

UOB PRVI Miles American Express® Card – Up to 4.4 miles per S\$1 Grocery Spend Campaign (the “Promotion”) Terms and Conditions (the “Terms and Conditions”)**1. Eligibility**

- 1.1 This Promotion is valid from 8 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 This Promotion is open to all principal holders of a UOB PRVI Miles American Express® (“**Card**”) that is issued by United Overseas Bank Limited (“**UOB**”) in Singapore.

2. Promotion

- 2.1 During the Promotion Period, you shall be eligible to earn up to UNI\$11 per S\$5 spend on Eligible Transactions (equivalent to up to 4.4 miles per S\$1 spend) using your Card. This is based on:
- (a) the existing rate of UNI\$3.5 per S\$5 spend locally (equivalent to 1.4 miles per S\$1 spend) (the “**Base Award**”); and
 - (b) a bonus rate of UNI\$7.5 per S\$5 spend on Eligible Transactions (equivalent to 3 miles per S\$1 spend) (“**Bonus Award**”).
- 2.2 The maximum Bonus Award which you may earn in this Promotion is capped at UNI\$1,500 over the entire duration of Promotion Period (which is equivalent to S\$1,000 worth of Eligible Transactions).
- 2.3 For the purposes of the Promotion:
- (a) “**Eligible Transactions**” shall mean all Groceries Transactions which are successfully charged to your Card via contactless payment and posted to your Card account, but 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 under the MCC stated above will not be eligible to constitute an “Eligible Transaction” for the purposes of this Promotion.
 - (c) “**Excluded Transactions**” shall mean:
 - i. transactions which were not incurred by tapping or waving your physical Card at the card reader (for instance, transactions made by swiping your Card’s magnetic stripe on the card reader or inserting your Card’s magnetic chip into the card reader);

- ii. any transaction that was subsequently cancelled, voided, disputed or reversed for any reason; and/or
 - iii. such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.
 - (d) UOB reserves the right, at any time and at its discretion, to amend or vary the above list 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.
 - (e) Eligible Transactions incurred by the supplementary holder of your Card under this Promotion shall accrue to your Card for the purposes of this Promotion.
- 2.4 If you are eligible to earn the Bonus Award, the Bonus Award will be credited to your Card account by 31 March 2020 and reflected in your monthly UOB Credit Card statement. No advance crediting of any UNI\$ will be entertained.
- 3. General**
- 3.1 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.
- 3.2 You shall only be eligible to earn the Bonus Award for the Promotion once during the entire Promotion Period, regardless of the total amount of Eligible Transactions successfully charged to your Card during the Promotion Period.
- 3.3 UOB may substitute the award under the Promotion with any item of equivalent or similar value, without prior notice of reason or being liable to any person.
- 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 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.
- 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 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.
- 3.8 These Terms and Conditions 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 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.
- 3.9 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.
- 3.10 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.
- 3.11 While all the information provided herein is believed to be reliable at the time and date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 3.12 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.
- 3.13 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 (Cap. 53B) to enforce any term of such agreement or any of the terms and conditions herein.
- 3.14 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

7 November 2019