

Terms and Conditions Governing UOB PRVI Miles Card (“Terms and Conditions”)**1. UNI\$**

- (i) UOB PRVI Miles Cardmembers (the “Cardmember”) will earn UNI\$ for all their spending on their UOB PRVI Miles Cards (the “Card”) in accordance with these Terms and Conditions. Cardmembers can choose to convert their UNI\$ into air miles at the conversion rate of UNI\$1 = 2 miles. A conversion fee of S\$25 will apply for each conversion.
- (ii) UNI\$ will not be awarded for 0% Installment Payment Plans, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges and any other transactions we may exclude from time to time without prior notice.
- (iii) (A) UOB PRVI Miles World Mastercard and PRVI Miles Visa Cardmembers will also not earn UNI\$ on the following transactions under bill payment and payment of funds to prepaid accounts:

Bill Payment

Establishments registered under the following Merchant Category Code (“MCC”):

- 6300 Insurance Underwriting, Premiums
- 6399 Insurance - Default

Transaction description:

- AXS PAYMENT

Payment of Funds to Prepaid Accounts

- | | |
|---------------------------|---------------------------|
| • BANC DE BINARY* | • OANDA ASIA PAC* |
| • BANCDEBINARY.COM* | • OANDAASIAPA |
| • EZ LINK PTE LTD (FEVO) | • PAYPAL * BIZCONSULTA |
| • EZ Link transport | • PAYPAL * CAPITALROYA |
| • EZ Link* | • PAYPAL * OANDAASIAPA |
| • EZ-LINK (IMAGINE CARD) | • Saxo Cap Mkts Pte Ltd |
| • EZ-Link EZ-Reload (ATU) | • SKR*SKRILL.COM |
| • EZLINK* | • SKR*xglobalmarkets.com* |
| • EzLink* | • SKYFX.COM* |
| • EZ-LINK* | • TL-ABT* |
| • FlashPay ATU* | • TRANSIT LINK* |
| • MB * MONEYBOOKERS.COM | • WWW.IGMARKETS.COM.SG |
| • NETS VCASHCARD* | |

- (B) United Overseas Bank Limited (“UOB”) reserves the right at any time and from time to time at its sole and absolute discretion to vary, amend, add or delete the above lists of transactions which UNI\$ will not be awarded for, without giving any reason or prior notice or assuming any liability to any Cardmember, and all Cardmembers shall be bound by these amendments.
- (iv) UNI\$ shall be calculated on the amount of transactions on a transaction level effected on a daily basis and rounded down to the nearest UNI\$. In the event the UNI\$ awarded is in decimal points, the final UNI\$ awarded for each transaction will be rounded down to the nearest whole figure.
- (v) UNI\$ earned by the Supplementary Cardmember will be credited to the Card account of the Principal Cardmember.

(vi) The issuance and redemption of UNI\$ are subject to the UOB Cards Rewards terms and conditions which is available at uob.com.sg/rewards.

(vii) **Equivalent of 6 miles for every S\$1 spent at Expedia**

(A) Valid for bookings from 1 April 2017 to 31 March 2018 for travel dates between 1 April 2017 to 30 June 2018 (both dates inclusive) (the "Expedia Promotion Period"), Cardmembers will earn UNI\$15 for every S\$5 spent (equivalent to 6 miles for every S\$1 spent) at expedia.com.sg/prvimiles ("Expedia Booking Site") for hotels, Expedia Participating Airlines and packages. The rate of UNI\$15 for every S\$5 spend on Qualifying Transactions comprises of prevailing earn rate on: (i) local spend (UNI\$3.5 for every S\$5 spent) and bonus earn rate of UNI\$11.5 for every S\$5 spent; or (ii) overseas spend (UNI\$6 for every S\$5 spent) and bonus earn rate of UNI\$9 for every S\$5 spent, depending on the currency effected on the Qualifying Transactions.

(B) "Qualifying Transactions" refers to the following travel bookings strictly made at expedia.com.sg/prvimiles by a Cardmember when he/she pays directly to Expedia, using a UOB PRVI Miles Card:

- a. a hotel-only booking; and
- b. a flight-only booking or a flight + hotel package booking where Expedia is the Merchant of Record for the flight booking, which may include the following carriers (subject to change from time to time):

Participating Airlines

- | | | |
|--------------------------|---------------------------|---------------------------------|
| • Air Astana | • China Southern Airlines | • Myanmar International Airways |
| • Air India LTD. | • Finnair | • Qatar Airways |
| • Air Macau Company | • Garuda Indonesia | • SilkAir |
| • Air Mauritius | • Gulf Air | • Thai Airways Intl |
| • Air Niugini | • Korean Air | • Turkish Airlines |
| • Bangkok Airways | • Lao Airlines | • Xiamen Airlines |
| • Cathay Pacific | • Latam Airlines Group | |
| • China Eastern Airlines | | |

UOB reserves the right at any time and from time to time at its sole and absolute discretion to vary, amend, add or delete the above list of Expedia Participating Airlines, without giving any reason or prior notice or assuming any liability to any Cardmember, and all Cardmembers shall be bound by these amendments.

Qualifying Transactions exclude refunded, disputed, unauthorised or fraudulent retail purchases and UOB reserves the right to revoke and/or deduct and/or re-compute any UNI\$ in the event that Cardmembers cancel, reverse and/or revise transactions.

For the avoidance of doubt, if Cardmember selects to pay later at hotel directly, such transaction will not be considered as a Qualifying Transaction.

(C) To enjoy this promotion, the transactions made at the Expedia Booking Site must be successfully charged and posted to the Card account and captured/ posted on UOB's systems during the Expedia Promotion Period.

(D) This promotion is not valid in conjunction with other offers, discounts, promotions, e-vouchers, e-coupons, privileges or purchase of gift certificates, unless otherwise stated.

- (E) UOB shall not be responsible or liable for (i) any failure or delay in the transmission of card transactions by Mastercard/ Visa/ American Express, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by a Cardmember being omitted (whether from being posted to the Cardmember's account and/or captured in UOB's system or otherwise) during the Expedia Promotion Period; or (ii) any late posting of the transactions and thereby affecting a Cardmember's eligibility for this promotion.
- (F) UOB assumes no liability or responsibility for the acts or defaults of the merchants, agents, suppliers and/or service providers, or defects in the goods or services offered. UOB is not an agent of the merchants, agents, suppliers and/or service providers. Any dispute about the quality or service standard must be resolved directly with the merchants, agents, suppliers and/or service providers. The merchants, agents, suppliers and/or service providers may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and/or services.

(viii) **Equivalent of 6 miles for every S\$1 spent at Agoda**

- (A) Valid for bookings from 26 May 2017 to 31 December 2017 and for stay between 26 May 2017 to 31 March 2018 (both dates inclusive) (the "Agoda Promotion Period"), Cardmembers will earn UNI\$15 for every S\$5 spent (equivalent to 6 miles for every S\$1 spent) at agoda.com/prvimiles ("Agoda Booking Site") for eligible hotel bookings. The rate of UNI\$15 for every S\$5 spend on Qualifying Transactions comprises of prevailing earn rate on: (i) local spend (UNI\$3.5 for every S\$5 spent) and bonus earn rate of UNI\$11.5 for every S\$5 spent; or (ii) overseas spend (UNI\$6 for every S\$5 spent) and bonus earn rate of UNI\$9 for every S\$5 spent, depending on the currency effected on the Qualifying Transactions.
- (B) To have an eligible "Qualifying Transaction", Cardmembers must:
- make booking via the dedicated landing page at agoda.com/prvimiles for hotel bookings that have the "Promotion Eligible" banner on the search results page;
 - settle payment with their UOB PRVI Miles Card of which Agoda is the party receiving and handling the payment from the Cardmembers;
 - enter Cardmember's NRIC/Passport No. at the payment page; and
 - complete the hotel stay.
- (C) The additional UNI\$ will be credited to Cardmember's credit card account within three months from Cardmember's departure from hotel.
- (D) Where UNI\$ are earned on the basis of the amount transacted on the UOB PRVI Miles Card, unless otherwise specified, additional UNI\$ are only earned on the accommodation component of the stay, not on ancillary charges such as meals, minibar, beverages, phone, laundry or other extra costs charged to the room account.
- (E) This promotion is non-transferable and non-cumulative and cannot be used in conjunction with any other discount, promotions, discounted items and fixed price items (unless specified).
- (F) UNI\$ earned in connection with the incentive are non-transferable.
- (G) UNI\$ can only be earned by one Cardmember per booking and cannot be split between two or more Cardmembers occupying the same room.

- (H) The Cardmembers are bound by the terms and conditions of Agoda and UOB.
- (I) In case of dispute, all disputes will be referred to Agoda on case by case basis. The decision of Agoda shall be final.
- (J) This promotion is independent of, and unrelated to, any offer or arrangement between UOB and Cardmembers.
- (K) To enjoy this promotion, the transactions made at the Agoda Booking Site must be successfully charged and posted to the Card account and captured/ posted on UOB's systems during the Agoda Promotion Period.
- (L) This promotion is not valid in conjunction with other offers, discounts, promotions, e-vouchers, e-coupons, privileges or purchase of gift certificates, unless otherwise stated.
- (M) UOB shall not be responsible or liable for (i) any failure or delay in the transmission of card transactions by Mastercard/ Visa/ American Express, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by a Cardmember being omitted (whether from being posted to the Cardmember's account and/or captured in UOB's system or otherwise) during the Agoda Promotion Period; or (ii) any late posting of the transactions and thereby affecting a Cardmember's eligibility for this promotion.
- (N) UOB assumes no liability or responsibility for the acts or defaults of the merchants, agents, suppliers and/or service providers, or defects in the goods or services offered. UOB is not an agent of the merchants, agents, suppliers and/or service providers. Any dispute about the quality or service standard must be resolved directly with the merchants, agents, suppliers and/or service providers. The merchants, agents, suppliers and/or service providers may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and/or services.
- (O) UOB reserves the right at any time and from time to time at its sole and absolute discretion to vary, amend the Terms and Conditions, without giving any reason or prior notice or assuming any liability to any Cardmember, and all Cardmembers shall be bound by these amendments.

(ix) **Equivalent of 6 miles for every S\$1 spent at participating airlines booked through UOB Travel Planners Pte Ltd (“UOB Travel”)**

- (A) During the period from 26 May 2017 to 31 December 2017 (the “UOB Travel Promotion Period”), UOB PRVI Miles Cardmembers will earn UNI\$15 for every S\$5 spent (equivalent to 6 miles for every S\$1 spent) at uobtravel.com/prvimiles for hotels and participating airlines for travel originating out of Singapore only. The rate of UNI\$15 for every S\$5 spend on Qualifying Transactions comprises of the prevailing earn rate on local spend of UNI\$3.5 for every S\$5 spent and bonus earn rate of UNI\$11.5 for every S\$5 spent.
- (B) “Qualifying Transactions” refers to the following travel bookings strictly made at uobtravel.com/prvimiles by a Cardmember when he/she pays directly to UOB Travel, using a UOB PRVI Miles Card:
- hotel-only booking; and
 - flight-only booking from the following carriers (subject to change from time to time):

Participating Airlines

- Air China
- Air France
- All Nippon Airways
- American Airlines
- Asiana Airlines
- British Airways
- Cathay Pacific
- China Eastern Airlines
- Delta Airlines
- Emirates
- Etihad
- Japan Airlines
- Jet Airways
- KLM Royal Dutch Airlines
- Korean Air
- Lufthansa
- Qantas
- Qatar Airways
- SWISS International Airlines
- Thai Airways International
- United Airlines

Qualifying Transactions exclude refunded, disputed, unauthorised or fraudulent retail purchases and UOB reserves the right to revoke and/or deduct and/or re-compute any UNI\$ in the event that Cardmembers cancel, reverse and/or revise transactions.

- (C) This promotion is not valid in conjunction with other offers, discounts, promotions, e-vouchers, e-coupons, privileges or purchase of gift certificates, unless otherwise stated.
- (D) UOB and/or UOB Travel reserve the right at any time and from time to time at their absolute discretion to vary, amend, add or delete the above list of participating airlines without giving any reason or prior notice or assuming any liability to any Cardmember, and all Cardmembers shall be bound by these amendments. UOB and UOB Travel Pte Ltd shall not be liable or responsible for any loss to or expenses of any Cardmember or any other person, howsoever arising.
- (E) To enjoy this promotion, the transactions made with UOB Travel must be successfully charged and posted to the Card account and captured/ posted on UOB’s systems (the “Charged Date”) during the UOB Travel Promotion Period.
- (F) UOB shall not be responsible or liable for (i) any failure or delay in the transmission of card transactions by American Express/Mastercard/Visa, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by a Cardmember being omitted (whether from being posted to the Cardmember’s account and/or captured in UOB’s system or otherwise) during

the UOB Travel Promotion Period; or (ii) any late posting of the transactions and thereby affecting a Cardmember's eligibility for this promotion.

(G) UOB assumes no liability or responsibility for the acts or defaults of the merchants, agents, suppliers and/or service providers, or defects in the goods or services offered. UOB is not an agent of the merchants, agents, suppliers and/or service providers. Any dispute about the quality or service standard must be resolved directly with the merchants, agents, suppliers and/or service providers. The merchants, agents, suppliers and/or service providers may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and/or services.

(x) **Equivalent of 10 miles for every S\$1 spent on hotels booked through Kaligo**

(A) During the period from now till 31 December 2017 (the "Kaligo Promotion Period"), Cardmembers will earn UNI\$25 for every S\$5 spent (equivalent to 10 miles for every S\$1 spent) on hotel bookings made either at Kaligo.com (including Kaligo.com/prvimiles) and/or through the Kaligo mobile application (collectively, "Kaligo Booking Sites"). The rate of UNI\$25 for every S\$5 spent comprises of prevailing UNI\$3.5 for every S\$5 spent locally and additional UNI\$21.5 for every S\$5 spent at Kaligo Booking Sites or prevailing UNI\$6 for every S\$5 spent overseas and additional UNI\$19 for every S\$5 spent at Kaligo Booking Sites.

(B) To enjoy this promotion, the transactions made at the Kaligo Booking Sites must be successfully charged and posted to the Card account and captured/ posted on UOB's systems during the Kaligo Promotion Period.

(C) Eligible transactions refer to charges made by Cardmembers when they pay directly to Kaligo for online bookings made at Kaligo.com. Eligible transactions exclude disputed, unauthorised or fraudulent retail purchases and UOB reserves the right to revoke and/or deduct and/or re-compute any UNI\$ in the event that Cardmembers cancel, reverse and/or revise transactions.

(D) UOB shall not be responsible or liable for (i) any failure or delay in the transmission of card transactions by American Express/Mastercard/Visa, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by a Cardmember being omitted (whether from being posted to the Cardmember's account and/or captured in UOB's system or otherwise) during the Kaligo Promotion Period; or (ii) any late posting of the transactions and thereby affecting a Cardmember's eligibility for this promotion.

(E) UOB assumes no liability or responsibility for the acts or defaults of the merchants, agents, suppliers and/or service providers, or defects in the goods or services offered. UOB is not an agent of the merchants, agents, suppliers and/or service providers. Any dispute about the quality or service standard must be resolved directly with the merchants, agents, suppliers and/or service providers. The merchants, agents, suppliers and/or service providers may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and/or services.

(xi) **Equivalent of 2.4 miles for every S\$1 spent overseas**

Cardmembers will earn UNI\$6 for every S\$5 spent overseas, which is equivalent to 2.4 miles for every S\$1 spent. For the avoidance of doubt, card transactions made overseas but effected/charged in Singapore dollars and online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateway in Singapore **will not** be treated as overseas transactions and will earn UNI\$3.5 for every S\$5 spent.

- (xii) **Equivalent of 1.4 miles for every S\$1 spent in Singapore**
Cardmembers will earn UNI\$3.5 for every S\$5 spent in Singapore, which is equivalent to 1.4 miles for every S\$1 spent.
- (xiii) **20,000 loyalty miles (PRVI Miles American Express Cardmembers only)**
PRVI Miles American Express Cardmembers will receive a bonus of UNI\$10,000 (equivalent to 20,000 miles) if he or she spends S\$50,000 or more by the end of membership year's statement period. Spending on both Principal and Supplementary Card(s) are considered in the calculation of the S\$50,000 spend threshold. The bonus UNI\$10,000 will be credited to the PRVI Miles Card Account within two (2) statement periods from the card's anniversary date. To qualify, the Cardmember's Card Account must be in good standing and shall not be cancelled for any reason whatsoever.
- (xiv) **Annual Fee Waiver (PRVI Miles American Express Cardmembers only)**
PRVI Miles American Express Cardmembers will enjoy annual fee waiver if he or she spends S\$50,000 or more upon card anniversary date. Spending on both Principal and Supplementary Card(s) are considered in the calculation of the S\$50,000 spend threshold.

2. Complimentary travel insurance

- (i) Cardmembers must charge the entire fare for travel on public conveyance/transportation (limited to air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers but shall exclude any hired or rental car or any conveyance operated for the purpose of amusement or entertainment) in advance of the scheduled departure time to their Cards to qualify for the complimentary travel insurance (the "Travel Insurance") which has the following benefits:

Travel Personal Accident Insurance of up to S\$1,000,000

Covers accidental death or disablement whilst on public conveyance:

- S\$1,000,000 for Cardmember and spouse

Travel Inconvenience Insurance benefits

- Connecting Flight Delay (4 hours)
 - Up to S\$200 per Insured Person
- Luggage Delay (6 hours)
 - Up to S\$200 per Insured Person
- Loss of Luggage
 - Up to S\$400 per Insured Person
- Emergency Medical Evacuation and Repatriation
 - Up to S\$25,000 per Insured Person

- (ii) The above information is not a contract of insurance. The specific terms, conditions and exclusions applicable to this Travel Insurance are set out in the [Insurance Certificate and Agreement](#) which is the operative document. The Insurance Certificate and Agreement will be issued to you upon acceptance of the policy. You should seek advice from a qualified advisor or call the insurance firm directly if in doubt.

3. One-way limousine service to Singapore Changi Airport (UOB PRVI Miles American Express Cardmembers only)

(i) Principal Cardmembers (including all of his/her supplementary cardmembers) (collectively, the “Cardmembers”) will be entitled to a rebate of S\$45 for each one-way limousine service to Singapore Changi Airport (the “Service”) charged to their UOB PRVI Miles American Express Card. To be eligible, the Cardmembers must:

- book the Service with **Maxicab Limousine Services** (“Service Provider”) at maxicab.sg/uob and **charge the cost of Service to their UOB PRVI Miles American Express Card** where the transaction is reflected on the Cardmember’s UOB PRVI Miles American Express Card account statement as being transacted at “Maxicab Limo”; AND

with at least **S\$1,000 overseas spend** (excluding "not card-present" transactions such as online transactions, mail/phone order) charged to their UOB PRVI Miles American Express Card **within each of the qualifying quarter** (the “Quarter”) defined below (the “Qualifying Transactions”), UOB will **rebate S\$45 for each Service** (the “Cash Rebate”) to their Card Account, **capped at S\$90 per Quarter per Card Account**; AND

- the cost of Service and the Qualifying Transactions are to be charged in the same Quarter.

Quarter	Qualifying period (in respect of each calendar year)
1st Quarter	From 1 January to 31 March
2nd Quarter	From 1 April to 30 June
3rd Quarter	From 1 July to 30 September
4th Quarter	From 1 October to 31 December

(ii) “Card Account” refers to the UOB PRVI Miles American Express Card account of a Cardmember including all of his/her supplementary cardmembers. The Cash Rebate will be credited to the Card Account of the Principal Cardmember in respect of a Quarter **within two months after the end of each Quarter** if the Principal Cardmember (and his/her supplementary Cardmember(s), if any) meets the criteria specified above. The Cash Rebate may only be used to settle card transactions incurred on a Cardmember’s Card Account, provided always that the Cash Rebate may not be converted to or exchanged for cash nor be transferred or paid to any person in any manner whatsoever nor be used to settle or pay any other liability of any person whatsoever.

(iii) Fund(s) transfers, cash advances, fees, interests or any other financial charges will not be considered as Qualifying Transactions. UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Cardmember and shall not be obliged to give any reason therefor.

(iv) Bookings for the Service must be made at least two (2) days before the pickup date, failing which a surcharge of S\$10 will apply (“Late Bookings”).

(v) UOB will not be liable or responsible for any failure or late transaction postings affecting any Cardmember’s eligibility to qualify for the Cash Rebate.

(vi) The Cash Rebate amount is based on four (4) passengers with a total of up to four (4) check-in AND/OR cabin-sized luggage bags (combined) in one (1) limousine to Singapore Changi Airport.

- (vii) A surcharge of S\$10 will apply for the seven (7) seater vehicle and S\$20 for the nine (9) seater vehicle.
- (viii) A surcharge of S\$10 will apply for pick-up between 12am and 6am.
- (ix) A grace period of 15 minutes waiting time will be given for each Service. Thereafter, excess waiting time surcharge of S\$10 is payable for the next 15-minute block. If waiting time exceed beyond 30 minutes (including the 15 minutes grace period), the booking will be regarded as a no-show by the Cardmember.
- (x) For any pick-up from Sentosa Island, an island surcharge of S\$10 will apply.
- (xi) Pick-up location excludes Jurong Island.
- (xii) After receipt of the Service Provider's confirmation SMS, the Cardmember must notify the **Service Provider at its service hotline +65 6651 2253 (Monday - Sunday, 8am - 6pm)** of any amendment or cancellation of such booking by 6pm on the day before the pick-up, failing which the following amendment and cancellation charges will apply:
- S\$10 amendment fee for amendments made after 6pm on the day before the pick-up;
 - S\$10 cancellation fee for cancellations made within 3 hours of pick-up time;
 - S\$45 cancellation fee for cancellations made within 2 hour of pick-up time; and/or
 - S\$55 cancellation fee for cancellations with midnight surcharge if pick-up was scheduled between 12am and 6am.
- (xiii) All surcharges, late booking fee, amendment/cancellation fees and all other surcharges/fees referred to herein will be borne by the Cardmember.
- (xiv) For emergency cases, e.g. vehicle breakdown or driver no-show, the Cardmember may contact the **Service Provider's service hotline at +65 6651 2253** for assistance. UOB will not be liable for driver's no-show or vehicle breakdown.
- (xv) The Service is provided solely by the Service Provider, and therefore, UOB assumes no liability or responsibility for the acts or defaults of the Service Provider or defects in the goods and services offered. UOB is not an agent of the Service Provider. Any dispute about the quality or service standard must be resolved directly with the Service Provider. UOB and the Service Provider will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services provided by the Service Provider. UOB and the Service Provider will not be responsible for any late pick up or long travel time as a result of unforeseen conditions such as bad weather, road and traffic conditions, etc. that may cause Cardmembers to arrive late or miss their flight. Cardmembers are encouraged to book their **airport limousine pick up at least two and a half (2.5) hours before the flight departure time** to ensure sufficient time to reach the airport.
- (xvi) UOB reserves the right, at its sole and absolute discretion and at any time and for any reason, to vary, amend, add and/or delete any of the Terms and Conditions herein without assuming any liability to any person, and Cardmembers shall be bound by such variations, amendments, additions and/or deletions. UOB's decision on all matters relating to the Service shall be final, conclusive and binding on the Cardmembers. UOB shall not be obliged to give any reason or enter into any correspondence with any Cardmember or any persons on any matter concerning the Service. Full terms and conditions of the UOB Cardmember Agreement will apply. Please visit uob.com.sg for full details.

- (xvii) Cardmembers hereby confirm that consent has been given for the collection, use and disclosure of all relevant details and/or personal data related to the Cardmembers to enable the Service Provider to provide the Service to the Cardmembers. For the purposes of the Terms and Conditions, "personal data" shall have the same meaning as from time to time set forth in the Personal Data Protection Act 2012 of Singapore.

4. Fees for Foreign Currency Transactions and Transactions Processed Outside Singapore

1	Transaction made in foreign currency:-	
(a)	(i) Non-SGD, non-USD and non-AUD transaction;	The transaction will be converted at the prevailing exchange rates of the relevant credit card company, first to USD, then to SGD;
	OR	
	(ii) USD or AUD transaction:	The transaction will be converted to SGD at the prevailing exchange rates of the relevant credit card company;
(b)	Non-SGD transaction;	A foreign currency factor of 3.25% on the amount converted will be charged (out of which 1.25% will be retained by American Express and 1% will be retained by Mastercard and Visa respectively).
2	Transaction made in SGD and processed outside Singapore:-	
	SGD transaction processed outside of Singapore (PRVI Miles World Mastercard/Visa Card)	An International Processing fee of 1% of the transaction amount will be levied on transactions made on Visa or Mastercard respectively.

5. General

- (i) UOB reserves the right to substitute the UNI\$ with another gift of similar value at its sole discretion. In the event the UNI\$ awarded is in decimal points, the final UNI\$ awarded for each transaction will be rounded down to the nearest whole figure.
- (ii) UOB PRVI Miles Visa and World Mastercard Cardmembers will be awarded with SMART\$ on transactions made at SMART\$ merchants while UOB PRVI Miles American Express Cardmembers will earn UNI\$ on transactions made at SMART\$ merchants.
- (iii) UNI\$ will not be awarded for Funds Transfers, cash advance, fees, interests or any other financial charges.
- (iv) Adjustments will be made to the UNI\$ if there is any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billing disputes, or any other reason at the sole and absolute discretion of UOB.
- (v) Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any UNI\$ for such transactions. UOB reserves the right to cancel and void any UNI\$ awarded in a Cardmember's statement of account at any time if it

deems that such UNI\$ was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.

- (vi) For the avoidance of doubt, spending incurred by Supplementary Cardmember(s) shall accrue to the applicable Principal Cardmember(s) only unless otherwise stated.
- (vii) To earn UNI\$, the Cardmember's Card Account must be in good standing and cannot be cancelled for any reason. In the event that the Cardmember's Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ is awarded into such Card Account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- (viii) UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission or posting of card transactions or the UNI\$.
- (ix) UOB's decision on all matters relating to the Cardmember's Card Account shall be final, conclusive and binding on Cardmembers and no payment or compensation will be given or paid by the Bank to any person. The Bank shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.
- (x) UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete any of these Terms and Conditions without assuming any liability to any person. Cardmembers who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.
- (xi) These Terms and Conditions supplement, are to be read together with and form an integral part of the UOB Cardmembers Agreement. Full terms and conditions of the UOB Cardmember Agreement and other UOB Rewards will apply and Cardmembers agree to be bound by such terms and conditions upon receipt or acceptance of or signing on or use of the Cards. Please visit uob.com.sg for full details. In the event of any inconsistency between these Term and Conditions and the UOB Cardmembers Agreement, these Terms and Conditions shall prevail in relation to any matter concerning the UOB PRVI Miles Card. These Terms and Conditions shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the UOB PRVI Miles Card.
- (xii) Whilst all information is believed to be correct at the time of publishing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- (xiii) A person who is not a party to any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any term of such agreement.
- (xiv) The Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Accountholder shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.