

**UNIRINGGIT REWARDS PROGRAMME 2020**  
**TERMS & CONDITIONS**

These terms and conditions (“Terms and Conditions”) shall apply to all Cardmembers who participate in the UNIRinggit Rewards Programme and the Terms and Conditions shall be read together with the UOB VISA/MASTERCARD Cardmember Agreement (“Cardmember Agreement”).

Unless defined differently in this Terms and Conditions, words and expressions used in this Terms and Conditions will hold the same meaning as in the Cardmember Agreement.

1. United Overseas Bank (Malaysia) Bhd (“UOBM”) will run the UNIRinggit Rewards Programme (“Programme”) from 1 January 2020 until 31 December 2020.

2. The Programme is open to all principal cardmembers holding the [UOBM Visa Infinite, UOBM Lady’s Mastercard, UOBM Visa PRVI Miles and UOBM Preferred Platinum Mastercard Credit Cards] (collectively, the “Credit Cards”), but excluding the following categories:

- a) Cardmember(s) of invalid, suspended or cancelled Credit Cards and/or whose accounts are delinquent as determined by UOBM;
- b) Cardmember(s) of company and/or corporate Credit Cards;
- c) Cardmember(s) of private label Credit Cards;
- d) Cardmember(s) of UOBM Visa ONE Classic, UOBM Visa ONE Platinum, UOBM Visa Basic Card, UOBM Club Cards, UOBM Visa YOLO Card and/or UOBM Mastercard Debit Card,

(hereinafter referred to as the “Cardmembers”).

3. The Programme allows the Cardmembers to earn one (1) UNIRinggit for every RM1.00 charged and debited to their Credit Card Account for any retail purchases. UOBM reserves the right to adjust and/or amend the allocation of UNIRinggit for amounts charged and debited to the Credit Cards, with prior notification to the Cardmembers. The Cardmembers shall be bound by such adjustments and/or amendments.

4. The following transactions shall not be eligible under the Programme and shall not be entitled to earn any UNIRinggit: Petrol transactions, Government transactions, Utility Bills, Charity Bodies, Top Up transactions, Cash Advance transactions, Balance Transfers, Flexi-Credit Plans, 0% Interest-Free Instalment Payment Plans, late payment charges, finance charges, disputed and/or fraudulent transactions and other fees and charges other than retail purchase amounts.

5. Subject to clause 4 above, all charges to the Cardmember’s Credit Card Account will be combined to determine the UNIRinggit accumulated. Under this Programme, only the principal Cardmembers can redeem the UNIRinggit earned.

6. The Cardmembers will earn the UNIRinggit on the date the charges are processed by UOBM and debited to the Cardmember’s Credit Card Account and not on the date the retail purchase transaction was made by the Cardmember.

7. The UNIRinggit earned by the Cardmembers will be reflected in the Statement of Account issued by UOBM to the Cardmember.

8. UNIRinggit earned by the Cardmembers shall be valid for a period of three (3) years from the date the UNIRinggit was earned and shall expire on the last day of the quarter when the UNIRinggit was earned (“UNIRinggit Expiry Date”).

*Example:*

No	UNIRinggit earned	Expiry Date
1	Between January – March 2020	31 March 2023
2	Between April – June 2020	30 June 2023
3	Between July – September 2020	30 September 2023
4	Between October – December 2020	31 December 2023

#### **REDEMPTION OF UNIRINGGIT FOR GIFTS**

9. Subject to the availability of the products and vouchers (“Gifts”), the Gifts featured in the UNIRinggit catalogue (“Catalogue”) are valid for redemption from 1 January 2020 to 31 December 2020 (“Validity Period”). Redemption of the Gifts featured in the Catalogue must be made on or before 31 December 2020. No extension of time for redemption will be granted.

10. All UNIRinggit that are not utilised and redeemed by the end of the UNIRinggit Expiry Date specified by UOBM will be revoked.

11. UOBM reserves the right to withdraw or substitute the Gifts with items of similar value at any time during the Validity Period.

12. The Cardmembers who have sufficient UNIRinggit are allowed to redeem a Gift or multiple Gifts from any category within the Validity Period, unless specified otherwise in the Catalogue.

13. The Cardmembers are allowed to combine the UNIRinggit earned in their own UOBM Credit Card accounts for the Gift redemption. However, the Cardmembers cannot combine the UNIRinggit earned from anyone else’s UOBM Credit Card accounts.

14. Should there be selected Gifts featured in the Catalogue that are available with a combination of UNIRinggit redemption and payment of value (“FastTrack”), the Cardmember authorises UOBM to debit his or her Credit Card account for the payment portion.

15. Principal Cardmembers may redeem their UNIRinggit by calling UOB Contact Centre or redeeming online via [www.uob.my/unirm](http://www.uob.my/unirm). The principal Cardmember acknowledges that by redeeming online via [www.uob.my/unirm](http://www.uob.my/unirm), the principal Cardmember is entering

into a third party's website managed by UOBM's gift redemption vendor and personal information is required to be provided to the gift redemption vendor in order to fulfil the redemption request.

16. 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 and will be notified to Cardmember.

17. The Gifts will be couriered to addresses within Malaysia only during office hour (Mon-Fri, 0900 – 1800). No delivery will be made to P.O. Box addresses. UOBM reserves the right to charge a redirection fee on Cardmembers who request for a change in delivery addresses.

18. 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. The Gifts would be returned to our gift redemption vendor if Cardmembers did not collect the parcel from Pos Laju branches within 5 business days.

19. UOBM reserves the right to debit the Cardmembers' account with notice for the courier charges incurred for the second and subsequent delivery attempts. The prevailing rate of courier charges will apply.

20. In the event the Cardmember is not available to receive the Gift at the delivery address, the Cardmember has to liaise directly with the courier service company at the specified time frame to be determined by the courier service company to collect the Gift.

21. Subject to Clause 21 above, if any Gift(s) are returned "unclaimed", the gift redemption vendor will notify the Cardmembers by telephone within five (5) working days upon receipt of the unclaimed Gift(s). Cardmembers are required to arrange for re-delivery directly with gift redemption vendor.

22. The Gifts will be delivered as stipulated under table A below from the date the redemption order is processed by the gift redemption vendor. Change of delivery address will only be allowed if the Gifts have not been sent out to the Cardmember.

**Table A:**

<b>Locations for delivery</b>	<b>No. of working days</b>
Klang Valley and Selangor	Within 7 working days
Outside Klang Valley and Selangor	Within 14 working days
Sabah and Sarawak	Within 21 working days

23. The Cardmembers or the recipient of the Gifts is 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 Gifts to UOBM as unclaimed.

24. Proof of delivery of Gifts is by way of an acknowledgement of receipt of the Gifts 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 Cardmember.

25. If a Cardmember does not receive the Gifts upon the expiry of sixty (60) days from the date the redemption order is processed by the gift redemption vendor ("Delivery Period"), the Cardmember should inform UOBM of such non-receipt within two (2) months from the expiry of the Delivery Period. UOBM will then arrange for the delivery of the Gifts to the Cardmember upon receipt of proof of non-delivery from the gift redemption vendor. The Cardmember shall have no right of recourse against UOBM upon the expiry of the two (2) months from the expiry of the Delivery Period.

26. 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 Gifts already delivered to Cardmembers.

27. If any Gifts delivered by mail or courier appear to be damaged or defective, the Cardmembers or his/her recipient shall lodge a report by contacting the vendor at +603-77108103 or UOB Contact Centre at +603-26128 121 within forty eight (48) hours from the receipt of the Gifts. 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 Gifts.

28. Subject to Clause 27 above, the Cardmembers shall endorse particulars of the pre-existing damage on the delivery order and return the order together with the damaged/defective Gifts to the courier service company within five (5) working days from the date of receipt of the Gifts. Any returns made after the five (5) working days period will not be entertained. Gifts with warranty that needs repair should be sent directly to the supplier or manufacturer by the Cardmembers.

29. Gifts issued in connection with offers 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. Where Gifts involving certificates/vouchers, no refund of the unused portion of the value of the certificates/vouchers will be made either by UOBM or the participating merchants.

30. Issuance of the Gifts does not constitute a reservation of services, benefits or products. The Cardmembers are responsible for making all reservations or confirmation with the participating merchants.

31. In the event that the Gifts delivered to the Cardmembers are defective or incomplete, lost or stolen, UOBM will not be liable to the Cardmembers and there is no obligation imposed on UOBM or the participating merchants under any circumstances to provide any compensation or replacements of any kind, including cash compensation, to the Cardmembers.

## **REDEMPTION OF UNIRINGGIT FOR AIRMILES**

32. For redemption of airmiles, the Cardmembers must first enroll or be an existing member of the respective airline(s) Frequent Flyer Programme.

33. All airmile redemption must be made from the Principal Cardmember to its Principal Frequent Flyer Programme in which they are enrolled in, any third party transfer will not be entertained.

34. Apart from all applicable terms and conditions governing this Terms and Conditions, the Cardmember is further subject to the respective terms and conditions governing the participating Frequent Flyer Programme.

## **REDEMPTION OF UNIRINGGIT FOR ANNUAL FEES**

35. Principal Cardmembers may use the UNIRinggit to redeem against the annual fee charges for the Principal Credit Card. UNIRinggit cannot be used to redeem against the annual fee charges for the Supplementary Credit Card.

## **REDEMPTION OF UNIRINGGIT FOR CASH BACK**

36. Cash back will be credited into principal Cardmember's UOB Credit Card account within four (4) weeks after receipt of the Cardmember's redemption request.

37. For redemption of Cash Back, Cardmembers must still pay on or before the Payment Due Date, the outstanding balance in the Statement of Account; or the Minimum Payment Due.

## **GENERAL TERMS & CONDITIONS**

38. 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.

39. 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.

40. All Principal Cardmembers are liable to pay for any sales and services tax or other taxes and 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.

41. All Principal Cardmembers consent and agree that any goods and services tax or other taxes and levies incurred by the Bank in relation to the UNIRinggit redemption as specified in the redemption form or the provision of services by the Bank shall be borne and charged to the Principal Cardmembers and in the event that the Bank shall effect payment on behalf of Principal Cardmembers, Principal Cardmembers shall be liable to reimburse the Bank for such amounts paid.
42. A Cardmember's beneficiary or personal representative shall have no claim to the UNIRinggit accumulated by the Cardmember.
43. UOBM is not in any way responsible for any conflicting or indistinct features of the products or services provided under the Programme by any participating merchants or third party operators, service providers or suppliers. UOBM is not liable for any damages, losses, injury or loss of life of any nature resulting from the Gifts redeemed.
44. UOBM shall not entertain any Cardmember's cancellation request or change of selected Gift once the UOBM UNIRinggit Redemption Form is received by UOBM. The receipt of the UOBM UNIRinggit Redemption Form is not an acknowledgement by UOBM of the entitlement and availability of the Gift selected by the Cardmembers.
45. UOBM shall not be responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, MasterCard Worldwide, participating merchants, postal or telecommunication authorities or any party which may affect the Cardmembers' eligibility to the Programme.
46. Proof of sales drafts is not proof of eligible spending for the purpose of the Programme. Only eligible spending as posted in the Cardmembers' Statement of Account shall be deemed valid.
47. UOBM shall not be liable to the Cardmembers for any failure and/or errors in the processing of any UOBM UNIRinggit Redemption Form submitted by the Cardmembers.
48. UOBM reserves the right to revoke, deduct or re-compute any UNIRinggit earned to the Cardmembers' Credit Card account for the purposes of correcting any errors, mistakes or inaccuracies in the allocation of the UNIRinggit.
49. UOBM's records shall be conclusive and binding and shall be used at all times in determining the Cardmembers' UNIRinggit earned.
50. UNIRinggit earned are non-transferable or exchangeable for cash.
51. The Cardmembers expressly consent and authorise UOBM to disclose or reveal to the participating merchants or third party operators, service providers or suppliers, relevant information relating to the Cardmembers in order to fulfill UOBM's obligations under the Programme. The Cardmembers consent and confirm that no further consent from the Cardmember is necessary or required and UOBM shall be under no liability for disclosing such information.

52. UOBM shall be at liberty to assign or transfer all its rights and obligations or any part of the Programme to any merchant or third party operators, service providers or suppliers as UOBM sees fit.

53. UOBM's decision on all matters relating to the UOBM UNIRinggit Rewards Programme shall be final and binding on Cardmembers and no correspondences, complaints, claims by the Cardmember will be entertained.

54. All accessories or equipment featured together with the Gifts in the photographs contained in the Catalogue are for decorative and illustration purposes only and do not form part of the Gifts to be redeemed by the Cardmembers.

55. UOBM shall not be liable for any misrepresentation or misrepresentation of facts by any unauthorised third party in respect of the Programme and/or the Gifts and published in any mass media, marketing or advertising materials.

56. 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 Programme and the Gifts.

57. UOBM 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 UOBM's website, displaying a notice at any of UOBM's branches and/or a statement insert in the Statement of Account.

58. UOBM reserves the right to cancel, terminate or suspend this Programme with prior notice. For the avoidance of doubt, cancellation, termination or suspension by UOBM of the Programme 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.

59. 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.

60. Without prejudice to the terms herein, Cardmember agrees that UOBM shall not be liable for any default or failure to perform in accordance with this Programme, whether attributed directly or indirectly due to any factor in a nature of a force majeure including but not limited to any act of God, natural disaster, war, riot, strike, terrorism, epidemic, lockout, industrial action or any event beyond the reasonable control of UOBM.

61. 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.