

UOB PRVI Miles American Express® Card and UOB Preferred Platinum American Express® Card – Up to 3 miles per S\$1 Spend Campaign (the “Promotion”) Terms and Conditions (the “Terms”)**1. Eligibility**

- 1.1 This Promotion is valid from 1 April 2020 to 30 June 2020, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms.
- 1.2 To participate in this Promotion, you must be a principal holder of either a UOB PRVI Miles American Express® Card or a UOB Preferred Platinum American Express® Card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (collectively, the “**Cards**” and each, a “**Card**”).

2. Promotion

- 2.1 During the Promotion Period, if you successfully charge at least S\$2,500 in Eligible Transactions (as defined below) to your Card, you shall be eligible to earn up to UNI\$7.5 per S\$5 spend on Eligible Transactions (equivalent to up to 3 miles per S\$1 spend) on your Card. The breakdown is set out below –

For UOB PRVI Miles American Express® Card, this is based on:

- the existing UNI\$ earn rate of UNI\$3.5 per S\$5 spend locally (equivalent to 1.4 miles per S\$1 spend); and
- a bonus UNI\$ earn rate under this Promotion of UNI\$4 per S\$5 spend on Eligible Transactions (equivalent to 1.6 miles per S\$1 spend) (“**PRVI Bonus Award**”).

For UOB Preferred Platinum American Express® Card, this is based on:

- the existing UNI\$ earn rate of UNI\$2 per S\$5 spend locally (equivalent to 0.8 miles per S\$1 spend); and
- a bonus UNI\$ earn rate under this Promotion of UNI\$5.5 per S\$5 spend on Eligible Transactions (equivalent to 2.2 miles per S\$1 spend) (“**PP Bonus Award**” and together with the PRVI Bonus Award, the “**Bonus Awards**”).

- 2.2 The maximum PRVI Bonus Award that you may earn under this Promotion on your Eligible Transactions charged to your UOB PRVI Miles American Express® Card is capped at UNI\$4,000 (equivalent to S\$5,000 worth of Eligible Transactions) for the entire duration of the Promotion Period, regardless of the total amount of Eligible Transactions successfully charged to your UOB PRVI Miles American Express® Card during the Promotion Period.
- 2.3 The maximum PP Bonus Award that you may earn under this Promotion on your Eligible Transactions charged to your UOB Preferred Platinum American Express® Card is capped at UNI\$5,500 (equivalent to S\$5,000 worth of Eligible Transactions) for the entire duration of the Promotion Period, regardless of the total amount of Eligible Transactions successfully charged to your UOB Preferred Platinum American Express® Card during the Promotion Period.

2.4 For the purposes of this Promotion:

(a) **“Eligible Transactions”** shall mean the following transactions which are successfully charged to your Card and posted on UOB’s systems:

- (i) Groceries Transactions made either via (A) contactless payment at the physical store or (B) online payment through a payment gateway in Singapore and which must be processed by the merchant as an online transaction; and
- (ii) Selected Online Transactions; and
- (iii) (in respect of the UOB PRVI Miles American Express® Card only) PRVI AMEX Dining Transactions,

but, in each case, excluding the Excluded Transactions.

(b) **“Groceries Transactions”** means transactions charged at grocery stores and supermarkets in Singapore with Merchant Category Code (**“MCC”**) 5411 in Singapore dollars. For the avoidance of doubt, transactions charged at grocery stores and/or supermarkets which are not classified as MCC 5411 do not constitute “Groceries Transactions” in this Promotion.

(c) **“Selected Online Transactions”** means transactions:

- (i) which are in Singapore dollars (except for Netflix or Spotify subscriptions under sub-paragraph (C) below which may be in foreign currencies); and
- (ii) which are processed by the respective merchants as online transactions via a payment gateway in Singapore; and
- (iii) which fall into any one of the following categories –
 - (A) bill payments to Geneco by Seraya Energy, I Switch Pte Ltd, PacificLight Energy Pte Ltd, Senoko Energy Pte Ltd, Sembcorp Power Pte Ltd, SP Services or SP Digital Pte Ltd.;
 - (B) bill payments to Singtel, M1 or Starhub;
 - (C) bill payments for Netflix or Spotify subscriptions; or
 - (D) payments to merchants with any one of the following MCCs –

Category	MCC
Department Stores and Retail Stores	4816, 5306, 5309, 5310, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5661, 5691, 5699, 5732, 5733, 5734, 5735, 5912, 5942, 5944, 5945, 5946,

	5947, 5948, 5949, 5964, 5965, 5966, 5967, 5968, 5969, 5970, 5992, 5999
Supermarkets, Dining and Food Delivery	5811, 5333, 5411, 5441, 5462, 5499, 8012, 9751
Entertainment and Ticketing	7278, 7832, 7841, 7922, 7991, 7996, 7998, 7999
Transport	4111, 4121, 4789

(d) **“PRVI AMEX Dining Transactions”** shall mean transactions:

- (i) at food and beverage (**“F&B”**) establishments in Singapore as may be determined by UOB with MCC 5812 or MCC 5814;
- (ii) which are charged in Singapore dollars; and
- (iii) which are processed by the respective merchants as online transactions via a payment gateway in Singapore.

For the avoidance of doubt, this does not include bakeries, caterers and F&B spending at establishments that do not have F&B as its main business activity (e.g. hotels and supermarkets).

(e) **“Excluded Transactions”** shall mean funds to prepaid accounts (including top-ups for any pre-paid card or mobile wallet such as Revolut, YouTrip, GrabPay, WeChat Pay or Alipay), NETS and NETS-related transactions, 0% Instalment Payment Plans, SmartPay, personal loan, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges and shall further exclude:

- (i) all transactions which are classified under the following Merchant Category Codes:

	Merchant Description Code (MCC)	Description
1	4829	Wire Transfer/Remittance
2	5199	Nondurable Goods
3	5960	Direct Marketing - Insurance Services
4	6012	Member Financial Institution–Merchandise and Services
4	6050	Quasi Cash–Financial Institutions, Merchandise and Services
5	6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6	6211	Securities–Brokers and Dealers
7	6300	Insurance Sales/Underwrite

8	6399	Insurance - Default
9	6513	Real Estate Agents & Managers – Rentals
10	6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
11	6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
12	6534	Quasi Cash-Remote Money Transfers
13	6540	Stored Value Card Purchase/Load
14	7349	Clean/Maint/Janitorial Serv aka Property Management
15	7511	Quasi Cash – Truck Stop Trxns
16	7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
17	8211	Schools, Elementary and Secondary
18	8220	Colleges, Universities, Professional Schools and Junior Colleges
19	8241	Schools, Correspondence
20	8244	Schools, Business and Secretarial
21	8249	Schools, Trade and Vocational
22	8299	Schools and Educational Services—Not Elsewhere Classified
23	8398	Organizations, Charitable and Social Service
24	8661	Organizations, Religious
25	8651	Organisations, Political
26	9211	Court Costs including Alimony and Child Support
27	9222	Fines
28	9223	Bail and Bond Payments
29	9311	Tax Payment
30	9402	Postal Services—Government Only
31	9405	Intra-Government Purchases—Government Only
32	9399	Government Services—not elsewhere classified

(i) all transactions with the following transaction descriptions:

- BANC DE BINARY*
- BANCDEBINARY.COM*
- 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*
- MB * MONEYBOOKERS.COM
- NETS VCASHCARD*
- Balance Transfer*
- Personal Loan*
- 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
- AXS*
- PRVI PAYMENT FACILITY*
- CARDUP*
- IPAYMY*
- RENTHERO*

- (f) Contactless payment must be made by tapping or waving your physical Card at the card reader terminal of the merchant. Swiping your Card's magnetic stripe on the card reader or inserting your Card's magnetic chip into the card reader will not qualify as contactless payment.
- (g) UOB reserves the right, at any time and at its discretion, to amend or vary the list of Eligible Transactions and Excluded Transactions without any reasons, prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.

2.5 Eligible Transactions incurred by the supplementary holder of your Card under this Promotion shall accrue to your Card for the purposes of this Promotion.

2.6 If you are eligible to earn any Bonus Award, the relevant Bonus Award will be credited to your Card account by 31 August 2020 and reflected in your monthly UOB Credit Card statement. No advance crediting of any UNI\$ will be entertained.

3. General

3.1 The following persons shall not be eligible to participate in the Promotion:

- (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
- (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
- (c) individuals who are mentally unsound, facing legal incapacity or are 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 sole discretion, without any reason or prior notice at any time.

3.2 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 your participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction, howsoever caused.

3.3 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. UOB's decisions shall be final, conclusive and binding 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 or decision relating to the Promotion.

- 3.4 If UOB determines that you are ineligible to participate in this Promotion or to receive any UNI\$ under this Promotion, UOB may in its sole discretion forfeit the UNI\$, reclaim the UNI\$ or charge to and debit an amount equal to the value of the UN\$ from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse through such means as UOB may determine in its sole discretion.
- 3.5 The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement and any other terms that may be relevant in connection with this Promotion (collectively the “**Standard Terms**”). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.6 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.7 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.8 By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your personal data for the purposes of this Promotion and to contact you, including by voice call or text message.
- 3.9 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.
- 3.10 The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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

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

29 March 2020