

United Overseas Bank (“UOB”) PRVI Miles CardUp Promotion (the “Promotion”) Terms and Conditions (the “Terms and Conditions”)

1. Eligibility

This Promotion is open to principal and supplementary cardmembers of a UOB PRVI Miles World Mastercard or UOB PRVI Miles Visa Card (“**Eligible Cards**”) issued by UOB, (a) whose Eligible Card Account is valid, subsisting, in good standing and satisfactorily conducted as determined by UOB, and (b) have signed up for an account with CardUp Pte Ltd (“**CardUp**”) and linked their Eligible Card(s) to their CardUp account (“**Eligible Cardmembers**”).

2. Spend Period

All Eligible Transactions (as defined in Paragraph 3.1 below) successfully charged to the principal and supplementary Eligible Card(s) which are posted on UOB’s systems between 1 November 2017 and 31 December 2017 (both dates inclusive) (the “**Spend Period**”) will be taken into account for this Promotion.

3. Award

3.1 For the purposes of the Promotion, “**Eligible Transactions**” shall mean all transactions with transaction description “CardUp Singapore” and that has a CardUp payment due date that is within the Spend Period. The “payment due date” refers to the last day on which the payment must arrive at the recipient. Payments must be scheduled on CardUp at least 5 business days in advance of the payment due date to allow for processing time. Eligible Cardmembers are solely responsible for ensuring that the instructions are scheduled in time for the transaction(s) to be effected by the payment due date.

3.2 Under this Promotion, the following categories of Eligible Cardmembers will be entitled to additional UNI\$ (the “**Award**”) for Eligible Transactions as shown in the table

Eligible Cardmember Category	Default UNI\$ earn rate	Award
Eligible Cardmembers who do not have any CardUp transaction on Eligible Cards before the start of the Spend Period will earn 2.4 miles with CardUp consisting of:	UNI\$3.5 for every S\$5.00 of the Eligible Transaction (equivalent to 1.4 miles per S\$1)	a. Additional UNI\$2.5 on the default UNI\$ earn rate for every S\$5.00 of the Eligible Transaction (equivalent to an additional 1.0 mile per S\$1) - capped at UNI\$20,000 (equivalent to 40,000 miles) inclusive of existing UNI\$ earned. b. Additional UNI\$0.5 on the default UNI\$ earn rate for every S\$5.00 of the Eligible Transaction (equivalent to additional 0.2 miles for every S\$1) after the UNI\$20,000 cap is reached.
Eligible Cardmembers who have		Additional UNI\$0.5 on the default

a CardUp transaction on Eligible Cards before the start of the Spend Period will earn 1.6 miles with CardUp consisting of:		UNI\$ earn rate for every S\$5.00 of the Eligible Transaction (equivalent to additional 0.2 miles for every S\$1)
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- 3.3 Eligible Cardmembers who are supplementary cardholders of the Eligible Card will earn the Award as illustrated above for Eligible Transactions charged to the supplementary Eligible Card, but the Award earned by a Qualified Cardmember who is a supplementary cardholders will be credited to the Card account of the Qualified Cardmember who is the principal cardholder of the Eligible Card.
- 3.4 UOB will credit the Award will be credited to the principal's Eligible Card account by 28 February 2018. No advance crediting of UNI\$ will be entertained.
- 3.5 In the event that:-
- there are any errors or mistakes in the calculation or crediting of the Award;
 - if any Eligible Cardmember or Eligible Card account is subsequently discovered to be ineligible, not entitled to or disqualified from participation in the Promotion;
 - there are credit balances in the Eligible Card account of any Eligible Cardmember and/or in the applicable account of a supplemental holder of the Eligible Card arising out of (but not limited to) the failure of the Eligible Transaction, returned goods or services under that transaction, billings disputes;
 - the Eligible Cardmember is subsequently found not have qualified to receive the Award; or
 - any other situation that UOB deems fit,

UOB is entitled at its sole and absolute discretion, and at any time without liability or prior notice or having to give any reason:-

- to amend, correct or adjust the calculation of the Award;
- to suspend, revoke, or forfeit the crediting of the Award (or any part thereof); and/or
- where the Award has been credited, to reclaim the Award (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.

- 3.6 By participating in this Promotion, you agree and authorise UOB to disclose details relating to you, including your Eligible Card account and any transactions thereon, to CardUp for the purpose of enabling us to determine your eligibility to participate in this Promotion or to receive the Award or otherwise as we may deem necessary, appropriate or desirable in connection with this Promotion, without any further reference to you.
- 3.7 In the event that the Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ are awarded into such Eligible Card account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.

- 3.8 UOB and CardUp reserve 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 the terms and conditions herein without assuming any liability to any person, and the Eligible Cardmembers shall be bound by these amendments.
- 3.9 UOB's decision on all matters relating to the Promotion shall be final, conclusive and binding on the Eligible Cardmember.
- 3.10 UOB shall not be obliged to give any reason or enter into any correspondence with the Eligible Cardmember or any persons on any matter concerning the Promotion.
- 3.11 UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by CardUp, Mastercard/Visa, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in Eligible Card transactions not being counted as an Eligible Transaction, or the Eligible Transactions being omitted during the Spend Period; (ii) any late posting of the transactions and thereby affecting the Eligible Cardmember's eligibility for this Promotion; (iii) any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or (iv) any breakdown or malfunction in any computer system or equipment.
- 3.12 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.
- 3.13 All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 3.14 These Terms and Conditions are supplemental to the prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programme ("Standard Terms"). Eligible Cardmembers are deemed to have accepted these Terms and Conditions when they participate in the Promotion. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency.
- 3.15 These Terms and Conditions shall be governed by the laws of the Republic of Singapore and Cardmembers hereby agree to submit to the exclusive jurisdiction of the courts of Singapore.
- 3.16 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.

Updated as of 1 November 2017