

POLICIES (“Account Owner” “Account”)

Account Owner Policy

- 1.1. Each Account Owner will be issued with a Morr Account (virtual account on the platform)
- 1.2. The MORR Account will be provided for free.
- 1.3. You shall immediately notify us in the event that your MORR Account issued under your Account Ownership 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 MORR Account. 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 MORR Account.

Account Benefits Policy

1. Collection of Points

- 1.1. Points may be earned (and will be recorded in an Account Owner’s MORR Account) from purchases by the Account on 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 Account Owners as part of any promotional and incentive programmes. Points may also be recorded in Owner’s Account in relation to promotional and incentive programmes.
- 1.2. We, together with the Partners, shall have the discretion to determine the “qualifying goods and services” from time to time and the number of Points that will be awarded and recorded in a Owner’s Account for such purchases. We may from time to time offer exclusive MORR Programme Benefits for specified groups of Account Owner.
- 1.3. The Partners, the Points issuance rate, the Gifts and the MORR Account 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 MORR Account Programme
- 1.4. Below are the methods to earn Points:
 - 1.4.2. By performing qualifying transaction (as determined by MORR from time to time) through your Account on the Platform (namely, the MORR App); or

1.4.3. 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:

1.4.3.1. The Account Owner 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

1.4.3.2. The Account Owner shall ensure that he/she provides accurate data and required information to both us and the Partner if the Owner's Account is automatically linked to the subscription through the match of certain personal information.

- 1.5. The Account Owner may be introduced to other methods by which The Account Owner 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 Account Owner but is not necessarily limited to redeeming 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 Account Owner may transfer Points allowed by and in accordance with the methods and process permitted by MORR and on the application.
- 2.3. We may, upon request, forward a Summary Soft Copy Statement to The Account Owner every calendar month setting out among others, opening Points balance and the Points transactions, redemption made, summary of total transactions, total Points collected, credited and total Points redeemed, in respect to the previous calendar month.
- 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 Owner. Account Owner 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 Account Owner. 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 Connection with the MORR Application, there will be a transition period whereby we will be able to validate your transactions with the Partner in respect of the Account Owner 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, where applicable, that is redeemed by an Account will be deducted from that stipulated Points balance of the Stipulated Account, with the oldest Points being deducted first. Any Points, which are not used by an Account to redeem a Gift within **Twelve (12) months** from the month in which the Points were recorded, will automatically expire and be deducted from the Points balance in a Owner'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 thereafter 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 Owner'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 Account Owner 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 Account Owner or wrongly recorded.
- 1.2. Points cannot be redeemed until credited to the Owner's Account. Points will be recorded in the Owner'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 Account Owner hereby

acknowledges that there will be a lapse of time between a transactions 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 Owner'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 Account Owner 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 reserves the right to decline redemptions made through any channels other than the specified channels.

On-the-Spot Redemption

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

Other Redemption Channels

- 1.6. 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 Account Owner's responsibility to satisfy and comply with all such terms and conditions and it shall be the responsibility of The Account Owner to bear all fees, costs and expenses incurred in respect of the Gifts.

Terms and Conditions in respect of Certificates/Vouchers

2.4. Unless otherwise specified in the relevant certificates/vouchers, these terms and conditions shall apply to Gifts in the form of certificates/vouchers:

2.4.1. 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;

2.4.2. The certificate/voucher is not transferable and not exchangeable for cash;

2.4.3. The certificate/voucher shall be subject to the specific terms and conditions stipulated therein;

2.4.4. 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;

2.4.5. No Point(s) will be reinstated for any cancellation of or unutilised certificate/voucher which is redeemed by you;

2.4.6. 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;

2.4.7. It is your responsibility to make the necessary reservation (if required) with the participating outlets or Suppliers;

2.4.8. You shall bear any costs and expenses which may be incurred in respect of the vouchers/certificates;

2.4.9. 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;

2.4.10. You may be requested to present your identification documentation, the original certificate/voucher and Account Ownership Details as may be required for redemption and verification;

2.4.11. Only original certificates/vouchers will be accepted. Participating outlets or Suppliers will not usually accept damaged, defaced or photocopied certificate/vouchers;

2.4.12. 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;

2.4.13. We or the participating outlets/Suppliers will not replace lost, stolen, damaged and expired certificate/vouchers;

2.4.14. The certificate/voucher may not be used in conjunction with any promotions or special offers; and

2.4.15. 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.