

Terms and Conditions governing the PRVI Miles Cards Usage Campaign (18 Sep to 30 Nov 2023)**1. Eligibility**

- 1.1 This Promotion is valid from 18 September to 30 November 2023, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms and Conditions.
- 1.2 This Promotions is open to all principal holders of a UOB PRVI Miles American Express®, World Mastercard or Visa Card (“**Card**”) that is issued by United Overseas Bank Limited (“**UOB**” or the “**Bank**”) in Singapore.
- 1.3 To participate in the following Promotions, you must successfully register to participate by sending in an SMS to 77862 using your Singapore mobile number registered with UOB during the Promotion Period in the following format (the “**SMS Registration**”):

PMQ3<space>Last 4 alphanumeric digits of your NRIC or Passport Number

Example: If your NRIC is S1234567A, you will need to send “PMQ3 567A” to 77862.

- 1.4 All SMS Registrations which are not in the format prescribed in these Terms and Conditions, sent to an incorrect number, sent from a mobile number which is not registered with UOB, or sent outside of the Promotion Period will be null and void.
- 1.5 For the avoidance of doubt, you will only need to register once for within the Promotion Period to participate the Promotion.

2. Up to 8 miles Promotion

- 2.1 During the Promotion Period, if you successfully charge at least S\$2,000 in Eligible Local Transactions (as defined below) and/or Eligible Overseas Transactions (as defined below) to your Card during the Promotion Period, you shall be eligible to earn up to UNI\$20 per S\$5 spend on selected transactions (equivalent to up to 8 miles per S\$1 spend) on your Card. The breakdown is set out below:
- the existing UNI\$ earn rate of (i) UNI\$3.5 per S\$5 spend on Eligible Local Transactions (equivalent to 1.4 miles per \$1 spend), (ii) UNI\$6 per S\$5 spend on Eligible Overseas Transactions (equivalent to 2.4 miles per \$1 spend), and (iii) UNI\$15 per S\$5 spend made at dedicated links of Expedia, Agoda and UOB Travel (equivalent to 6 miles per \$1 spend) (the “**Base Award**”); and

- a bonus UNI\$ earn rate under this Promotion of UNI\$5 per S\$5 spend on selected transactions (equivalent to 2 miles per S\$1 spend) ("**Bonus Award**") as shown in the table below:

Spend	Base Miles per \$1 spend	Bonus miles	Total miles earned
Eligible Local Transactions	1.4	2	3.4
Eligible Overseas Transactions	2.4	2	4.4
Online travel bookings made at expedia.com.sg/prvimiles agoda.com/prvimiles prvi.uobtravel.com	6	2	8

2.2 In respect of the Base Award, please refer to the full set of terms detailed in the Terms and Conditions Governing UOB PRVI Miles Card, in particular the sections on "Equivalent of 1.4 miles per S\$1 spend in Singapore", "Equivalent of 2.4 miles per S\$1 spend overseas", "Equivalent of 6 miles per S\$1 spend at Expedia", "Equivalent of 6 miles per S\$1 spend at Agoda" and "Equivalent of 6 miles per S\$1 spend at UOB Travel Planners Pte Ltd".

2.3 The maximum Bonus Award that you may earn for the entire duration of the Promotion Period is capped at UNI\$4,000 (which is equivalent to S\$4,000 worth of Eligible Local Transactions and/or Eligible Overseas Transactions). For the avoidance of doubt, there is no cap on the Base Award that you may be eligible to earn on your Eligible Local Transactions and/or Eligible Overseas Transactions during the Promotion Period.

2.4 For the purposes of the Promotion:

- "**Eligible Local Transactions**" refers to credit card retail transaction(s) made at major airlines, lodging (including hotels), online travel agencies (including online travel aggregators) and/or regular travel agencies with their main business activity classified as airlines, lodging or travel services only (including card-not-present transactions like ecommerce/mail/phone order transactions) (collectively, the "**Travel Transactions**") and successfully charged to your Card and posted on UOB's system in Singapore dollars but shall exclude the Excluded Transactions.
- "**Eligible Overseas Transactions**" refers to Travel Transactions which are successfully charged to your Card in a foreign currency and posted on UOB's system but shall exclude the Excluded Transactions.

For the avoidance of doubt, transactions which are processed out of Singapore but which are charged or effected in Singapore dollars at the time of the transaction will not constitute an Eligible Overseas Transaction. All Eligible Overseas Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate and the Singapore dollar amount posted on UOB's system will be used for the purposes of computing your Base Overseas Award and Bonus Overseas Award eligibility under this Up to 8 Miles Promotion.

- (c) **“Excluded Transactions”** shall mean: -
- i. any transaction that is not classified under the applicable Merchant Category Codes (“**MCC**”) for airlines, lodging and/or travel services;
 - ii. cash advance, late payment, personal loan, balance and/or funds transfer, SmartPay, funds to pre-paid cards or mobile wallets, fees, chargebacks, interests, reversals, interest charges and any finance charges;
 - iii. balances owing on your Card account(s) accruing from months that do not fall within the relevant Promotion Period;
 - iv. any transaction that was subsequently cancelled, voided, disputed or reversed for any reason; and/or
 - v. any transaction consisting of/containing the following references:
 - AMAZE* TRANSIT*
 - 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*
 - Razer Pay*
 - SINGPOS - SAM*
 - OANDA ASIA PAC*
 - OANDAASIAPA
 - PAYPAL * BIZCONSULTA
 - PAYPAL * CAPITALROYA
 - PAYPAL * OANDAASIAPA
 - Saxo Cap Mkts Pte Ltd
 - SKR*SKRILL.COM
 - SKR*xglobalmarkets.com*
 - SKYFX.COM*
 - TRANSIT*
 - WWW.IGMARKETS.COM.SG
 - SMARTPAY*
 - AXS*
 - PRVI PAYMENT FACILITY*
 - CARDUP*
 - IPAYMY*
 - RENTHERO*
 - RWS-LEVY*
 - SMOOVE PAY*
 - vi. such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.

2.5 For the avoidance of doubt:

- (a) UOB reserves the right at any time to amend the list of Eligible Local Transactions and Eligible Overseas Transactions and the list of Excluded Transactions in its sole discretion and without any prior notice or giving any reasons.
- (b) A merchant’s registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant’s acquiring bank. UOB does not determine the merchant’s MCC. UOB shall not be liable in any way whatsoever relating to the categorization of a merchant’s MCC.
- (c) Eligible Local Transactions and/or Eligible Overseas Transactions incurred by the supplementary holder of your Card will be considered for the purposes of computing your Base Award and Bonus Award eligibility for this Up to 8 Miles Promotion.

2.6 If you are eligible to earn the Bonus Award, the Bonus Award will be credited to your Card account by 5 January 2024 (or such other date as may be determined by UOB in its sole discretion) and reflected in your monthly UOB Credit Card statement. No advance crediting of any UNI\$ will be entertained.

3. Top Spender Promotion

3.1 During the Promotion Period, the Top 10 PRVI Miles Cardholders who have charged the highest amount in Eligible Transactions to their PRVI Miles Card shall be eligible to receive 100,000 miles (equivalent to UNI\$50,000).

3.2 For the purposes of this Top Spender Promotion:

- (a) **“Eligible Transactions”** refers to all local and foreign credit card retail transaction(s) successfully charged to your Card and posted on UOB’s system but shall exclude the Excluded Transactions.
- (b) **“Excluded Transactions”** shall mean:-
- i. cash advance, late payment, personal loan, balance and/or funds transfer, SmartPay, funds to pre-paid cards or mobile wallets, fees, chargebacks, interests, reversals, interest charges and any finance charges;
 - ii. balances owing on your Card account(s) accruing from months that do not fall within the Promotion Period;
 - iii. any transaction that was subsequently cancelled, voided, disputed or reversed for any reason; and/or
 - iv. any payment made with the following Merchant Category Codes (the **“MCC”**):

MCC	Description
4829	Wire Transfer/Remittance
4900	Utilities
5199	Nondurable Good
5960	Direct Marketing - Insurance Services
6012	Member Financial Institution–Merchandise and Services
6050	Quasi Cash–Financial Institutions, Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales/Underwrite
6513	Real Estate Agents & Managers – Rentals
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash-Remote Money Transfers
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv aka Property Management
7511	Quasi Cash – Truck Stop Trxns
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks

8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services—Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organisations, Political
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only
9399	Government Services—not elsewhere classified

v. any transaction consisting of/containing the following references:

- AMAZE* TRANSIT*
- 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*
- Razer Pay*
- SINGPOS - SAM*
- OANDA ASIA PAC*
- OANDAASIAPA
- PAYPAL * BIZCONSULTA
- PAYPAL * CAPITALROYA
- PAYPAL * OANDAASIAPA
- Saxo Cap Mkts Pte Ltd
- SKR*SKRILL.COM
- SKR*xglobalmarkets.com*
- SKYFX.COM*
- TRANSIT*
- WWW.IGMARKETS.COM.SG
- SMARTPAY*
- AXS*
- PRVI PAYMENT FACILITY*
- CARDUP*
- IPAYMY*
- RENTHERO*
- RWS-LEVY*
- SMOOVE PAY*

vi. such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.

3.3 Eligible Transactions incurred by the supplementary holder of your Card will be considered for the purposes of computing the spend amount for this Top Spender Promotion.

3.4 If you are eligible to earn the Bonus Award, the Bonus Award will be credited to your Card account by 5 January 2024 (or such other date as may be determined by UOB in its sole discretion) and reflected in your monthly UOB Credit Card statement. No advance crediting of any UNI\$ will be entertained.

4 General

- 4.1 Sending and receiving SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to and/or received by any person. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or for any lost SMS.
- 4.2 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.
- 4.3 You shall only be eligible to earn the Bonus Award for this Promotion once across all Card accounts during the entire Promotion Period, regardless on the number of Cards you hold. You are eligible to concurrently earn Bonus Award from “Up to 8 miles campaign” and “Top Spender campaign” if you have fulfilled all Terms and Conditions set out in these Promotions.
- 4.4 UOB may substitute the awards under the Promotion with any item of equivalent or similar value, without prior notice of reason or being liable to any person.
- 4.5 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.
- 4.6 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 the redemption or usage of the Reward or 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 or accessing any of UOB's online banking services or mobile banking services or third-party applications, howsoever caused.

- 4.7 If your Card account is not validly subsisting and in good standing, is closed, terminated and/or suspended for any reason whatsoever during the Promotion Period or before any award under this Promotion is credited, you will not be entitled to receive any such award.
- 4.8 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. The Bank 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.
- 4.9 If you are discovered to be ineligible to participate in this Promotion or to receive the any award under this Promotion, UOB may at its sole discretion forfeit the award, reverse or cancel any UNI\$ already credited to your Card account.
- 4.10 These Terms and Conditions shall be read in conjunction with the prevailing UOB Cardmember Agreement, Terms and Conditions Governing UOB PRVI Miles Card 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 Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 4.11 Notwithstanding anything in the Terms and Conditions, the Bank 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.
- 4.12 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 information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 4.13 These Terms and Conditions shall be governed by the laws of the Republic of Singapore and you hereby agree to submit to the exclusive jurisdiction of the courts of Singapore.
- 4.14 A person who is not a party to the terms and conditions herein and/or any agreement governed by the terms and conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term of such agreement or any of the terms and conditions herein.

4.15 This Promotion is not valid with other promotions unless otherwise expressly stated.

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

18 Sep 2023