

UOBM UNIRinggit Rewards Programme 2016

Frequently Asked Questions (FAQ)

Q Do I qualify for the UNIRinggit Rewards Programme (“Programme”)?

A. You will automatically qualify for the Programme to earn UNIRinggit when you charge any retail purchases to your UOBM Credit Card. However, this Programme does not apply to the following cards: UOBM Visa ONE Classic, UOBM Visa ONE Platinum, UOBM Visa/MasterCard VOX Card, UOBM Club Cards and/or UOB MasterCard Debit Card.

Q How do I earn UNIRinggit?

A. You earn one (1) UNIRinggit for every RM1.00 charged and debited to your UOBM Credit Card for any retail purchases. UNIRinggit is calculated based on the value of the credit card transactions effected daily. Petrol transactions, Cash Advance transactions, Balance Transfers, Flexi-Credit Plans, 0% Interest- Free Instalment Payment Plan, late payment charges, finance charges, disputed and/or fraudulent transactions and other fees and charges other than retail purchase amounts will not be entitled to earn any UNIRinggit.

Q How do I check my UNIRinggit balance?

A. Your accumulated UNIRinggit is reflected in your monthly Statement of Account. Alternatively, you may also check and redeem your UNIRinggit balance at the “Credit Cards” section when you log into your UOBM Personal Internet Banking.

Q Can Supplementary Cardmember(s) earn UNIRinggit?

A. Supplementary Cardmember(s) can earn UNIRinggit for any retail purchases charged and debited to their UOBM Credit Card and these UNIRinggit will be accumulated under the Principal Cardmember’s account.

Q Can Supplementary Cardmember(s) redeem the UNIRinggit?

A. No, only Principal Cardmembers can redeem the UNIRinggit.

Q When does my UNIRinggit expire?

A. All UNIRinggit will expire on the last day of the quarter of the year three (3) years from the date that it was earned (“UNIRinggit Expiry Date”). Please refer to the table:

No	UNIRinggit earned	Expiry Date
1	Between January – March 2016	31 Mar 2019
2	Between April – June 2016	30 June 2019
3	Between July – September 2016	30 September 2019
4	Between October – December 2016	31 December 2019