

# STACK™ | FREQUENTLY ASKED QUESTIONS

## ABOUT STACK

### **1. What is STACK?**

STACK is a multi-partner loyalty platform that brings all your rewards points together, on a single platform that is powered by OCBC. The platform allows you to add the various participating rewards partner programmes to a single portal (STACK). Through this portal (STACK), you can keep track of your multiple passwords, rewards points balances, expiry dates and redemption history.

With STACK, you decide which rewards points you want to combine and convert, with easy reference to our rewards points exchange table or points exchange tool. You have the flexibility to combine different rewards points from various rewards programmes to your programme of choice with a simple click. Rewards Points are converted in real-time and can be easily tracked via the portal (STACK).

On top of rewards points, STACK has its very own STACK Marketplace – where you get exclusive access to an exciting catalogue of deals and rewards. Payment by rewards points or a valid credit or debit card is accepted.

### **2. Who can become a STACK member?**

Everyone with a valid Singapore registered mobile number!

If you wish to do rewards points exchange from one rewards programme to another, you have to be a member of at least 2 of our participating rewards partner programmes. If you wish to redeem any deals and rewards on the STACK Marketplace, you do have to be a member of at least one of our participating loyalty partner programmes.

### **3. Are there any joining fees to become a STACK member?**

Registering for STACK is free! There is no membership fee. Sign up now at <https://www.stackreward.com>!

### **4. Does STACK have its own STACK Rewards Points?**

No, STACK brings different rewards partner programmes into one common platform. The rewards points that you can use on STACK are the points issued by these participating rewards programmes (limited to those that you have added to your STACK account).

## **GETTING STARTED**

### **5. I do not have a Singapore mobile number – can I still register?**

Unfortunately, STACK is currently only open to users whom have a valid Singapore mobile phone number.

### **6. Why do I have to add each partner programme individually?**

Each partner programme has its own set of login credentials. For security purposes, we will need you to verify each account individually.

### **7. I see a value tagged next to “My total points worth if I convert all into \_\_\_\_”? What does this mean?**

This is an auto-calculation of the total maximum rewards points you could possibly get if you were to exchange all other rewards points into the desired default rewards programme.

For example, if you have the following and you have selected to view this value in the default rewards points of partner ABC:

<b>Partner Programmes</b>	<b>Partner Points Currency</b>	<b>Balance</b>	<b>Sample Exchange Rates</b>
OCBC\$ Rewards	OCBC\$	10,000	1 OCBC\$ = 2 ABC Points
ABC Rewards	ABC Points	5,000	

Administrative fees are chargeable for any points exchange transaction. Please refer to Question 9 for how administrative fees are calculated.

### **8. What does a default currency mean and why do I need to choose this setting?**

Default currency is a function for you to view the total rewards points worth across the added programmes in that selected rewards programme’s points value or points currency.

You can change your default currency in accordance to your preferences as and when you would like to.

If you have not actively selected one, the setting will be defaulted to the very first rewards programme you have successfully added to your STACK account.

## **POINTS EXCHANGE**

### **9. Are there any fees to use the Points Exchange service?**

Yes. A 2% admin fee of the total value of the outgoing rewards points will be charged by STACK per exchange transaction. There is also a minimum and maximum cap on the admin fee per transaction. Please refer to [here](#) for the associated admin fees per transaction per partner programme.

### **10. How long does it take to exchange the points from one programme to another programme?**

Points exchange is real-time.

*Note: This is barring any unforeseen circumstances, for example network down or timeout at point of request or processing.*

## **STACK MARKETPLACE BY UNIQGIFT**

### **11. What is STACK Marketplace?**

STACK Marketplace is the online catalogue for deals and rewards, where you can use your rewards points to redeem for or your credit/debit card to purchase. This is a service that is operated and maintained by our appointed partner, UNIQGIFT, and is open to all STACK registered members.

### **12. Who is UNIQGIFT?**

UNIQGIFT is the official operator for the STACK Marketplace and they provide the deals and rewards listings that are available on the STACK Marketplace. For the avoidance of doubt, OCBC is not the seller or provider of any of the deals and rewards that are made available on the STACK Marketplace.

### **13. Can I redeem for more than one item or multiple quantities of the same item on the STACK Marketplace if I have sufficient rewards points?**

Yes, you can. However, some of the STACK Marketplace items may be limited in quantity and UNIQGIFT may limit the number of redemptions per customer.

Each redemption item comes with their terms of usage, kindly refer to the Terms and Conditions before you proceed with your redemption.

If you would like to redeem for different items, you are required to checkout separately for each different item.

**14. Can I use a mix of rewards points and cash to purchase a deal on the STACK Marketplace?**

This function is currently not available. You can redeem a deal on the STACK Marketplace using rewards points only, or purchase a deal using your VISA or MasterCard debit or credit card only.

**15. How will I receive my voucher?**

Upon successful payment or redemption, you will receive a SMS sent to the mobile number registered with STACK. A unique URL link will be appended in this SMS for you to obtain your electronic voucher.

For physical retailers, present this voucher when you are ready to pay, and the cashier will scan the code.

For eCommerce retailers, input the voucher number indicated on your voucher at payment checkout page.

As this link is unique to you, please do not forward to other recipients. Once the voucher has been scanned or the promo code used, you will not be able to use it again.

If you have accidentally deleted the SMS, you may alternatively retrieve the voucher details by going to “My Vouchers” on the STACK portal.

**16. What is the validity of the vouchers?**

The validity of the vouchers vary. You may refer to the expiry date indicated on your voucher. UNIQGIFT does not allow for validity periods of the vouchers to be extended.

**17. Can I authorise another person to use the voucher on my behalf?**

Of course! To authorise another person to use the voucher on your behalf, you may forward the URL link to your family or friends. However, please note that once they have used the voucher, the voucher will be marked as “USED”, and you will not be able to use it again.

**18. What are the payment options available on the STACK Marketplace?**

Currently, STACK Marketplace only accepts payments with a valid VISA or MasterCard credit or debit card.

You have the option to save your card(s) to your STACK account for ease of future payments.

**19. How can I cancel a purchase/redemption I made from STACK Marketplace?**

Sorry, all purchases and redemptions are non-cancellable.

**20. Why does “UNIQQIFT DIGITAL VOUCHER” appear on my credit/debit card statement?**

UNIQQIFT is the official operator for the STACK Marketplace. As such, any STACK Marketplace deals and rewards are managed by them.

**GENERAL**

**21. Does STACK store my personal information?**

STACK stores only the personal information that you provide to us.

**22. Why am I asked to re-login again although I have selected “Remember Me” during my previous login?**

For security reasons, we will require all STACK members to re-login to the portal after every 90 days upon the last login where “Remember Me” was checked.

**23. Why can't I see my rewards points balance for a participating partner programme which I had added previously?**

It may take a few seconds while we retrieve your real-time rewards points balance from the respective partner programmes. This is dependent on the data and network connectivity.

**24. There is a discrepancy in the rewards points balance reflected on STACK for one of my partner programme. What should I do?**

STACK retrieves your rewards points balance (in real-time at point of login or refresh) directly from the partner programme you have added to STACK. Should there be a

difference, please contact your partner programme customer service directly for assistance.

**25. I am facing issues using my voucher. What should I do?**

You may contact us via our [online form](#) with your queries and/or feedback. We will respond to you within 3 business days.

**26. I am facing issues making payment on the STACK Marketplace. What should I do?**

For payment-related queries, please contact the bank that issued your credit/debit card.

**27. I do not recognize a transaction that has been made on my STACK account. What should I do?**

You can send in your query via our [online form](#) along with the transaction ID and details that you wish to query.

**28. I am facing issues with using STACK website on my browser. What should I do?**

You can try refreshing your browser if the portal is not loading or too slow to load. If that does not help, the lag could be due to high traffic or server problems. Do try again after a few minutes.

If the above does not resolve your problem, please send in your query via our [online form](#).

**29. What browsers are compatible with the STACK portal?**

For the best experience, please use the latest versions of Chrome, Safari or Internet Explorer.

**30. I have other questions which I cannot find an answer here. What should I do?**

You may contact us via our [online form](#) with your queries and/or feedback. We will respond to you within 3 business days.