in accordance with the terms of the UOB Malaysia Cardmember Agreement.

PAY WITH UNIRINGGIT

39. Pay with UNIRinggit is a UNIRinggit redemption feature which enables Principal Cardmembers to use the accumulated UNIRinggit to offset against the amount payable for the transaction(s) charged to their Principal Cards.
40. By accessing and/or perform successful redemption for Pay with UNIRinggit or using Pay with UNIRinggit to offset transactions via UOB TMRW, Cardmembers expressly indicate acknowledgment and acceptance of the rules applicable to Pay with UNIRinggit.
41. Cardmembers may only use Pay with UNIRinggit to offset non-commercial, legitimate transactions and not for other purposes, such as offsetting any illegal, speculative, false or fraudulent transactions. By accessing and/or using Pay with UNIRinggit, Cardmembers authorize UOB Malaysia to consider any person, including participating merchants using Cardmember's information a legitimate user. Subject to applicable laws, neither UOB Malaysia nor its affiliates will be held responsible for any consequences of illegal use of your personal details.
42. Due to applicable laws and regulations, UOB Malaysia reserves the right to exclude members from certain jurisdictions from offsetting transactions using Pay with UNIRinggit or exclude certain transactions using Pay with UNIRinggit, where applicable. By offsetting transactions via Pay with UNIRinggit, Cardmembers confirm that you are not breaching any laws in your country of residence regarding the legality of such use. Neither UOB Malaysia nor its affiliates will be held responsible (i) for the exclusion of members from certain jurisdictions or excluding certain transactions using Pay with UNIRinggit, where applicable and/or (ii) if Cardmembers use Pay with UNIRinggit unlawfully.

43. Transactions ("Eligible Transactions" or each, an "Eligible Transaction") made with Cardmembers Card Account as described below are eligible for redemption:
- a) **Retail transactions** of a minimum of RM50 per transaction **including** transactions posted in Cardmembers monthly credit card statement and confirmed unbilled transactions;
 - b) **excluding** payments for instalments and cash-based products such as Easy Payment Plans, Flexi-Credit Plans, 0% Interest-Free Instalment Payment Plans, Cash Advance, Cash Withdrawals and Balance Transfers.
44. For Lazada UOB Credit Card Cardmember, Cardmember can only use the UNIRinggit earned under UOB Lazada Card to be offset against the transactions made on Lazada Malaysia's e-commerce website, Lazada Apps and top ups on Lazada Wallet excluding EPP transactions ("Lazada Spend). To redeem UNIRinggit for Lazada Spends, Cardmember must meet the redemption eligibility below:
- a) **Retail transactions** of a minimum of RM4 per transaction **including** transactions posted in Cardmember monthly credit card statement and confirmed unbilled transactions;
 - b) **excluding** payments for instalments and cash-based products such as Easy Payment Plans, Flexi-Credit Plans, 0% Interest-Free Instalment Payment Plans, Cash Advance, Cash Withdrawals and Balance Transfers.
45. Once an Eligible Transaction has been made, Cardmembers have up to sixty (60) days to perform a redemption via UOB TMRW. Cardmembers can select a single Eligible Transaction per redemption or select multiple Eligible Transactions up to 20 Eligible Transactions per redemption.
46. Cardmembers can only redeem the total amount of the selected multiple Eligible Transactions. Partial redemption of the selected Eligible Transaction is **ONLY** allowed for single Eligible Transaction redemption with a minimum of RM1.
47. Upon successful redemption, the UNIRinggit will be deducted from the Principal Cardmember's Credit Card account and the equivalent redeemed amount will be credited into the Principal Cardmember's Credit Card account.
48. Redemptions will be applied towards Eligible Transactions reflected in the Credit Card Account statement balance, and will not offset the Minimum Payment Due. The Cardmember must pay the Minimum Payment Due as stated in the Credit Card Account statement, in accordance with the UOB Malaysia Cardmember Agreement.

49. In the case of valid disputes, and in the event a disputed transaction is reversed, the redeemed amount, and not the UNIRinggit will be credited back to Credit Card account in Ringgit Malaysia (RM).

GENERAL TERMS & CONDITIONS

50. All Principal Cardmembers are eligible to participate in the Programme provided that the Principal Cardmembers and/or its Supplementary Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement. All accounts must at all times be regularly and satisfactorily conducted.
51. Any Principal Cardmembers whose Credit Card is terminated for any reason shall be disqualified immediately from participation in the Programme and all UNIRinggit accrued to such Cardmembers shall be forfeited immediately. Termination of any Supplementary Card may not disqualify its Principal Cardmembers.
52. All Principal Cardmembers are liable to pay for any applicable tax(es) and/or levies which as at the date of approval of application for UNIRinggit Redemption or at any date subsequent to the UNIRinggit redemption application date, is required by law to be paid to anybody or authority having jurisdiction over the Bank, in respect to any fees and charged or incurred by the Bank in relation to the UNIRinggit redemption. For the avoidance of doubt, in the event that the Bank has made any payment on behalf of Principal Cardmembers, Principal Cardmembers shall be liable to reimburse the Bank for such amounts paid.
53. A Cardmember's beneficiary or personal representative shall have no claim to the UNIRinggit accumulated by the Cardmembers.
54. In the event of any inconsistency between the contents of the Catalogue in UOB website and UOB TMRW, the contents of the Catalogue in UOB website shall prevail.
55. UOB Malaysia reserves the right to revoke, deduct or re-compute any UNIRinggit earned to the Cardmember's Credit Card account for the purposes of correcting any errors, mistakes or inaccuracies in the allocation of the UNIRinggit.
56. UNIRinggit earned are non-transferable or exchangeable for cash.
57. Once Cardmembers have placed a redemption order and the same is accepted by UOB Malaysia, the redemption order CANNOT be revoked, cancelled or be

exchanged. To the fullest extent permitted by law, once Cardmembers have redeemed their UNIRinggit, they will be considered extinguished and STRICTLY CANNOT be reinstated save for fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries).

58. The records of transactions maintained by UOB Malaysia and UOB Malaysia's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Programme shall be final, conclusive and binding on the Cardmembers. UOB Malaysia shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter concerning this Programme.
59. UOB Malaysia's decision on all matters relating to the UOB Malaysia UNIRinggit Rewards Programme shall be final and binding on Cardmembers and no correspondences, complaints, claims by the Cardmembers will be entertained.
60. UOB Malaysia shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in the Cardmembers failing to be entitled to the rewards under the Programme.
61. All accessories or equipment featured together with the Gift(s) in the photographs contained in the Catalogue are for decorative and illustration purposes only and do not form part of the Gift(s) to be redeemed by the Cardmembers.
62. UOB Malaysia shall not be liable for any misrepresentation or misrepresentation of facts by any unauthorised third party in respect of the Programme and/or the Gift(s) and published in any mass media, marketing or advertising materials.
63. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Cardmembers or any third parties resulting directly or indirectly from this Programme, unless due to UOB Malaysia's gross negligence or wilful misconduct specifically related to this Programme.
64. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or wilful misconduct, UOB Malaysia 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 Programme and the Gift(s).

65. UOB Malaysia reserves the right to cancel, withdraw, suspend or terminate this Programme wholly or in part, at any time, with prior notice. For the avoidance of doubt, cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of the Programme shall not entitle the Cardmembers to any claim or compensation against UOB Malaysia 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.
66. These Terms and Conditions are in addition to the terms and conditions stated in the Cardmember Agreement and read together with the respective redeemed product's terms and conditions. In the event of conflict, these Terms and Conditions shall prevail for all matters in connection with the Programme.
67. 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.

End