

UOB 0% INTEREST OFF US-INSTALMENT PAYMENT PLAN

TERMS & CONDITIONS

1. United Overseas Bank (Malaysia) Bhd (“UOB Malaysia”) will offer the 0% Interest Off Us-Instalment Payment Plan (“Program”) to all new and existing Cardmembers holding principal Credit Cards issued by UOB Malaysia (“Cardmembers”), excluding holders of corporate or private label cards.
2. These terms and conditions (“Terms and Conditions”) shall apply to all Cardmembers who sign up to the Program and these Terms and Conditions shall be read together with the UOB VISA/MASTERCARD Cardmember Agreement (“Cardmember Agreement”).
3. If there is any inconsistency between the Terms and Conditions and the Cardmember Agreement, these terms and conditions shall prevail 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.
4. “Participating Merchants” refer to merchants under Pine Labs’ merchant partner program who offers Instalment Payment Plan (“IPP”) to UOB Cardmembers via point-of-sale (“POS”) credit card terminals to make purchases of goods and services.
5. “Pine Labs” refers to Pine Payment Solutions Sdn. Bhd. (Company No. 201601031792 (1202733-A) is a leading payments solution provider, providing financing and last-mile retail transaction technology to merchants and POS credit card terminals.
6. The Program is a 0% Interest IPP for Cardmembers to make a minimum purchase of RM500 at Participating Merchants using UOB Credit Card (“IPP Purchase”), with options to pay in 6, 12, 18, or 24 monthly instalment payments (“Tenure”).
7. Pine Labs has been engaged by UOB Malaysia to make the Program available for Cardmembers who make IPP purchases at Participating Merchants. For the avoidance of doubt, Pine Labs is not a subsidiary, affiliate or related company of UOB Malaysia
 - a) To sign up for the Program, a Cardmember must make a IPP purchase of products or services via the credit card terminal of the Participating Merchants which have the UOB Malaysia 0% Interest IPP; and
 - b) agrees to be bound by the Terms and Conditions and not in breach of the Cardmember Agreement and
 - c) agrees that the IPP purchases will be billed to the principal Cardmember’s credit card account; and
 - d) The credit card account must be current and in good standing with sufficient available credit limit to enable the successful execution of the IPP purchase.
8. UOB Malaysia’s processing of the IPP purchases may take approximately three (3) to eight (8) Business Days from purchase/transaction date at the Participating Merchants. Cardmembers will be notified by UOB Malaysia (via SMS or any communication method(s) as UOB Malaysia deems fit) on the approval status of the IPP purchase after the transaction is processed. Cardmembers can also check IPP purchase approval status by logging onto UOB Malaysia Online (accessible at www.UOB.my) or via Mighty® App.
9. Upon approval of the IPP purchase, Cardmember acknowledges that UOB Malaysia will make the full payment of the transaction charged to the Participating Merchant and that UOB Malaysia

provides the instalment payment services based on the Tenure agreed between the Cardmember and the Participating Merchant.

10. The first instalment will commence upon approval of the IPP purchase. 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 last Instalment Amount. Subsequent Instalment Amount will be progressively billed on a monthly basis without further reference to the Cardmember.

11. 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.

12. Once the IPP purchase 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.

13. UOB Malaysia will not be liable to the Cardmember for any purchase(s) undertaken by Cardmembers, including supplementary Cardmembers, with the Participating Merchants. Purchases made under the IPP purchase 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.

14. 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 Merchants directly. UOB Malaysia will not be held liable for any inadequate, defective or damaged goods or services or other disputes between the Cardmember and the Participating Merchants relating to the IPP purchase.

15. The Cardmember authorizes UOB Malaysia to continue to debit the Instalment Amounts to the Cardmember's credit card regardless of any such dispute with the Participating Merchants.

16. UOB Malaysia 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).

17. UNIRinggit Rewards will not be awarded under this Program.

18. The Cardmember can cancel his/her participation in the Program subject to UOB Malaysia's receipt of a written or verbal notice from Cardmember. Cardmember shall provide fourteen (14) days prior notice to UOB Malaysia either by:

(a) email to uobcustomerservice@uob.com.my; or

(b) 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.

19. 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) UOB Malaysia terminates or suspends the Credit Card Account.
- (d) The Cardmember terminates his/her Credit Card Account.
- (e) The Cardmember terminates the IPP purchase.
- (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.

20. UOB Malaysia 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.

21. Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Cardmembers do not understand

22. To the fullest extent permitted by law, UOB Malaysia expressly excludes and disclaims any representations, warranties or endorsements, expressed 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.

23. UOB Malaysia 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.

24. UOB Malaysia 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 UOB Malaysia negligence or wilful misconduct specifically related to this Program.

25. UOB MALAYSIA reserves the right to add, delete, suspend or vary these 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 UOB MALAYSIA's website, displaying a notice at any of UOB MALAYSIA's branches and/or a statement insert in the Statement of Account.

26. UOB Malaysia reserves the right to cancel, terminate or suspend the Program by providing twenty one (21) days prior notice to the Cardmembers via posting on UOB Malaysia's website. For the avoidance of doubt, cancellation, termination or suspension by UOB Malaysia of the Program shall not entitle the Cardmember to any claim or compensation against UOB Malaysia 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 UOB Malaysia negligence or willful misconduct specifically related to this Program.

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.