POLICIES (MEMBERSHIP)

Membership Card Policy

- 1.1. Each Member will be issued with a Membership Card (virtual or physical card).
- 1.2. We will charge a fee for all new and replacement Membership Cards. The fee will be updated on our Platform from time to time.
- 1.3. You shall immediately notify us in the event that your Membership Card issued under your Membership is lost, stolen or damaged. We shall be entitled to take safety measures (including without limitation suspending your Account) upon being notified of such incident. You shall be responsible for the safekeeping of your Membership Card. We shall not be made liable or responsible for any and all liabilities, losses and/or damages that may be incurred and/or suffered by you as a result of you failing to keep safe your Membership Card.

BonusLink Programme Benefits Policy

1. Collection of Points

- 1.1. Points may be earned (and will be recorded in a Member's Account) from purchases by the Member of qualifying goods or services from a Partner or through other methods determined by us from time to time SUBJECT ALWAYS TO our right to appoint selected Partner to offer Points to only specified groups of Members as part of any promotional and incentive programmes. Points may also be recorded in a Member's Account in relation to promotional and incentive programmes.
- 1.2. We, together with the Partners, shall have the sole and absolute discretion to determine the "qualifying Goods and Services", the number of transactions to be made, the number of Points that will be awarded and recorded in a Member's Account and any other relevant terms from time to time for such purchases. We may from time to time offer exclusive BonusLink Programme Benefits for specified groups of Members.
- 1.3. The Partners, the Points issuance rate, the Gifts and the BonusLink Programme Benefits may be updated and varied from time to time. You are responsible for reviewing the relevant rules and policies published by us on the Platform or notified to you from time to time for the latest rules and policies in respect of the BonusLink Programme. Please view the latest <u>list of Partners</u> here.
- 1.4. Below are the methods to earn Points:
 - 1.4.1. By presenting the Membership Card and notifying the Partner before the transaction in respect of a qualifying goods or services is concluded;
 - 1.4.2. By performing qualifying transaction (as determined by BLSB from time to time) through your Account in the Platform (namely, the BonusLink App); or
 - 1.4.3. If the purchase is by telephone or mail order, by quoting the Membership number; or
 - 1.4.4. In the case where the qualifying service is a subscription type service and where Points are calculated and issued back-end, the following shall apply:
 - 1.4.4.1. the Member shall ensure that he/she provides consent to the Partner to release his/her personal and transactional information to us. This may include the submission of a form to the Partner; or
 - 1.4.4.2. the Member shall ensure that he/she provides accurate data and required information to both us and the Partner if the Member's Account is automatically linked to the subscription through the match of certain personal information.
- 1.5. The Member may be introduced to other methods by which the Member may be able to earn and receive Points from time to time.
- 1.6. All contracts in connection with the qualifying goods and/or services made between you and the relevant Partner are strictly entered into between you and the relevant Partner to the full and absolute exclusion of us to the fullest extent permitted by law.

2. Points

- 2.1. Points may be used by Members to redeem Gifts. Points, and any rights they confer, cannot be sold, assigned or otherwise dealt with except in accordance with these Terms and Conditions.
- 2.2. The Members may transfer Points allowed by and in accordance with the methods and process permitted by us from time to time. Points may, subject to our absolute discretion, be transferred from one Account to another Account upon the demise of a Member, to the next of kin, with proper official documentation (to be determined by us from time to time) being submitted. Save and except the foregoing, all BonusLink Programme Benefits are non-transferable and non-assignable to any third party.
- 2.3. We may forward a Summary Statement to the Member every calendar month setting out among others, opening Points balance and the Points transactions, redemption made, summary of total transactions, total Points collected and total Points redeemed, in respect of the previous calendar month. We, however, may not send or may refuse to send a Member his/her Summary Statement in hard copy in any of the following events:

- 2.3.1. when such Member does not use his/her Membership Card for a period of time as determined by us from time to time;
- 2.3.2. when such Member does not accumulate a minimum number of Points for a period of 6 months, which minimum shall be set by us at our own discretion from time to time; 2.3.3. when such Member's address is incorrect or incomplete;
- 2.3.4. when we have reasonable grounds to believe that the security of the relevant Account has been breached or is at the risk of exposure or otherwise are of the opinion that there has been any unusual activities in connection with the Account; or
- 2.3.5. when an electronic copy of the Summary Statement have been sent to such Member's e-mail address in our system or record (e-statement).
- 2.4. Disputes arising from or in connection with the Summary Statement shall be notified to us within one (1) month from the date the relevant Summary Statement has been sent to or deemed to have been sent to the Member. Members are requested to provide supporting documents wherever applicable to assist us in settling the dispute. The Summary Statement will otherwise be deemed to have been accepted by the Member. To the maximum extent permitted by law, our decision on any such dispute shall be final and binding save and except for any manifest error.
- 2.5. In the event that any person, company, entity or body has ceased to be a Partner, Points will not be awarded for such person, company, entity or body. In the event that a Partner has ceased to be a Partner in the BonusLink Programme, there will be a transition period whereby we will be able to validate your transactions with the Partner in respect of the BonusLink Programme Benefits. After the expiry of the said transition period, we may not be able to assist you in connection with the dispute in connection with such transaction.

3. Points deduction and expiry

- 3.1. The number of Points published for a Gift that is redeemed by a Member will be deducted from the Points balance of the Member's Account, with the oldest Points being deducted first. Any Points, which are not used by a Member to redeem a Gift within thirty six (36) months from the month in which the Points were recorded, will automatically expire and be deducted from the Points balance in a Member's Account.
- 3.2. If any transaction in respect of the qualifying goods and/or services or in which the Points are earned is disputed, cancelled and thereafer reversed, we shall have the right to reverse the Points awarded from the disputed/cancelled transaction.
- 3.3. Without prejudice to our other rights and remedies, we shall be entitled to deduct Points from the Points balance in a Member's Account without notice in any of the following events:
 - 3.3.1. any Points suspected to be fraudulently earned or recorded;
 - 3.3.2. any Points recorded in error; or
 - 3.3.3. any Points relating to a transaction which is cancelled or reversed.

Gifts and Redemption Policy

- 1.1. Unless otherwise stated, redemption of Points can only be made by the Member through the redemption channels made available to you by us at our discretion. We shall be entitled to refuse the redemption of any Gifts or recall the redeemed Gifts if we have any reason to suspect that the Points were fraudulently accumulated by the Member or wrongly recorded.
- 1.2. Points cannot be redeemed until credited to the Member's Account. Points will be recorded in the Member's Account only after we have been notified by the Partner of the details of the relevant transaction (at the intervals determined between us and the Partner). The Member hereby acknowledges that there will be a lapse of time between a transaction qualifies for Points being made (including without limitation transaction

in respect of the qualifying goods and/or services) and the crediting of Points to the relevant Member's Account. Accordingly, we do not represent or warrant that the Points earned will immediately be available for redemption.

1.3. We reserve the right to adjust the Points required for redemption of the Gifts and the Gifts published on the Platform from time to time at our discretion.

Normal redemption

1.4. Only the Member with sufficient Points is eligible to redeem the Gifts (the amount of Points required to redeem a Gift shall be as specified by us) and he/she may do so using the various redemption methods and channels made available by us at our discretion. Once redemption has been accepted by us, such redemption may not be revoked, cancelled, returned or exchanged for no valid reason acceptable to us, and the affected Points may not be reinstated unless otherwise agreed by us. If redemption channels are specified for a specific Gift, redemption shall be made through the specified channels and we reserve the right to decline redemptions made through any channels other than the specified channels.

Flexi Points Redemption

- 1.5. 'Flexi Points' is where gifts are redeemable partially by Points (the amount of Points is determined by Members) and the balance of the value for the Gift shall be payable by the Members via credit card (Visa & MasterCard), online payment or any other payment methods which may be determined or made available to you by us from time to time.
- 1.6. Payment by credit card (Visa and MasterCard) is only available for 'Flexi Points' redemptions via the Platform. We shall not be responsible for any transactions declined by the relevant payment system operator or the financial institution. For more information in respect of payment via the Platform, please refer to the Terms and Conditions published on the Platform.
- 1.7. For payment via cheque, the 'Flexi Points' redemption will only be processed upon cheque clearance. All cheques must be crossed and made payable to 'BonusKad Loyalty Sdn. Bhd'. Only cheques from banks incorporated in Malaysia are acceptable. Members are advised to state the Member's BonusLink Card Number, name, redemption reference (where applicable) and contact number on the reverse side of the money/postal order, bank draft and cheque. Post-dated cheques and alterations are not permitted. Proof of sending is not proof of receipt. A RM10 administrative charge will be imposed for all rejected cheques.

On-the-Spot Redemption

1.8. For On-the-Spot redemption, Members are required to be present and must produce their Membership Card, Identity Card and PIN or code for verification purposes. Members are advised to examine the Gifts upon redemption.

Other Redemption Channels

1.9. We may vary or introduce other methods or channels of redemption from time to time.

2. Gifts

- 2.1. We reserve the right, at our discretion, to vary, amend, remove or add any Gifts from time to time and the Gifts are subject to availability. Once redeemed, these Gifts cannot be revoked, cancelled, returned or exchanged, and Points will not be reinstated, for no valid reason.
- 2.2. Certain Gifts may be provided with an express guarantee card given by the manufacturer. You shall be responsible for the safe keeping of the guarantee card.
- 2.3. Gifts may be subject to the terms and conditions relating to or attached to such Gifts and/or as mentioned in the current Gifts schedule as determined by the relevant participating outlet or Suppliers, including any ticket for airline travel. It is the Member's responsibility to satisfy and comply with all such terms and

conditions and it shall be the responsibility of the Member to bear all fees, costs and expenses incurred in respect of the Gifts.

Reservation of Gifts

2.4. Members are allowed to reserve a Gift, which is temporarily out of stock, through the approved channels offered by us. Once stock is available, the reservation will automatically be processed as redemption subject to the Terms and Conditions. However any reservation that is not fulfilled within one (1) month will be automatically cancelled. Any reservation made by the Member is subject to Point expiry. Reservations may not be applicable for certain redemption promotions or methods, for example 'Points Knock Down' promotion and redemption that involves online payment.

Terms and Conditions in respect of Certificates/Vouchers

- 2.5. Unless otherwise specified in the relevant certificates/vouchers, these terms and conditions shall apply to Gifts in the form of certificates/vouchers:
 - 2.5.1. the certificate/voucher is only valid for use at participating outlets or Suppliers as mentioned on the certificate/voucher and only on specific matters mentioned therein;
 - 2.5.2. the certificate/voucher is not transferable and not exchangeable for cash;
 - 2.5.3. the certificate/voucher shall be subject to the specific terms and conditions stipulated therein;
 - 2.5.4. in the event that an expiry date is stipulated, such certificate/voucher shall expire and be invalidated on the expiry date stipulated therein. Such expired certificate/voucher will not be extended and replaced;
 - 2.5.5. no Point(s) will be reinstated for any cancellation of or unutilised certificate/voucher which is redeemed by you;
 - 2.5.6. in the event that certificate/voucher is in the form of cash vouchers, you shall pay the difference if purchase of goods or services exceeds the certificate/voucher face value. If the purchase amount is lesser than the certificate/voucher value, no payment will be made to you for the difference;
 - 2.5.7. it is your responsibility to make the necessary reservation (if required) with the participating outlets or Suppliers;
 - 2.5.8. you shall bear any costs and expenses which may be incurred in respect of the vouchers/certificates;
 - 2.5.9. for hotel certificates/vouchers, please note that hotel reservations are subject to room availability and it is your responsibility to ensure that the necessary arrangement is made with the relevant hotel. You may be required to pay a deposit to the relevant hotel, such deposit and all other charges (if any) shall be borne by you;
 - 2.5.10. you may be requested to present your identification documentation, the original certificate/voucher and Membership Card for redemption and verification;
 - 2.5.11. only original certificates/vouchers will be accepted. Participating outlets or Suppliers will not usually accept damaged, defaced or photocopied certificate/vouchers;
 - 2.5.12. the participating outlet or Supplier may be entitled to reject the certificate/voucher if it is forged, tampered or expired or where the verification process is unsuccessful;
 - 2.5.13. We or the participating outlets/Suppliers will not replace lost, stolen, damaged and expired certificate/vouchers;
 - 2.5.14. the certificate/voucher may not be used in conjunction with any promotions or special offers; and
 - 2.5.15. the certificate/voucher shall further be subject to the terms and conditions governing the relevant services and/or goods determined by the Participating outlets or Suppliers.

Failure to comply with any of the above these terms and conditions may result in the certificate/vouchers to be void or the relevant Partner/Supplier's or participating outlet's refusal to accept the certificate/voucher. We shall not be responsible for any such failure and any disputes arising in connection with the failure to comply with any of the above terms and condition shall be resolved between you and the Partner/Supplier or the participating outlet. We may, but is not obliged to, assist you in resolving the dispute to the extent we deem appropriate.

Gifts Delivery Policy

- 1.1. Where applicable, we will endeavor to deliver the redeemed Gifts to the Members within 2 weeks upon confirmation of the redemption. The Member shall promptly notify us of any change of address to ensure that the Gift is delivered to the correct address.
- 1.2. Gifts will be delivered (at our sole and absolute discretion), to the address of the Member in our record or any other address specified and authorised by the Member ("Delivery Address"). Gifts will be delivered to the occupants at the Delivery Address, and where such Delivery Address is an office, to any personnel in the office. Delivery to the Delivery Address shall be deemed delivered to the Member if received by the occupants or personnel as aforesaid at the time it is left at the premises of the Member; if the premises cannot be identified or inaccessible by our delivery partner, then delivery will be deemed completed when the Gift is left at the premises closest to the address indicated by the Member upon reasonable effort to notify the Member.
- 1.3. We will not deliver to PO Box addresses and addresses outside Malaysia. Member/recipient of the Gift(s) shall present identification documentation to the delivery personnel, failing which the delivery personnel shall have the right to refuse delivery and return the Gift to us as "unclaimed". Recipients of the Gift are advised to examine the delivered Gifts upon receipt. If the Gift item is found to be faulty/damaged, the Member shall contact our Member Services Centre within 3 days from Gift receipt date. To the maximum extent permitted by law, any disputes raised after the expiry of a period deemed reasonable by us will not be entertained by us and the Members will be required to liaise directly with the respective Suppliers according to the warranty information.
- 1.4. Installation costs (where applicable) are excluded for all Gifts. All such installation costs incurred shall be borne by the Members.
- 1.5. We shall be entitled to impose a separate delivery or courier charges or, where appropriate, deduct a set number of Points to account for delivery charges under the following circumstances:
 - 1.5.1. Delivery to East Malaysia;
 - 1.5.2. Re-delivery of unclaimed Gifts;
 - 1.5.3. Re-delivery of Gifts that have been returned under the following circumstances: incomplete address, PO Box addresses, non-Malaysian addresses, person has shifted, no such person or for any other failed delivery reasons;
 - 1.5.4. Urgent delivery (less than 2 weeks from process date); or
 - 1.5.5. Delivery of Gifts redeemed via e-auction, e-shopping, Cash Rebate Redemption or any other methods of redemption as specified by us from time to time.
- 1.6. In the event a Gift was collected by the Member at the Partner's outlets, courier service outlets or our office, BLSB will not refund any delivery charges nor reinstate Points that have been deducted for delivery.
- 1.7. All Gifts unclaimed after two (2) months from the redemption date will be forfeited and the Points used will not be reinstated.
- 1.8. It is the Member's responsibility to check the status of delivery and to contact us if the Gift has not been received after one (1) month from redemption confirmation.
- 1.9. Time for delivery shall not be of the essence of the Agreement. Dates quoted for delivery are approximate only and we shall not be liable for any delay in delivery of the Gifts. We shall have the right to engage third party service provider to deliver the Gifts to you.