

UNIRINGGIT REWARDS PROGRAMME 2016
TERMS & CONDITIONS

Participation in the UOBM UNIRinggit Rewards Programme is subject to the following Terms and Conditions and to the UOB VISA/MASTERCARD Cardmember Agreement ("Cardmember Agreement").

1. United Overseas Bank (Malaysia) Bhd ("UOBM") UNIRinggit Rewards Programme ("Programme") will run from 1 January 2016 until such time as UOBM may decide at its sole and absolute discretion.
2. The Programme is open to all existing principal UOBM Cardmembers ("Cardmembers"), except the following categories:
 - a) Cardmember(s) of invalid, suspended or cancelled UOBM Credit Cards and/or whose accounts are delinquent as determined by UOBM;
 - b) Cardmember(s) of company and/or corporate UOBM Credit Cards;
 - c) Cardmember(s) of private label UOBM Credit Cards;
 - d) Cardmember(s) of UOBM Visa ONE Classic, UOBM Visa ONE Platinum, UOBM Visa/MasterCard VOX, UOBM Club Cards and/or UOBM MasterCard Debit Card.
3. The Programme allows the Cardmembers to earn one (1) UNIRinggit for every RM1.00 charged and debited to their UOBM Credit Card account for any retail purchases. UOBM reserves the right to adjust and/or amend the allocation of UNIRinggit at its discretion for amounts charged and debited to the UOBM Credit Cards, with prior notification to the Cardmembers. The Cardmembers shall be bound by such adjustments and/or amendments.
4. Purchases of goods or services at UOB SMART\$ Merchants, Petrol transactions, Government transactions, Utility Bills, Charity Bodies, Fast Food transactions, Transportation transactions, 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 charged and debited to the UOBM Credit Card account(s) will not be eligible under this Programme and will not be entitled to earn any UNIRinggit.
5. All charges to the Principal Cardmember's Credit Card account and Supplementary 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 the date the retail purchase transaction was made by the Cardmember.

7. The UNIRinggit earned by the Cardmembers has no monetary value.
8. The UNIRinggit earned by the Cardmembers will be reflected in the Statement of Account issued by UOBM to the Cardmember.
9. 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 – March 2016	31 March 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

REDEMPTION OF UNIRINGGIT

10. 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 2016 to 31 December 2016. Redemption of the Gifts featured in the Catalogue must be made on or before 31 December 2016. No extension of time for redemption will be granted.
11. All UNIRinggit that are not utilised and redeemed by the end of the UNIRinggit Expiry Date specified by UOBM will be revoked.
12. UOBM reserves the right to withdraw or substitute the Gifts with items of similar value at anytime during the validity period of the Catalogue with prior notice.
13. 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.
14. 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.
15. Should there be selected Gifts featured in the Catalogue that are available with a combination of UNIRinggit redemption and payment of value stated (“FastTrack”), the Cardmember authorises UOBM to debit his or her Credit Card account for the payment portion.

16. Cardmembers may redeem their UNIRinggit by calling UOB Call Centre, faxing or mailing the UOBM UNIRinggit Redemption Form to UOBM Credit Card Centre or redeem online via UOBM Personal Internet Banking. Visit www.uob.com.my/pib.htm for more information on the activation of UOBM Personal Internet Banking.

17. 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.

18. The Gifts will be couriered to addresses within Malaysia only. 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.

19. 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.

20. UOBM 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.

21. 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 stated in the "Sorry Note" (dropped by the courier service company) to collect the Gift.

22. Subject to Clause 21 above, if any Gift(s) are returned "unclaimed", the vendor/participating merchants or UOBM 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, a "Delivery Failure Mailer" will be sent out to the Cardmembers. The Cardmembers are required to respond within fourteen (14) calendar days from the date of issue of the mailer for further arrangement in respect of the delivery/collection of the Gift(s). The redemption order will be cancelled if there is no response from Cardmembers after fourteen (14) calendar days from the date of issue of the mailer and the UNIRinggit will be reinstated to the Cardmembers' Credit Card account.

23. The Gifts will be delivered within sixty (60) days from the date the redemption order is processed by the vendor. Change of delivery address will only be allowed if the Gifts have not been sent out to the Cardmember.

24. 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.

25. 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.

26. 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 vendor ("Delivery Period"), it is the Cardmember's obligation to 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 its agent. 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 and the Cardmember shall be deemed to have received and accepted the Gifts.

GENERAL TERMS & CONDITIONS

27. All Principal Cardmembers are eligible to participate in 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.

28. 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.

29. All Principal Cardmembers are liable to pay for any goods 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 (including the Goods and Services Tax Act) to be paid to any body 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.

30. 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.

31. A Cardmember's beneficiary or personal representative shall have no claim to the UNIRinggit accumulated by the Cardmember.

32. 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.

33. In the event of any inconsistency between the contents of the Product Catalogue (PDF Format) and the UNIRingggit Homepage Catalogue, the contents of the UNIRingggit Homepage Catalogue shall prevail.

34. 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 redeemed or purchased under the Programme.

35. 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 Call 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.

36. Subject to Clause 32 above, the Cardmembers shall endorse particulars of the 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 manufacturer or supplier by the Cardmembers. If the Cardmembers insist that the Bank handles the repair on behalf of Cardmembers, a fee will be levied and charged to the Cardmembers' account.

37. Gifts issued in connection with offers by any participating merchant are issued subject to the terms and conditions imposed by the participating merchant which may include limited availability and validity periods. No refund of the unused portion of the value of the certificates/vouchers will be made either by UOBM or the participating merchants.

38. 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.

39. UOBM shall not be liable to the Cardmember for any defective or incomplete Gifts delivered. No replacement of any defective, incomplete, lost or stolen Gifts will be made either by UOBM or the participating merchants under any circumstances.

40. In the event that the Gifts delivered to the Cardmembers are defective or incomplete, UOBM will not be liable to the Cardmembers and there is no obligation imposed on UOBM to provide any compensation of any kind, including cash compensation, to the Cardmembers.

41. 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.

42. 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.

43. 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.

44. 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.

45. 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.

46. 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.

47. UOBM's records shall be conclusive and binding and shall be used at all times in determining the Cardmembers' UNIRinggit earned.

48. UNIRinggit earned are non-transferable or exchangeable for cash.

49. The Cardmembers expressly consent and authorise UOBM to disclose or reveal to the participating merchants or third party operators, service providers or suppliers, any 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.

50. 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.

51. 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.

52. 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.

53. 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.

54. 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.

55. UOBM reserves the right to add, delete, suspend or vary these terms and conditions, from time to time, wholly or in part, at its absolute discretion, 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.

56. 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.

57. These Terms and Conditions are in addition to the terms and conditions stated in the Cardmember Agreement. In the event of conflict, these Terms and Conditions shall prevail for all matters in connection with the Programme.

58. 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.