





THE FINEST REWARDS YOU DESERVE

Be rewarded with up to 60,000 air miles¹ as part of the UOB Privilege Banking Card membership. You will receive 60,000 air miles¹ upon receipt of your joining or renewal fee.

GO FURTHER, FASTER WITH ACCELERATED REWARDS²

Further your travels with every dollar spent on your UOB Privilege Banking Card:

- **2 air miles**
 - For every S\$1 spent in foreign currency - on overseas dining and shopping during your travels.
 - For every S\$1 spent locally on specially selected luxury fashion, watch, and jewellery brands like Chanel, Christian Louboutin, Hermès, Richard Mille, The Hour Glass and many more.
- **1.2 air miles**
 - For every S\$1 spent on other local purchases.

GOING THE EXTRA MILE FOR YOU

Every moment and every discovery is yours to experience to the fullest.

Whether it's a rare timepiece for a birthday present or a table at a Michelin-starred restaurant, your dedicated UOB Privilege Concierge is ready to assist you anytime of the day at 1800 222 9889.

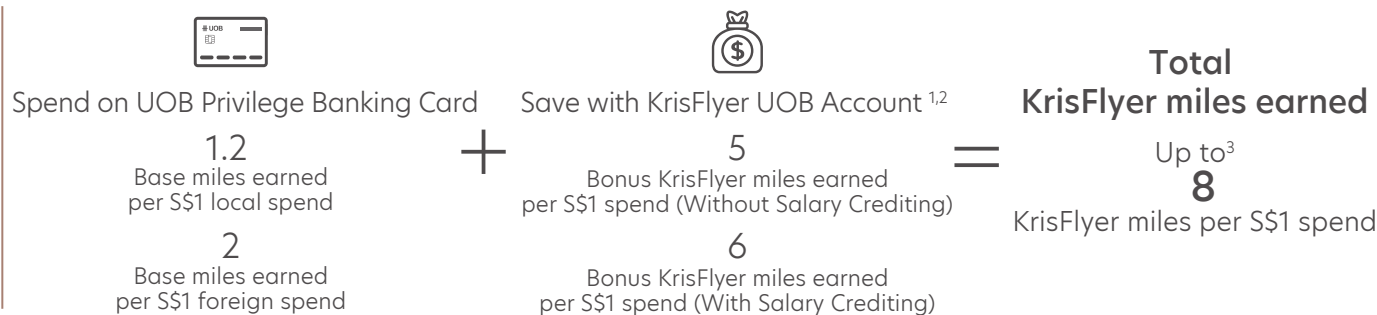
¹Awarding of 60,000 air miles will be in the equivalent UNI\$ at UNI\$1 to 2 air miles redemption rate, which the Cardmember needs to redeem via UOB Rewards Programme. Terms and conditions apply, please visit uob.com.sg/rewards for details. This is only upon receipt of your full membership fee payment. Advance crediting of UNI\$ is not permissible. ²Cardmembers shall be awarded with an additional UNI\$2 for every S\$5 spent on Qualified Transactions and is limited to a maximum of additional UNI\$4,000 for each calendar month. For full terms and conditions, visit uob.com.sg/PV-lux.



KRISFLYER UOB ACCOUNT BUNDLE

Sign up for a KrisFlyer UOB Account today and start earning up to 6 bonus miles when you spend and save. These bonus miles are in addition to the 1.2 or 2 miles you earn on your UOB Privilege Banking Card – meaning you can earn up to 8 miles per S\$1 spent. No additional step is required to link your UOB Privilege Banking Card to your KrisFlyer UOB Account. Do note that the bonus miles earned will be capped at 5% of the Monthly Average Balance (MAB) in your KrisFlyer UOB Account. These bonus miles will also be automatically credited into your registered KrisFlyer membership account every month. Simply sign-up for a new account via uob.com.sg/kfacct. Insured up to S\$100k by SDIC.

Here’s how to earn KrisFlyer miles¹:



Here’s how KrisFlyer miles are calculated⁴:

	Example 1 (Without Salary Crediting)	Example 2 (With Salary Crediting)
Foreign Spend on Card	S\$20,000	S\$30,000
Base KrisFlyer miles	S\$20,000 X 2 = 40,000	S\$30,000 X 2 = 60,000
Monthly Average Balance	S\$2,000,000	S\$3,600,000
5% MAB cap on Bonus KrisFlyer miles	S\$2,000,000 X 5% = 100,000 miles	S\$3,600,000 X 5% = 180,000 miles
Bonus KrisFlyer miles	S\$20,000 X 5 = 100,000 (capped at 100,000)	S\$30,000 X 6 = 180,000 (capped at 180,000)
Total KrisFlyer miles	40,000 + 100,000 = 140,000 miles	60,000 + 180,000 = 240,000 miles
Effective miles earn rate	6 miles per S\$1 spent	8 miles per S\$1 spent

¹KrisFlyer miles will be calculated for every S\$5.00 of the monthly sum of your Eligible Transactions. Minimum S\$1,000 deposit balance must be maintained in KrisFlyer UOB Account to earn bonus KrisFlyer miles, capped at 5% of the Monthly Average Balance in KrisFlyer UOB Account. ²Monthly Average Balance is the summation of each day end balance in KrisFlyer UOB Account for each month divided by the number of calendar days for that month. ³Calculation is based on 2 miles earned on foreign spend on UOB Privilege Banking Card plus Bonus KrisFlyer miles earned for KrisFlyer UOB Account tagged with Salary Crediting. UOB Privilege Banking Card's base miles are awarded in UNiS at an equivalent rate of 1 UNiS = 2 miles, while KrisFlyer UOB Account's Bonus Miles are awarded monthly in KrisFlyer miles directly to your KrisFlyer membership account that is linked to your KrisFlyer UOB Account. ⁴This calculation is for illustration purposes only. KrisFlyer miles displayed is based on a customer's monthly average balance and total spend for 1 month only.



WINE & DINE

Savour the finest in gastronomy.



EXCLUSIVE DINING OFFERS

- **The Ritz-Carlton Millenia Singapore***

- One complimentary glass of welcome drink with every order of lunch set menu (daily, 11.30am - 2.30pm).
- 15% off à la carte lunch
- 15% off afternoon tea
- **Colony:** 15% off food bill#

- **The Fullerton Hotel Singapore***

- **The Courtyard:** 20% off à la carte food menu and afternoon tea
- **Town Restaurant:** 20% off à la carte food menu and lunch & dinner buffet
- **JADE:** 20% off à la carte food menu

- **The Fullerton Bay Hotel Singapore***

- **La Brasserie:**
 - 20% off daily lunch & dinner à la carte food menu
 - 20% off set dinner food menu
- **The Landing Point:** 20% off à la carte food menu and afternoon tea

- **Pan Pacific Hotel Group Singapore*^**

- **Club 5 | Edge | Ginger | Hai Tien Lo | Keyaki | Lime | Peach Blossoms | Peppermint | Portman's Bar | Skyline Bar**
 - 20% off à la carte food bill

For reservations, please call UOB Concierge at 1800 222 9889.

*Full Terms and Conditions apply. All offers are valid until 30 December 2025 unless otherwise stated. Visit thediningadvisor.com for further details.

#Not valid for Sunday Vintage Champagne brunch.

^Not valid for set menus or promotional menus. Limited to a maximum of 15 pax per bill only. Not valid on the eve of and on Public Holidays. Other blackout dates as determined by Pan Pacific Hotels Group.



EXCLUSIVE DINING OFFERS

- **Top of UOB Plaza***
 - Si Chuan Dou Hua Restaurant

For reservations, please call UOB Concierge at 1800 222 9889.

*Full Terms and Conditions apply. All offers are valid until 30 December 2025 unless otherwise stated. Visit thediningadvisor.com for further details.



LEISURE

Partake in the most coveted experiences and enjoy life's ultimate indulgences.



VISA GOLF PROGRAMME

Perfect your swing and sink the perfect putt at premier golf clubs at home and across Southeast Asia.

- **Complimentary green fees on weekdays at Sentosa Golf Club and Tanah Merah Country Club¹**

Tee-times are limited and bookings will be processed on a first-come-first-serve basis and subject to availability.

To book, please visit promotions.visa.com/campaign/sentosa_golf

- **50% off green fees on weekdays at 50 participating golf clubs across the region²**

To book, please visit promotions.visa.com/campaign/discounted_golf

¹Offer is subject to change and tee-time availability. Cardholders must book the Offer with their UOB Privilege Banking Card. The Offer is fully subsidized by Visa and is not a direct offer from the Club. A minimum of 1 paying guest per Cardholder is required. For example, if there are 2 Cardholders playing in the same flight using the Offer, there must be a minimum of 2 paying guests in the same flight. Offer is valid on weekdays excluding public holidays. Bookings are capped at a maximum of 4 per cardholder for the year. Cardholders acknowledge that there are a limited number of complimentary green fees per month and bookings will be fulfilled on a first-come, first-served basis. Once the monthly limit is reached, no further bookings will be accepted for the month. At all times, only one active golf booking per Cardholder is allowed. For the avoidance of doubt, Cardholder may only place a new golf booking after the completion of an active booking and each cardholder may make a maximum of 1 booking a month. For full terms and conditions, visit www.visa.com.sg/en_sg/visa-offers-and-perks/visa-infinite-complimentary-golf-benefit/119832. ²Primary UOB Privilege Banking Cardholders ("Cardholders") enjoy 50% discounted green fee rounds hosted at 50 golf clubs in 9 countries on weekdays only (excluding public holidays that fall on weekday in the countries that the clubs are located). Golf Program is valid for use where booked directly via the Visa booking portal and Cardholders are strictly not allowed to contact any golf clubs directly for enquiries/bookings or take over tee times transferred from other golfers/participating club members to be used in conjunction with this Golf Program. This Golf Program has a maximum of 20 rounds per month for all Cardholders. Golf Program is provided by Visa through Apexlynx LeisureSport Private Limited and is not a direct offer by the golf clubs. Cardholder and his/her guest(s) must have valid handicap to book a tee time and should hold a valid golfer's insurance as individual golf clubs may impose golf insurance requirements. Cardholder must adhere to all the terms and conditions when making a golf booking request (see "Reservations" section below), or their booking request would be rejected. At all times, only one active golf booking per Cardholder is allowed. For the avoidance of doubt, Cardholder may only place a new golf booking after the completion of an active booking. Golf Program is not valid for use in conjunction with other non-Visa Infinite promotions, discounts or offers, and cannot be used with other promotion, participation in corporate golf events, private golf events or golf tournaments. Request for pairing, or to join a flight booked by other golfers/participating club members will be done on a best-effort basis and are at the sole discretion of, and administered by, the participating golf clubs. The golf clubs reserve the right to refuse such request. Cardholders understand and acknowledge that participating golf clubs will not engage in any direct correspondence, enquires and/or attempts for checking availability and bookings from UOB Privilege Banking Cardholders. This Golf Program is not to be regarded as a membership at the participating golf clubs. Visa / Apexlynx LeisureSport Private Limited reserves the right to reject the booking if Cardholders make enquiries/ bookings directly at the club or transfer a confirmed tee time to another Cardholder. For full terms and conditions, visit www.visa.com.sg/en_sg/visa-offers-and-perks/regional-golf-discounts/120189.



SERVICES & ASSISTANCE

Best-in-class medical services ensure you stay in the best of health.



ROUND-THE-CLOCK MEDICAL SERVICES WITH UOB MEDICAL CONCIERGE

In partnership with IHH Healthcare, get 24-hour access to premier medical concierge services like:

- **Telephone medical triage service to direct you to the most suitable medical specialist based on your needs**
- **Fast track hospital admission arrangements**
- **Travel arrangements for customers residing overseas**

For all enquiries, please call IHH Healthcare at +65 6812 3758 or email: UOBmedicalconcierge@IHHhealthcare.com



UOB PRIVILEGE BANKING ASSISTANCE SERVICES AND INSURANCE

Providing you with holistic assistance, protection and insurance schemes to safeguard your well-being around-the-clock.

Home Assistance

In case of any emergency, we will take care of your repair bills up to S\$100 per visit, up to a maximum of two times a year. Our emergency home assistance services include:

- **Electrical services**
- **Plumbing and sanitary assistance**
- **Locksmith assistance & more**

Vehicle Assistance

In case of any emergency, we will make the necessary arrangements up to S\$100 per event, up to a maximum of two times a year. Our emergency vehicle assistance services include:

- **Towing/Roadside repair**
- **Alternative transport if vehicle is immobilised**

Travel and Medical Assistance Services

Available if you are travelling overseas for trips not exceeding 60 consecutive days each time.

- **Medical transfer**
- **Medical repatriation**
- **Emergency translation assistance and more**

Note: Overall total limit of S\$50,000 per assistance per event for each Cardmember, whichever comes first.

Travel Insurance

- **Up to US\$1,000,000 Travel Personal Accident Insurance for you and your spouse**
- **Travel inconvenience coverage includes lost baggage, flight delays and missed connections**
- **Purchase protection¹ of up to S\$10,000 against accidental loss or damage**

For enquiries, please call UOB Concierge at 1800 222 9889.

¹Note: The limit is S\$2,000 per single article item/pair or set, up to S\$10,000 per purchase and excess of S\$200 for each and every loss. Terms and conditions apply. Visit uob.com.sg/VI-assistance and uob.com.sg/VI-insurance for more information.



TRAVEL & ACCESS

Uncover the most exhilarating vacations with our suite of travel deals, both locally and overseas.



VISA LUXURY HOTEL COLLECTION

The Luxury Hotel Collection offers best-in-class travel benefits exclusively for Visa cardholders. Enjoy seven premium benefits when you book through the Luxury Hotel Collection.

- **Best available rate guarantee**
- **Automatic room upgrade upon arrival, when available**
- **Complimentary in-room Wi-Fi, when available**
- **Complimentary continental breakfast daily**
- **US\$25 food or beverage credit**
- **VIP Guest status**
- **3PM check-out upon request, when available**

For reservations, please visit www.visaluxuryhotels.com or call UOB Concierge at 1800 222 9889.

Offer is valid at participating properties and privileges are subject to availability. Best Available Rate applies. Not applicable on discounted rates or to be combined with other offers at time of enquiry/booking. One daily breakfast is provided per person during stay. Exclude all applicable taxes, services, gratuities and charges. Visa and participating properties reserve the right to vary the terms and conditions of this offer. For updated list of participating properties, visit www.visaluxuryhotels.com or call UOB Concierge for details.



UOB TRAVEL CONCIERGE

Dedicated Concierge

- A dedicated Travel Concierge Manager to assist with all travel needs, from flight, hotel, transfer arrangements, miles redemption to curation of bespoke itineraries tailored to your needs and travelling style

Accelerated Miles Programme

- **Customised tours**

Receive 5 miles¹ per every S\$1 spend

- **Cruises & non-customised tours**

Receive 3 miles¹ per every S\$1 spend

For enquiries and reservations, please call UOB Travel Concierge at (65) 6302 5503 or email Travel.Concierge@UOBGroup.com.

¹Each Cardmember can choose to convert his/her UNI\$ into air miles at the conversion rate of UNI\$1 = 2 air miles. Up to 5 miles is inclusive of UOB Privilege Banking Card base earn rate of 1.2 miles awarding. The additional UNI\$ earned will be credited to the Cardmember's applicable Card account in a one-lump sum within three (3) months from the date of transaction.



UOB TRAVEL CONCIERGE

Luxury Hotel Programme

An exclusive treat to complimentary room upgrades, dining credits, amenities and more at participating hotel groups:

- Accor STEP
- Anantara Journeys
- Couture by Langham
- Design Hotels Collective
- Hilton Impresario
- Hyatt Privé
- IHG® Luxury & Lifestyle
- Jumeirah Mandarin Oriental Fan Club
- Marriott STARS and Luminous
- Preferred Hotels and Resorts
- Rosewood Elite
- Serandipians
- Shangri-La The Luxury Circle
- The Peninsula PenClub
- VITA by The Leading Hotels of the World
- withIN by Small Luxury Hotels of the World

For all enquiries and reservations, please call UOB Travel Concierge at (65) 6302 5503 or email Travel.Concierge@UOBGroup.com.

Add-on services vary for different hotels. The Luxury Hotel Programme is valid for customers who have made hotel bookings with UOB Travel Concierge. Reservations are subject to hotel's availability. Once availability is confirmed, the amenities will be extended to the travellers. Other terms and conditions apply. For full details and terms and conditions, visit uobtravel.com/concierge.html.



UOB TRAVEL CONCIERGE

Hotel Status Matching

- Complimentary upgrade to Platinum Card Membership status with Pan Pacific DISCOVERY sign-up.

Receive an exclusive upgrade to Pan Pacific DISCOVERY Platinum status and indulge in their benefits and rewards. Receive instant benefits and earn rewards on eligible purchases at 800+ hotels in 100 countries worldwide.

- Enjoy member rates at participating hotels
- Enjoy late check out till 3pm, subject to availability
- Room Upgrade: Receive an upgrade to next category, when available, subject to availability
- Welcome amenity: Enjoy a locale-inspired gift upon arrival

For enquiries and reservations, please call UOB Travel Concierge at (65) 6302 5503 or email Travel.Concierge@UOBGroup.com.

Privilege is valid only for UOB Privilege Banking Cardmembers. Sign up for a Pan Pacific DISCOVERY membership at panpacific.com/en/panpacific-discovery.html and call UOB Travel Concierge for fast track upgrade. Pan Pacific DISCOVERY Platinum fast track membership is valid till December 2025 from date of sign-up after which, the member has to accumulate the minimum nights of stay required to maintain the Platinum membership status. Pan Pacific Hotels Group reserves the right to change the terms and conditions at any time without prior notice. Visit uobtravel.com/concierge.html for full terms and conditions for all Hotel Status Matching promotions.



EXCLUSIVE VISA OFFERS WITH A PREMIUM FLEET OF CAR RENTALS AND AIRPORT TRANSFER

- **Hertz Asia**

- Enjoy 10% off self-drive rentals (with minimum 1 day rental)
- Enjoy 10% off self-drive rentals and One Complimentary Rental Day (with minimum 6 or more days' rental)
- Enjoy 10% off self-drive rentals and additional 10% (with minimum 6 or more days' rental)
- Enjoy 10% off self-drive rentals and Free One Car Class Upgrade (with minimum 5 or more days' rental)

To redeem the privileges under this Hertz offer, book online now at www.hertz.com/asiavisa and use discount number CDP# 83181.

- **Avis**

- Up to 35% discount on Standard Rates
- Enjoy complimentary benefits when signing up to Avis President's Club Loyalty Programme

Book on www.avisworld.com/visa to automatically receive your discounts or join Avis President's Club and have the benefits linked to your profile.

- **Visa Airport Limo Transfer**

- 20% off retail rates with TBR Global Chauffeuring

Please book via www.tbrglobal.com/visa with promotion code VI2025 at least 72 hours in advance.

Offer is not guaranteed and based on availability. For full details of privileges and terms and conditions, visit www.visa.com.sg/en_sg/visa-offers-and-perks.

UOB PRIVILEGE BANKING SERVICES

Perform all your banking needs at any of our five dedicated Privilege Banking Centres. Enjoy priority queues and preferential services at any of our UOB Group branches island wide.

Privilege Banking Centres

Bukit Timah

587 Bukit Timah Road
#01-02 Coronation Plaza
Singapore 269707

Orchard

270 Orchard Road #03-02
Singapore 238857

Parkway Parade

80 Marine Parade Road
#03-26 Parkway Parade
Singapore 449269

Raffles Place

80 Raffles Place
UOB Plaza 1
Singapore 048624

Serangoon Garden

73 Serangoon Garden Way
Singapore 555969

Banking hours are as follows:

Monday – Friday: 9.30am – 5.00pm

Saturday: 9.30am – 12.30pm

OTHER INFORMATION

Joining/renewal*

- The UOB Privilege Banking Card membership is subject to a joining fee of S\$1,962 (inclusive of 9% GST). Upon joining, you will be awarded with 60,000 air miles¹.
- The UOB Privilege Banking Card membership is for a period of 12 months.

When you renew your UOB Privilege Banking Card membership, a Membership Fee of S\$1,962 (inclusive of 9% GST) will be charged and you will be awarded with 60,000 air miles.

*Note:

- You will be awarded UNI\$30,000 (equivalent to 60,000 miles at UNI\$1 = 2 air miles redemption rate).
- There will be no partial awarding of air miles and UNI\$.
- Your UNI\$ or air miles will be credited into your UOB Privilege Banking Card account two months after the payment due date of the Membership Fee annually.
- Advance crediting of UNI\$ or air miles is strictly not permissible.

International Processing Fee

Transactions made in SGD and processed outside Singapore using Visa will be subject to a fee of 1% of the transaction amount.

Foreign Currency Transaction Fee

For UOB Privilege Banking Card, all transaction fees in foreign currencies will be subject to a foreign currency factor of 3.25%, 1% of which will be retained by Visa.

Replacement Fees

The replacement fees for UOB Privilege Banking Credit Card are S\$20.

Cardmembers Agreement

Please note that it is important to read, understand and agree to the full terms and conditions of the UOB Cardmembers Agreement at uob.com.sg/personal/cards/credit/tnc.html.

For full terms and conditions of UOB Privilege Banking Card privileges, please visit uob.com.sg/PV-lux.

