

## **UOBM LADY'S CARD UNIRINGGIT PROGRAMME**

### **TERMS AND CONDITIONS**

#### **UOB LADY'S CARDS ("CARDS")**

1. United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") "**Lady's Card UNIRinggit Programme**" ("Programme") is open to all principal and supplementary UOB Lady's Cardmembers ("Cardmembers") whose accounts are current, valid, subsisting and in good credit standing as may be determined by UOBM at its sole and absolute discretion.
2. This Programme is only applicable to UOB Lady's Card issued in Malaysia.
3. The following shall not be eligible for the Programme:-
  - a) Cardmembers whose account(s) are terminated, suspended or cancelled within the Programme Period;
  - b) All other UOBM Credit and Debit Cardmembers who do not hold a UOB Lady's Card;
  - c) Any accounts held with UOBM that are delinquent or unsatisfactorily conducted as determined by UOBM at its sole and absolute discretion;
  - d) Persons who are or become insane, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

#### **Programme Period**

4. The Programme period is from **1 January 2016 to 31 December 2016** (both dates inclusive) ("Programme Period"), unless otherwise notified.

#### **Programme Mechanics**

5. Under this Programme, the Cardmembers will be entitled to three (3) UNIRinggit for every **RM1.00 Spend** ("**Eligible Spend**") that is charged and debited to their UOBM Lady's Card account during the Programme Period at the following departmental stores in Malaysia ("**Eligible Departmental Stores**")

<b>Eligible Departmental Stores</b>
<b>AEON Store</b>
<b>Parkson</b>
<b>Isetan</b>
<b>Metrojaya</b>
<b>Sogo</b>
<b>Robinson</b>

6. The maximum UNIRinggit awarded for Eligible Spend made by the principal and supplementary Cardmembers shall be capped at RM300 for UOBM Lady's Classic card, RM500 for UOBM Lady's Platinum card and RM800 for UOBM Lady's Solitaire Card per month.

7. All payments for the Eligible Spend must be made with a UOB Lady's Card to be eligible for this Programme.
8. The Eligible Spend made during the Programme Period must be captured by the credit card system maintained by UOBM in order to be eligible for participation in the Programme.
9. Transactions made by the Supplementary Cardmembers will be aggregated with the Principle Card's spending and the UNIRinggit will only credit to the Principal card's account.
10. The determination on whether the maximum UNIRinggit awarded for Eligible Spend set out in clause 6 above is met shall be based on the date the charges are processed by UOBM and debited to the Cardmember's UOB Lady's Card account and not the date the Eligible Spend transaction is made by the Cardmember.
- 11. The maximum UNIRinggit payout is capped at 1,300,000 UNIRinggit per month throughout the Programme Period which will be awarded on a first come, first served basis, based on UOBM's transaction records. UOBM does not have any obligation to inform any Cardmember should the monthly UNIRinggit payout reach the maximum payout limit.**
- 12. The UNIRinggit will be credited into the Cardmembers' Highest Credit Card Account and reflected in the monthly Statement of Account issued by UOBM to the Cardmembers within two (2) months from the month that the Eligible Spend was made as shown in Table A: UNIRinggit Schedule below.**

Table A: UNIRinggit Schedule

<b>Eligible Spend Transaction Date</b>	<b>UNIRinggit Credited in the Month of</b>
1 January 2016 – 31 January 2016	February 2016 / March 2016
1 February 2016 – 29 February 2016	March 2016 / April 2016
1 March 2016 – 31 March 2016	April 2016 / May 2016
1 April 2016 – 30 April 2016	May 2016 / June 2016
1 May 2016 – 31 May 2016	June 2016 / July 2016
1 June 2016 – 30 June 2016	July 2016 / August 2016
1 July 2016 – 31 July 2016	August 2016/ September 2016
1 August 2016 – 31 August 2016	September 2016 / October 2016
1 September 2016 – 30 September 2016	October 2016 / November 2016
1 October 2016 – 31 October 2016	November 2016 / December 2016
1 November 2016 – 30 November 2016	December 2016 / January 2017
1 December – 31 December 2016	January 2017 / February 2017

13. At the time of awarding the UNIRinggit, the Cardmembers' UOB Lady's Card Account(s) must be valid, current, subsisting and in good credit standing as may be determined by UOBM at its sole

and absolute discretion and not in breach of any of these terms and conditions and the terms and conditions of the UOB Visa/MasterCard Cardmember Agreement.

14. UOBM reserves the right:-

- a. to forfeit the UNIRinggit in the event there is a reversal of Eligible Spend entry at the Eligible Departmental Stores or the termination of the Cardmembers' UOB Lady's Card prior to the UNIRinggit being credited into the Cardmembers' UOB Lady's Card Account, or non-compliance or breach of these terms and conditions or UOB Visa/MasterCard Cardmember Agreement with prior notice without assigning any reason;
- b. To substitute the UNIRinggit with any other product of similar or lower value with prior notice;
- c. To withdraw, suspend, extend or terminate earlier the Programme prior to the expiry of the Programme Period in whole or in part, at anytime with prior notice at its absolute discretion.

15. The UNIRinggit awarded is non-transferable to any other party or parties other than the Cardmembers and not exchangeable for other goods.

16. The UNIRinggit earned by the Cardmembers has no monetary value.

**General Terms and Conditions**

17. This Programme is subject to these Terms and Conditions, the UNIRinggit Rewards Programme 2014/2015 Terms and Conditions and the UOB Visa/MasterCard Cardmember Agreement.

18. By participating in this Programme, the Cardmembers agree to be bound by these terms and conditions, the UNIRinggit Rewards Programme 2015/2016 Terms and Conditions and the UOB Visa/MasterCard Cardmember Agreement.

19. The records of transactions maintained by UOBM and UOBM's decision on all matters relating to this Programme shall be final, conclusive and binding on the Cardmembers. UOBM shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning the Programme.

20. UOBM 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 in which may result in the Cardmembers failing to be entitled to the UNIRinggit under this Programme.

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

22. 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 Promotion.
23. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Cardmembers and/or third parties resulting directly or indirectly from the Programme.
24. UOBM is not affiliated with the Eligible Departmental Stores and makes no representation or warranty with respect to the quality of their items or their suitability for any purpose.
25. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Programme, these terms and conditions shall prevail.
26. UOBM reserves the right to add, delete, suspend or vary the Programme's 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.
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.

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