

Credit Card Sign-Up Promotion

Terms and Conditions

The "Credit Card Sign-Up Promotion" ("Promotion") is organised by Jirnexu Sdn Bhd (Registration No. 1081989-D), hereinafter referred to as "The Organiser".

1. Promotion Period

This Promotion will run **from 15th July 2024** (starting at 11:00 AM) **until 22nd July 2024** (ending at 11:00 AM), both dates inclusive, unless otherwise notified ("Promotion Period"). The Organiser reserves the right to end the Promotion earlier than **22nd July 2024** (11:00 AM), and applications received after the Promotion ends will not be considered.

2. Eligibility

The Promotion is open to applicants who meet the following criteria:

- 2.1. Applicants must be at least 21 years old and possess a valid Malaysia Identification Card (MyKad).
- 2.2. Applicants must successfully register their interest for one of the eligible credit cards stated in Clause 3 ("Eligible Cards") issued by UOB Malaysia Berhad ("Bank"), as a principal cardholder through the Organiser's websites (RinggitPlus.com or CompareHero.my) during the Promotion Period.
- 2.3. Applicants must be approved for, receive, activate, and use the Eligible Card to **make a minimum of three (3) retail transactions ("Retail Spend") within sixty (60) calendar days** upon the approval of an Eligible Card. There are no minimum purchase amount requirements for each of the three (3) transactions.

3. Eligible Cards

Eligible Cards for this Promotion include:

- UOB Visa Infinite Card
- UOB PRVI Miles Card
- UOB Preferred Card
- UOB Lady's Solitaire Card
- UOB Lady's Card
- UOB Basic Card
- UOB ONE Card
- UOB EVOL Card
- UOB World Card
- UOB PRVI Miles Elite Card
- UOB Zenith Card
- UOB Platinum Business Card
- Lazada UOB Card
- UOB Simple Card

4. Ineligible Applicants

The following categories of applicants are **NOT** eligible to participate in this Promotion:

- 4.1. Permanent and/or contract employees of UOB Malaysia Berhad and Jirnexu Sdn Bhd (including subsidiaries and related companies) and their respective immediate family members;
- 4.2. Representatives and/or agents (including advertising and campaign agents) of UOB Malaysia Berhad and Jirnexu Sdn Bhd and their respective immediate family members;
- 4.3. Any applicant or persons who had cancelled any UOB Malaysia credit cards within the twelve (12) months prior to applying for a new Eligible Card as part of this promotion;
- 4.4. Present holders of any UOB Malaysia credit card(s) whether issued in Malaysia or another country;
- 4.5. Any person who has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to their UOB Malaysia Credit Card account(s), or any facility, service, or accommodation granted by UOB Malaysia, including UOB Online services.

5. Application Review

- 5.1. Applicants must provide clear images of both the front and back of their Identity Card (MyKad) during the application process via the Organiser's website and chatbot.
- 5.2. Applicants must ensure their **application is approved by completing the UOB Malaysia online application form in full**. A link to this form can be found in the welcome email and at the end of WhatsApp Chatbot application journey.
- 5.3. The Organiser reserves the right to approve or reject applications submitted on the website without providing a specific reason.
- 5.4. Applications submitted during the Promotion Period and are subsequently approved by UOB Malaysia will be entitled to enjoy a 3 year's annual fee waiver as per the Eligible Cards (Clause 3), except UOB Zenith Card.

6. Promotion Gift Categories

- 6.1. Applicants who have completed their online application for Eligible Cards within the Promotion Period and have met the eligibility criteria outlined in Clause 2 shall be referred to as "**Qualified Applicants**"
- 6.2. "**Premium Gift**" refers to a limited Promotion Gift with higher value.
- 6.3. "**Guaranteed Gift**" refers to a standard Promotion Gift, which is provided to Qualified Applicants who are not selected to receive the Premium Gift.

6.4. The Guaranteed Gift is split into two sub-categories, “Primary Guaranteed Gift” and “Secondary Guaranteed Gift”, the criteria of both is stated in Clause 6.5.

6.5. Promotion Gift categories and its criteria are stated in the table below:

Gift Category	Promotion Gift	Criteria
Premium Gift	<u>RM2,000</u> <u>Touch n' Go</u> <u>e-Wallet Credits</u>	<ul style="list-style-type: none"> ● Every twelfth (12th) Qualified Applicant based on the list of Qualified Applicants provided by UOB Malaysia ● Capped at fifteen (15) units
Primary Guaranteed Gift	<u>RM500</u> <u>Touch n' Go</u> <u>e-Wallet Credits</u>	<ul style="list-style-type: none"> ● Guaranteed to Qualified Applicants who are not selected to receive the Premium Gift ● Qualified Applicants who have applied for the following cards: <ul style="list-style-type: none"> ○ UOB Zenith Card ○ UOB Visa Infinite Card ○ UOB PRVI Miles Elite Card ○ UOB PRVI Miles Card ○ UOB World Card ○ UOB Lady's Solitaire Card ○ UOB Platinum Business Card
Secondary Guaranteed Gift	<u>RM400</u> <u>Touch n' Go</u> <u>e-Wallet Credits</u>	<ul style="list-style-type: none"> ● Guaranteed to Qualified Applicants who are not selected to receive the Premium Gift and Primary Guaranteed Gift ● Qualified Applicants who have applied for the following cards: <ul style="list-style-type: none"> ○ UOB Preferred Card ○ UOB Lady's Card ○ UOB ONE Card ○ UOB EVOL Card ○ Lazada UOB Card ○ UOB Simple Card ○ UOB Basic Card

6.6. Each Qualified Applicant is eligible for **only one (1)** Promotion Gift regardless of the number of Eligible Credit Cards the applicant receives during the Promotion Period.

- 6.7. Qualified Applicants are determined based on the date and time of their online application for the Eligible Cards from UOB Malaysia via the Organiser's websites (RinggitPlus.com or CompareHero.my).
- 6.8. Qualified Applicants who are awarded with the Premium Gift will be announced and published on RinggitPlus' Facebook page by **30th November 2024**.
- 6.9. Announcements will be made based on the number of recipients for the Premium Gift. If there are not enough recipients by the planned Winner Announcement Date in Clause 6.8, the announcement may not be published.

7. Selection Process

- 7.1. The Organiser will select the recipients of the Gift Categories based on the criteria stated in Clause 6.5.
- 7.2. Once the applicant completes the third (3rd) retail transaction, UOB Malaysia may take up to sixty (60) days to update the list of Qualified Applicants ("Qualified Applicants List"). The bank will then deliver this list periodically to The Organiser.
- 7.3. The Organiser will require three (3) weeks to process the Qualified Applicants List received from UOB Malaysia, after which gift claim instructions will be sent to Qualified Applicants via email.
- 7.4. The Qualified Applicants will be responsible for completing gift claims with accurate and up-to-date details for the Organiser to arrange delivery of the Promotion Gift.
- 7.5. UOB Malaysia and the Organiser reserve the right to maintain confidentiality in the Promotion Gift selection process.
- 7.6. The Organiser reserves the right to select recipients of Promotion Gifts at their absolute discretion, based on the criteria specified in Clause 6.5 and subject to the total number of Qualified Applicants.

8. Gift Fulfilment

- 8.1.
- 8.2. The Organiser will send instructions on redeeming the Promotion Gifts to the Qualified Applicants' registered mobile number or email address within twenty-eight (28) days of receiving complete and accurate gift claim details from the Cardholder.
- 8.3. The expiry of the e-Wallet Credit will be indicated, upon fulfilment by the Organiser
- 8.4. The Touch n' Go reload pin (10 digits voucher code), will be provided by the Organiser to the Qualified Applicant. For steps on how to reload, please refer to:
<https://www.tngdigital.com.my/reloadpin-awareness>
<https://media.ringgitplus.com/s/pdf/campaigns/user-tnc.pdf>
- 8.5. The Bank reserves the right to forfeit the Promotion Gift if the Qualified Applicant's new Credit Card is suspended, cancelled, or terminated for any reason prior to the fulfilment of the Promotion Gift.

- 8.6. Promotion Gifts are subject to availability. In the event of unforeseen circumstances, the Organiser reserves the right to substitute alternative gifts of equivalent or greater value with no notice.
- 8.7. Promotion Gifts cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.
- 8.8. It is the Qualified Applicant's responsibility to claim their Promotion Gift from the Organiser before **31st January 2025** ("Claim Period"). The Organiser reserves the right not to entertain any claim received outside the Claim Period.

9. Definitions of Retail Spend

"Retail Spend" refers to the purchase of any goods or services (local or international) with the use of the Eligible Card and may, at UOB Malaysia's discretion, include retail or online transaction, e-wallet top-up and any Eligible Card transaction as may be determined by UOB Malaysia, **except** for the following transactions:

- Cash Advance.
- Balance Transfers and/or Balance Conversion.
- Flexi Credit Plans.
- Easi-Payment Plan ("EPP") instalments and/or purchases.
- Instalment Payment Plan ("IPP") instalments and/or purchases.
- Auto Balance Conversion.
- Credit card fees and charges (i.e. finance charges, late charges, annual fee, etc.).
- Any disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions.
- Any taxes or levies

10. Organiser's Discretion and Promotion Changes

Only applicants who fulfil the Credit Card Sign-Up Promotion Terms and Conditions shall be eligible for a Promotion Gift. The Organiser reserves the right to disqualify applicants who have failed to fulfil the Promotion Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice. The Organiser reserves the right to change the Promotion Period at any time. If the Promotion Period is revised, the number of gifts will be prorated according to the Promotion's revised duration.

11. Use of Personal Data

By applying at RinggitPlus.com or CompareHero.my, all applicants consent to the use of their personal data by the Organiser for the purposes of the administration of this offer and any other purposes to which the entrant has consented, such as the Terms and Conditions, Personal Data and Information Notice, and Privacy Policy published at RinggitPlus.com or CompareHero.my

12. Acceptance of Terms and Conditions

By accepting the offer each applicant agrees to be bound by these terms and conditions;

- 12.1. The Organiser reserves the right to cancel, terminate or suspend the Promotion without notice. Any cancellation, termination or suspension of the Promotion by The Organiser shall not entitle the applicant to any claim or compensation against The Organiser for any loss or damage incurred by the applicant as a direct and indirect result of such cancellation, termination or suspension;
- 12.2. The decisions of the Organiser in relation to every aspect of the Promotion, including but not limited to the type of Promotion Gift, shall be deemed final and conclusive under any circumstance and no complaint from any applicant will be entertained. The decisions of The Organiser are final, conclusive, and binding and no further appeal, enquiry and/or correspondence will be entertained;
- 12.3. The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.

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