

TERMS AND CONDITIONS

UOBM Lady's Solitaire Card: GOLDHEART Promotion

ELIGIBILITY

1. United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") is running a "**UOBM Lady's Solitaire Card: GOLDHEART Promotion**" ("Promotion") from **1 January 2015 to 30 June 2015** (both dates inclusive) ("Promotion Period"), unless otherwise notified.
2. This Promotion is open to all principal and supplementary UOBM Lady's Solitaire Cardmembers whose accounts are current, valid, subsisting and in good credit standing as may be determined by UOBM at its sole and absolute discretion ("Cardmembers").
3. This Promotion is only applicable to UOBM Lady's Solitaire Card issued in Malaysia.
4. The following shall not be eligible for the Promotion:-
 - a. Cardmembers whose account(s) are terminated, suspended or cancelled within the Promotion Period;
 - b. Any accounts held with UOBM that are delinquent or unsatisfactorily conducted as determined by UOBM at its sole and absolute discretion;
 - c. Persons who are or become insane, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

PROMOTION MECHANICS

5. During the Promotion Period, the Cardmembers will be entitled to **3x UNIRinggit Rewards Point with any purchase at the participating outlets set out in clause 7 below ("Participating Outlets").**
6. **During the Promotion Period, the UOBM Lady's Solitaire Credit Cardmembers are given the option to convert their purchase transaction at GOLDHEART into a 0% interest-free Installment Payment Plan.**

(The offers under clauses 5 and 6 above shall collectively referred to as the "Offers")

7. **The Offers are valid only at GOLDHEART outlets at Mid Valley, 1 Utama Shopping Centre, IOI City Mall, Sunway Pyramid, Gurney Plaza Penang and Quensbay Mall Penang ("Participating Outlets").**
8. **All payments must be made with a UOBM Lady's Solitaire Card to be entitled to the Offers.**
9. UOBM makes no representation or warranty with respect to the quality of the service(s)/product(s).

10. The Offers are not valid with other GOLDHEART's on-going offers, promotions and discounts.
11. This Promotion is subject to GOLDHEART's terms and conditions.
12. The offer under clause 6 is subject to the UOBM 0% Installment Payment Plan ("IPP") terms and conditions.
13. For the full IPP terms and conditions, please visit www.uob.com.my

GENERAL TERMS AND CONDITIONS

14. By participating in this Promotion, the Cardmembers agree to be bound by these terms and conditions; the IPP terms and conditions and any of the terms and conditions in UOBM Visa/Mastercard Cardmember Agreement.
15. The decisions of GOLDHEART and/or UOBM in relation to every aspect of the Promotion shall be deemed final, conclusive and binding. No appeals and/or correspondence from any Cardmembers will be entertained.
16. UOBM shall not be liable for any misrepresentation or misrepresentation of facts by any unauthorised third party in respect of the Promotion and published in any mass media, marketing or advertising materials.
17. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Cardmembers resulting directly or indirectly from the Promotion.
18. UOBM is not affiliated with GOLDHEART and makes no representation or warranty with respect to the quality of the services and products supplied by GOLDHEART.
19. 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 this Promotion, these terms and conditions shall prevail.
20. 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.
21. UOBM reserves the right to add, delete, suspend or vary the Promotion'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 UOBM's branches and/or a statement insert in the Statement of Account.

22. 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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