REDEMPTION PROGRAM TERMS AND CONDITIONS

1. RETURN POLICY

- a) In general under the Redemption Programme, items collected and accepted are deemed to be in merchantable and good condition, non-returnable and non-exchangeable. COSWAY will not entertain any return and/or exchange request.
- b) In the event of any manufacturing defects and/or damaged items, the member shall notify COSWAY within Ten (10) working days through the Message Centre. Our Customer Service Personnel will provide solutions and directions to resolve the matter, on a case to case basis.
- c) COSWAY however, strictly shall not allow any return or exchange requests for intimate wear for any reason whatsoever due to hygiene reasons.
- d) COSWAY will impose a penalty against member by reducing the validity period of eRC(s) in the event the Redemption Item(s) remain uncollected (deemed cancelled) after One (1) month from the end of delivery period.

2. PRODUCTS & WARRANTY

- a) In the event the colour, model and/or style of the Redemption Item is not available, COSWAY shall take the necessary steps to notify the member of the non-availability of the item. The member will be offered alternative choices and/or option for a different item of equal value within the same category.
- b) COSWAY shall not be held liable for any death, injury either directly or indirectly, damages either general or specific and all other losses sustained as a result of the use of Redemption ltem.
- c) COSWAY makes no representation and/or warranty as to the quality of the Redemption Item
- d) Any dispute concerning services or goods redeemed shall be resolved between the Member and the Manufacturer/Supplier. COSWAY shall not be held liable nor responsible in resolving any such dispute arising.

3. MERCHANTS' VOUCHERS

- a) Merchants' Voucher(s) are valid for use up to the expiry date specified on the respective voucher(s). If it is not redeemed within the validity period, the voucher(s) will automatically expire and will not be extended nor replaced.
- b) Merchants' Voucher(s) are not exchangeable for other rewards, not refundable, not replaceable, and not redeemable for cash or credit under any circumstances.
- c) Merchants' Voucher(s) are valid for use only at the specific participating merchants and

subject to the terms and conditions contained in the voucher.

4. **GENERAL**

- a) Any dispute or enquiries regarding the Redemption points and services must be directed to the COSWAY MESSAGE CENTRE.
- b) Order cancellation can only be accepted if done within 5 working days after the date of order. Cosway will not entertain any request for cancellation after this period.
- c) The Sales and Services Tax (SST) will be imposed on all products based on the price indicated by virtue of the Sales and Services Tax Act 2018.
- d) In accordance with the Personal Data Protection Act 2010, all personal data disclosed to COSWAY under the Great Redemption Programme by members is strictly meant for processing of Redemption Items. The Company may disclose members' personal data to other parties/contractors in which they will assure to safeguard the members' personal data for processing of Redemption Items.
- e) COSWAY reserves the exclusive right to extend, discontinue and/or revise the whole or portion of the Great Redemption Programme.
- f) COSWAY may at its own unfettered discretion and from time to time amend and/or revise the above Terms and Conditions, as deemed necessary and any such amendment shall take effect without prior notice.

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