

UOB PRVI Miles Cards - 10,000 Welcome Miles Promotion (1 November 2019 to 31 December 2019) — Terms and Conditions (“Terms and Conditions”)**1. Eligibility**

1.1 This “*UOB PRVI Miles Cards - 10,000 Welcome Miles*” Promotion (the “**Promotion**”) is valid from 1 November 2019 to 31 December 2019 (both dates inclusive) (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms and Conditions.

1.2 To participate in this Promotion, you must:-

- (a) submit an **online application** to apply for a new UOB PRVI Miles American Express® or a UOB PRVI Miles World Mastercard or a UOB PRVI Miles Visa Card (each, an “**Eligible Card**”) with United Overseas Bank Limited (“**UOB**”) as the principal cardholder during the Promotion Period (the “**Application**”);
- (b) be a new-to-UOB credit card customer at the date of the Application; and
- (c) have your Application approved by UOB within the Promotion Period.

1.3 You shall not be eligible to participate in the Promotion if:

- (a) you are an existing UOB credit card customer as at the date of your Application;
- (b) you hold an Eligible Card as at the date of your Application;
- (c) your Application is not approved by UOB during the Promotion Period; or
- (d) you have terminated or cancelled any Eligible Card within 6 months prior to the commencement of the Promotion Period.

1.4 UOB has the right at its discretion to approve or decline any Application and UOB shall not be required to give any reason or prior notice on any matter concerning such Application or be liable to any person.

1.5 Without limiting the generality of the above, the following persons shall not be eligible to participate in this Promotion:-

- (a) individuals whose UOB card account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
- (b) individuals whose UOB card account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or

unsatisfactorily conducted for any reasons as may be determined by UOB at its discretion;

- (c) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
- (d) anyone whom UOB may decide to exclude, at its discretion, without any reason or prior notice at any time.

2. **Gift**

2.1 To be eligible to receive a bonus award of UNI\$5,000 (which is equivalent to 10,000 miles) under this Promotion (the “**Gift**”), you must satisfy all of the conditions set out in Clause 1.3 above and you must:

- (a) (if your approved Application under Clause 1.3 above relates to a UOB PRVI Miles World Mastercard or a UOB PRVI Miles Visa Card) be the first 300 amongst the new UOB PRVI Miles World Mastercard and UOB PRVI Miles Visa Card holders approved pursuant to this Promotion to successfully charge a total of at least S\$6,000 in Eligible Transactions (as defined below) to your Eligible Card (the “**Qualifying Spend**”) within the first 90 calendar days from the your Eligible Card approval date (the “**Spend Period**”); and
- (b) (if your approved Application under Clause 1.3 above relates to a UOB PRVI Miles American Express® Card) successfully charge the Qualifying Spend to your Eligible Card within the Spend Period.

2.2 If you are eligible to receive the Gift, the Gift will be credited to your Eligible Card account based on the following timetable and will be reflected in your monthly UOB credit card statement:

	Eligible Card approval date	Gift Crediting Date
UOB PRVI Miles American Express® / UOB PRVI Miles World Mastercard / UOB PRVI Miles Visa Card	1 Nov 2019 to 30 Nov 2019 (both dates inclusive)	By 31 May 2020
	1 Dec 2019 to 31 Dec 2019 (both dates inclusive)	By 30 June 2020

2.3 For the purposes of this Promotion:

- (a) **“Eligible Transactions”** shall mean all retail transactions (whether local or overseas and whether in Singapore Dollars or in foreign currencies) successfully charged to the Eligible Card and which are posted on UOB’s system but excluding the Excluded Transactions (as defined below).
- (b) Eligible Transactions made in foreign currencies will be converted into Singapore dollars based on UOB’s then prevailing exchange rate at the time of exchange. The transaction amount posted in your Eligible Card account during the Spend Period will be used for the purposes of computing the Qualifying Spend. The date the transaction is charged may not be the same as the date the transaction is posted on UOB’s system due to factors including but not limited to processing time and difference in time zones (where applicable).
- (c) **“Excluded Transactions”** shall mean:
- (i) 0% Instalment Payment Plans, SmartPay, personal loan, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals and other financial charges;
- (ii) transactions with the following Merchant Category Codes:

Description	Merchant Description Code (MCC)
Member Financial Institution–Merchandise and Services	6012
Securities–Brokers and Dealers	6211
Stored Value Card Purchase/Load	6540
Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks	7995
Schools, Elementary and Secondary	8211
Colleges, Universities, Professional Schools and Junior Colleges	8220
Schools, Correspondence	8241
Schools, Business and Secretarial	8244
Schools, Trade and Vocational	8249
Schools and Educational Services–Not Elsewhere Classified	8299
Organisations, Charitable and Social Service	8398
Organisations, Religious	8661
Organisations, Political	8651
Court Costs including Alimony and Child Support	9211
Fines	9222
Bail and Bond Payments	9223
Tax Payment	9311
Postal Services—Government Only	9402
Intra-Government Purchases—Government Only	9405
Government Services—not elsewhere classified	9399

- (iii) transactions under bill payment and payment of funds to the following accounts:

PRVI Payment Facility description:

- PRVI PAYMENT FACILITY
- PRVI PAYMENT FACILITYFULL

Transaction description:

- All AXS transactions

Payment of Funds to Prepaid Accounts

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

- Grab mobile wallet top-ups
- (iv) balances owing on the Eligible Card accounts accruing from months that do not fall within the Promotion Period;
 - (v) any transaction that was subsequently cancelled, voided or reversed for any reason; and/or
 - (vi) such other categories of transactions which UOB may exclude from time to time without prior notice or giving reasons.
- (d) UOB reserves the right, at any time at its discretion, to amend or vary the list of Eligible Transactions and the list of Excluded Transactions without any reason or prior notification.
- 2.4 All Eligible Transactions successfully charged by a supplementary holder of an Eligible Card during the Spend Period will be counted towards the calculation of the Qualifying Spend for the principal holder of that Eligible Card during the Spend Period.
- 2.5 You shall only be eligible to receive the Gift once, regardless of the total amount successfully charged to your Eligible Card account during the Spend Period and whether the Qualifying Spend has been satisfied on more than one Eligible Card approved pursuant to this Promotion.
- 2.6 No advance or expedited crediting of the Gift will be allowed.
- 2.7 The Gift is strictly non-transferable, non-assignable and non-exchangeable.
- 2.8 If, at any time, UOB determines at its sole and absolute discretion that any of the eligibility criteria in this Promotion was not or has not been complied with, UOB reserves the right to recover, revoke or forfeit all or any part of the Gift.
- 2.9 If you close or terminate the Eligible Card account within 9 months from the date of approval of your Application, UOB reserves right to recover, revoke or forfeit all or any part of the Gift.
- 2.10 UOB is entitled at its sole and absolute discretion, and at any time without liability or prior notice or having to give any reason:-
- (i) to amend, correct or adjust the calculation of the UNI\$;
 - (ii) to suspend, revoke, or forfeit the crediting of UNI\$ (or any part thereof); or

- (iii) where the UNI\$ has been credited, to reclaim the UNI\$ (or any part thereof) without any liability on the part of UOB.

No person shall be entitled to, and UOB shall not be liable for, any payment or compensation (whether in cash, credit or kind) whatsoever arising from the above and no person shall be entitled to such payment.

- 2.11 In the event that your Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Gift is credited to the Eligible Card account, the Gift shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.

3. General

- 3.1. The use and redemption of UNI\$ remains subject to the terms and conditions of the prevailing UNI\$ Rewards Programme.
- 3.2. The prevailing terms and conditions under the UOB Cardmember Agreement, the prevailing terms and conditions applicable to the Eligible Cards and any other terms and conditions that may be relevant in connection with this Promotion (collectively, the “**Standard Terms**”) will continue to be binding and is to be read together with these Terms and Conditions. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail only to the extent of such inconsistency.
- 3.3. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, to replace or substitute the Gift with any other gift of equal value selected by UOB.
- 3.4. UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with this Promotion. UOB shall not be responsible for any failure or delay in the transmission of the transactions by any party including but not limited to any card association, any telecommunication provider or any other service provider.
- 3.5. Notwithstanding anything in the Terms and Conditions, UOB may, at any time and at its discretion, terminate the Promotion and/or vary any of the Terms and Conditions without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments.
- 3.6. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion, determination as to whether a transaction qualifies to be eligible and determination of the UNI\$ to be awarded to you under this Promotion. UOB’s decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given. UOB shall not be obliged to give

any reason or prior notice or enter into any correspondence with any person on any matter relating to the Promotion or its decision or to assume any liability to any person and no appeal, correspondence or claims will be entertained.

- 3.7. By participating in the Promotion, you are deemed to have consented to the collection, use and disclosure of your personal data by UOB, the organisers, sponsors, promoters, merchants, vendors and/or their respective contractors for the purposes of the Promotion including verifying your eligibility, contacting you regarding the Promotion, and all other purposes incidental to the Promotion.
- 3.8. While all information provided here is believed to be correct at the time of publishing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 3.9. In the event of any inconsistency or discrepancies between these Terms and Conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail to the extent of such inconsistency.
- 3.10. This Promotion is not valid with other promotions unless otherwise expressly specified.
- 3.11. A person who is not a party to these Terms and Conditions and/or any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term of such agreement or any of these Terms and Conditions.
- 3.12. These Terms and Conditions are governed by the laws of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.
- 3.9 Except where the context so requires, words denoting the singular include the plural and vice versa.

Disclaimer: American Express® is a trademark of American Express®. UOB PRVI Miles American Express® Card is issued by United Overseas Bank Limited pursuant to a license from American Express®.

United Overseas Bank Limited Co. Reg. No.193500026Z

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