

# URewards Card

**Welcome to the world of URewards Card which helps you save as you spend. Welcome to the smarter, simpler life.**

The URewards Card does what a great credit card should do, make your life simpler and enable you to save. With its powerful features, the URewards Card does all this and more.

Get uRewards whenever you shop, which can be redeemed against outstanding balance or gifts from the rewards catalogue. You can use your URewards Card for all your needs ranging from shopping, dining and filling fuel or just about any other need provided by any of our 160,000 participating cooperative merchants.

**Spend smart. Smart is getting something back every time you spend.**

Whenever you use your URewards Card, you earn uRewards which you can use to pay your outstanding balance or exchange for exciting gifts from the Rewards Catalogue. Now get rewarded every time you spend on your URewards Card

**Shop smart. Smart is getting rewarded on your shopping.**

Get uRewards every time you buy from your online store <https://urewards.uniti.co.zw>, pay for uPay invoices, buy uPay vouchers and buy in-store on a merchant Mobile PoS with your URewards Card.

**E-smart. Smart is having more power in your hands.**

Login to your UNITI Account at [uniti.co.zw](http://uniti.co.zw) and experience the power to do more : i) Payments (bulk, schedule, recurring, invoice, online, cash-in cash out, requests, loan repayment , pay to QR Code, to other cards, transfers ii) Banking (multi currency, loan accounts, manage your credit limit) iii) Account Information (account summary, current balance, payments history) iv) Message (send messages to other card holders, send bulk messages, forward to email, message history) v) Vouchers (buy product and merchant vouchers, view bought vouchers vi) SMS (make payments, receive notifications) vii) Rewards Store (browse adverts, buy, sell, give and check references)

No matter where you are, we will keep you informed. URewards Card Alerts enable you to receive information regarding your credit card as an Email and SMS on your mobile phone.

**Secure smart. Smart is being in safe hands.**

Get enhanced security for online transactions made with your URewards Card with One Time Password (OTP) & Instant Transaction Alerts. These security features gives peace of mind while doing online or phone credit transaction.

## PRICING 2021

UNITI continuously strives to provide you with a credit card offering that enables you to meet your simplest needs while enriching your lifestyle.

### Annual service fees

Annual service fee	URewards Card	\$12
Secondary card	URewards Card	Free

### Deposits

Cash deposits	ATM	5%
	Co-op / Merchant Branch	5%

### Cash withdrawals

Cash withdrawals	Merchant Branch	15%

### Payments

Inter-account transfers	Online	Free
	Merchant Branch	Free
	Mobile POS	Free
	SMS	Free
Account payments	Online	5%
	Merchant Branch	5%
	Mobile POS	5%
	SMS	5%

### Information fees

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Balance enquiry	Online, Merchant Branch	Free
Statement	Online, Merchant Branch	Free
Transaction History (30 – 360 days)	Online, Merchant Branch	Free

#### Payment confirmation

	SMS	\$0.15
	Email	Free

#### Penalty fees

Default administration fee (after 60 days of delinquency)	10%
Late payment fee	5%

#### New card fees and card delivery fees

Initiation fee	\$12
Card replacement fee – Local	\$10

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#### CONTACT US

General customer enquiries:

**Zimbabwe:** +263 79000 28

**Internet:** [www.uniti.co.zw](http://www.uniti.co.zw)

**South Africa:** +27 68 048 4787

**Email:** [info@uniti.co.zw](mailto:info@uniti.co.zw)

Fees effective from 1 January 2024 (Including VAT).

#### Disclaimer

Our products and services, and the terms under which they are offered, may change, We will inform you within a reasonable time of these changes.

Ts&Cs apply.

## CREDIT TERMS

### Important notice

You need to read this document. It sets out specific terms and conditions on which we agree to provide you with The URewards Card. You must read it in conjunction with our SACCO ByLaws. To the extent of any inconsistency between these terms and our Client Terms, the SACCO ByLaws prevail.

**The credit cards: Issue of credit cards** We may issue a credit card to you and, if you ask, to each supplementary cardholder. You and each supplementary cardholder must be at least 18 years old.

**Collection** We send the credit card (and any replacement credit card) to your address last notified to us unless you notify us in writing that you want to collect the credit card from us. Using the credit card These terms apply to each use of a credit card. If a cardholder does not agree with those terms, they should not sign the credit card or carry out any transaction. You accept these terms when you first use the credit card. You must ensure that only the person issued with a credit card uses it. **Supplementary cards** We send any supplementary cards, their PIN/password and all communications relating to them to you. Any communication we give to you or any supplementary cardholder is taken to be given to all of you. You and each supplementary cardholder agree to be bound by the instructions that any of you give us.

**Credit limit:** We notify you of the credit limit when your application has been approved. We may vary the credit limit at any time. We may consider the latest income information you have given us in connection with any product when varying the credit limit. The credit limit is either an overall limit that applies to all credit cards issued on an account or a credit limit per credit card. Exceeding your credit limit It is your responsibility to ensure that the credit limit is not exceeded. 3.4 In calculating whether the credit limit has been exceeded, we may take into account: ☐ any transaction made using a credit card but which has not been debited from the account for the credit card; and any authorisation we have given to a third party in connection with a proposed transaction using the credit card. Credit limit exceeded If you exceed the credit limit or any temporary credit limit extension has expired, you must immediately pay us that part of the balance owing for the credit card which exceeds the credit limit in addition to any payment we require.

**Cash advance:** How to obtain a cash advance You may obtain a cash advance by using your credit card at one of our co-op / merchant branches. Maximum limit on cash advance A cash advance is only available up to the maximum amount we permit. For details of the maximum amount we permit contact us at [info@uniti.co.zw](mailto:info@uniti.co.zw).

**Interest, fees and charges:** Interest, fees and charges (including finance charges, cash advance fees, over limit fees, annual fees and administrative fees) are set out in the product brochure and website [uniti.co.zw](http://uniti.co.zw). Unless otherwise specified, interest is calculated on the basis of a 365 day year (a 366 day year in the case of a leap year) and compounded on a monthly basis or such other basis we choose. Interest is charged until the date the balance owing is paid in full. You must pay all costs such as debt collection fees we incur in connection with the credit card on demand.

**Liability:** General You are liable for: any failure by you or any supplementary cardholder to comply with these terms; ☐ all transactions made using a credit card (including any supplementary card) except for disputed transactions where you prove otherwise; the balance owing for a credit card (including all

amounts debited and credited to the account for the credit card by any supplementary cardholder); and

- ☒ any transactions where we could otherwise have exercised chargeback rights if you do not notify us of the transactions and provide any further documents or information we require within the time periods required. You are not liable for losses incurred due to: any use of the credit card before you receive the credit card (including any supplementary card);
- ☒ any unauthorised transactions which take place after you give us the required notice of a lost or stolen credit card; any use of a counterfeit card; or a fault in a terminal which is not obvious. Our liability for those losses shall not exceed the amount of charges and interest incurred on the credit card in the circumstances mentioned above. Disputes between you and supplementary cardholders

Our rights and obligations relating to you and each supplementary cardholder are not affected by any dispute or claim you or the supplementary cardholder may have against each other.

**Purchase of goods or services** We are not liable for: the refusal of any merchant, co-op or other person to accept the credit card; and any defect or deficiency in goods or services supplied to you by any merchant, co-op or other person. We are also not liable to holders of a credit card with access to Emergency Cash Withdrawal for any loss they suffer if we are unable to give immediate effect to an Emergency Cash Withdrawal, replacement card or any other facilities we offer in connection with the credit card. The Client Terms include additional provisions relating to your liability to us and exclusions or limits on our liability. See, for example, “You indemnify us” and “Exclusion of liability”.

**Additional services:** We may offer additional services in connection with your credit card. These may include reward programmes, rebate or mileage programmes, redemption schemes, balance transfer schemes, funds transfer programmes, payment arrangements, card protection and any other services we advise you or which are otherwise available from time to time. You can find out more about available services by contacting us. If you sign up for additional services, you are bound by the terms of the additional services. To the extent of any inconsistency between the terms of the additional services and our bylaws, our bylaws prevails.

**Payments:** Payment by due date On or before the 1<sup>st</sup> of the following month, you must pay the entire negative amount on your statement. How we apply payments We may (but need not) apply payments we receive to pay: fees, charges and interest shown on any statement; then any balance subject to a promotional interest rate with payment first being applied to the balance with the lowest promotional interest rate; then any other balance shown on the statement; then other transactions on the account not shown on the statement. What happens if you do not pay If we do not receive the balance owing for a credit card on or before the due date we may charge and debit from the account for the credit card finance charges. If we do not receive the payment on or before the due date: ☒ you must pay a late payment charge;☒ you must not use the credit card until the minimum payment has been paid; we may suspend your use of the credit card. Payment in full if we ask Despite any other terms, at any time we may demand immediate payment of any amounts owing to us, whether or not already reflected in a statement and whether or not due and payable as at the date of the demand. Interest is payable on the amounts referred to in clause and is calculated in the same way interest is calculated on cash advances on your account and on the basis that it accrues daily, starting from the date of our demand and ending on the date of payment in full. Refunds to the credit card account We only credit a refund to the account for a credit card in connection with: a transaction made with the credit card; or a payment to the account for the credit card; or any other credit owing to you, when we receive the amount to be credited. Statement If you think there is an error on your statement you must notify us in writing with

details of the error within 14 days after the date of the statement. If you do not do so, we treat the statement as correct.

**Cancellation and termination:** How to terminate At any time we may choose to: cancel or suspend your right to use a credit card or end the account for the credit card;  refuse to authorise any transaction for which you want to use a credit card; and  refuse to re-issue, renew or replace a credit card, without giving you any notice or reason. At any time, you may end the account for a credit card by notifying us in writing. What happens if the account is terminated If you or we end the account for a credit card: you and any supplementary cardholder must not use and are not entitled to use the credit card (including any supplementary card) or any benefits in connection with the credit card (including any supplementary card); you and any supplementary cardholder must cut the credit card (including each supplementary card) in half; and you must immediately pay all amounts owing to us in connection with the credit card (including any supplementary card) (including the balance owing for the credit card). Interest is payable on such amounts and is calculated in the same way interest is calculated on cash advances on your account and on the basis that it accrues daily, starting from the date you or we end the account for the credit card and ending on the date of payment in full. Termination of use of supplementary card by cardholder Either you or a supplementary cardholder may end the use of a supplementary card by: notifying us in writing; and cutting the supplementary card in half and returning the supplementary card to us. If the supplementary card is not returned to us, we may take prompt action in accordance with our procedures for lost cards to prevent further use of the supplementary card. You may be liable for any transactions made using the supplementary card until it has been returned or until we are able to implement the procedures for lost cards. We may impose any charges incurred from implementing the procedures.

**Suspicious transactions :** We need not honour suspicious transactions (and need not notify you if this is the case). We may publish any information in connection with the credit card in the warning bulletin notifying the merchants to seize the credit card. We need not give any reason for doing so. We may block the account for a credit card if we consider there is any reason for doing so.

#### **Credit Card-Terms and Conditions on Cash Back Reward**

The following terms and conditions shall govern the usage of The URewards Card. The information on applicable cash back categories, rates, and monthly cap are available on our website [www.uniti.co.zw](http://www.uniti.co.zw) are subject to change at our discretion (the 'SACCO') at any time. For more information, please contact [info@uniti.co.zw](mailto:info@uniti.co.zw). 1. Cash Back Reward is applicable only to the UNITI credit card (the 'card'). 2. "Cash Back Reward" means a credit entry executed by the SACCO on the card account based on eligible transactions. 3. "Cash Back Percentage" means the percentage of the eligible transaction amount that would be given as "Cash back" which is subject to change at the discretion of the SACCO. However, the SACCO will notify the cardholder through SMS and email to cardholder's mobile number and email address registered with the SACCO before making any such changes. Please contact immediately at any of our branches or call our 24-hour Client Care Centre at +263 774900028 (from mobile) in case you do not agree with any such notification. 4. "Eligible Transaction" means any retail transaction (not being cash withdrawal, cash advance, card transaction, Instant loan, or any other category of transactions as may be decided from time to time by the SACCO at its sole discretion) belonging to the "Promoted Categories" which has successfully been posted on the card account and not charged back or reversed. 5. "Promoted Category" means a category of transactions promoted from time to time by the SACCO at

its own discretion. The "promoted categories" will be decided on the basis of merchant category and merchant establishment code for the establishment where the purchase is made. The SACCO reserves the right to define whether a purchase meets the Cash Back Reward eligibility criteria or not. 6. Eligible transactions conducted by the supplementary cardholder shall also acquire uRewards on the primary card account. 7. Returned purchases, disputed or unauthorized/fraudulent transactions, finance charges, card account fees and charged back transactions shall not be eligible for Cash Back Reward. The SACCO reserves the right to reverse any Cash Back Reward credited on such transactions. 8. Eligible transactions conducted overseas will also be eligible for the Cash Back Reward. 9. This Standard Chartered Titanium credit card - Terms and Conditions on Cash Back Reward shall be read in conjunction with the "Credit Card Terms" and in case of any conflict between the Credit Card Terms and this URewards Card-Terms and Conditions on Cash Back Reward the later shall prevail.