

Terms and Conditions Governing UOB PRVI Miles Card (“Terms and Conditions”)**1. UNI\$**

- (i) Cardmembers of UOB PRVI Miles American Express®, World Mastercard® or Visa Cards that are issued by United Overseas Bank Limited (“UOB”) in Singapore (the “Cardmember”) will earn UNI\$ for their spending on their UOB PRVI Miles Cards (the “Card”) in accordance with these Terms and Conditions. Cardmembers can choose to convert their UNI\$ into air miles at the conversion rate of UNI\$1 = 2 miles. A conversion fee of S\$25 will apply for each conversion.
- (ii) UNI\$ will not be awarded for 0% Instalment Payment Plans, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges and any other transactions we may exclude from time to time without prior notice.

With effect from 1 February 2018, UNI\$ will not be awarded for the following transactions under payments made to charitable/religious organisations, government institutions and services:

Category	Merchant Category Codes (MCC)
Charitable/religious organisations	8398 and 8661
Government institutions and services	9399, 9211, 9222, 9223, 9311, 9402 and 9405

With effect from 1 December 2018, UNI\$ will not be awarded for payment made on gambling or trading platforms (including but not limited to websites for trading of shares, foreign currency or cryptocurrency).

With effect from 1 September 2019, UNI\$ will no longer be awarded for payments to educational institutions.

- a) UOB PRVI Miles World Mastercard and UOB PRVI Miles Visa Cardmembers will not earn UNI\$ for the following transactions under bill payment and payment of funds to prepaid accounts, unless otherwise stated.

This is also applicable for all UOB PRVI Miles American Express Cardmembers with effect from 1 November 2018:

Transaction description:

- All transactions made at AXS (With effect from 1 November 2018, UOB PRVI Miles Cardmembers will not earn UNI\$ for all AXS transactions.)

Payment of Funds to Prepaid Accounts

- 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*
- 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

- b) UOB PRVI Miles World Mastercard and UOB PRVI Miles Visa Cardmembers will not earn UNI\$ on the following transactions under bill payment:

Bill Payment

Category	Merchant Category Codes (MCC)
Insurance Underwriting, Premiums	6300
Insurance - Default	6399

- c) United Overseas Bank Limited (“**UOB**”) reserves the right at any time and from time to time at its sole and absolute discretion to vary, amend, add or delete the above lists of transactions which UNI\$ will not be awarded for, without giving any reason or prior notice or assuming any liability to any Cardmember, and all Cardmembers shall be bound by these amendments.
- (iii) UNI\$ shall be calculated on the amount of transactions on a transaction level effected on a daily basis and rounded down to the nearest UNI\$. 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.
- (iv) UNI\$ earned by the Supplementary Cardmember will be credited to the Card account of the Principal Cardmember.
- (v) The issuance and redemption of UNI\$ are subject to the UOB Cards Rewards terms and conditions which is available at uob.com.sg/rewards.
- (vi) **Equivalent of 1.4 miles for every S\$1 spent in Singapore**

Cardmembers will earn UNI\$3.5 for every S\$5 spent in Singapore, which is equivalent to 1.4 miles for every S\$1 spent.

(vii) **Equivalent of up to 4.4 miles for every S\$1 spent on bus or train rides via mobile contactless**

UOB PRVI Miles World Mastercard Cardmembers will earn UNI\$3.5 for every S\$5 spent, which is equivalent to 1.4 miles for every S\$1 spent, on SimplyGo (ABT) Transactions per submission by the merchant, while UOB PRVI Miles Visa Cardmembers will earn UNI\$3.5 for every S\$5 spent, which is equivalent to 1.4 miles for every S\$1 spent, on SimplyGo (ABT) Transactions based on the accumulated spend on SimplyGo (ABT) Transactions per calendar month, and awarded to Cardmembers on the 7th calendar day of the following month. Visit uob.com.sg/rewards for details.

“SimplyGo (ABT) Transactions” refers to payments for bus or train fares which are made by tapping or waving the Card against the reader on the bus or train, and made using an Account Based Ticketing System which enables such payments to be charged directly to the Card account.

From 18 October to 31 December 2019 (“Promo Period”), UOB PRVI Miles World Mastercard or Visa Cardmembers who have registered for the Promotion will earn a bonus of UNI\$7.5 for every S\$5 spent (equivalent to 3 miles for every S\$1 spent) on bus or train rides via mobile contactless (“Transit Spend”), capped at S\$80 Transit Spend per month per principal Cardmember. For details, please refer to the promotion [terms and conditions](#).

(viii) **Equivalent of up to 4.4 miles for every S\$1 spent overseas**

Cardmembers will earn UNI\$6 for every S\$5 spent overseas, which is equivalent to 2.4 miles for every S\$1 spent. For the avoidance of doubt, card transactions made overseas but effected/charged in Singapore dollars and online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateway in Singapore will not be treated as overseas transactions and will earn UNI\$3.5 for every S\$5 spent.

From 18 October to 31 December 2019 (“Promo Period”), UOB PRVI Miles Cardmembers who have registered for the Promotion will earn a bonus of UNI\$5 for every S\$5 spent (equivalent to 2 miles for every S\$1 spent) on overseas dining, shopping (including online) and accommodation transactions (“Overseas Spend”), capped at S\$3,000 Overseas Spend per principal Cardmember during the entire Promo Period. For details, please refer to the promotion [terms and conditions](#).

(ix) **Equivalent of 3 miles for every S\$1 spent on Klook**

From 1 August 2019 to 29 February 2020 (both dates inclusive), Cardmembers will earn UNI\$7.5 for every S\$5 spent on all local Klook transactions with description “Klook*” and which are made via Klook’s website and/or App payment gateway in Singapore (“**Local Klook Transactions**”), which is equivalent to 3 miles for every S\$1 spent.

The rate of UNI\$7.5 for every S\$5 spent on Local Klook Transactions comprises:

- a) the prevailing earn rate of UNI\$3.5; and
- b) the bonus earn rate of UNI\$4.

The maximum amount of bonus UNI\$ that may be awarded to each principal Cardmember for Local Klook Transactions during the promotion period from 1 August 2019 to 29 February 2020 (both dates inclusive) is capped at UNI\$800 (equivalent to 1,600 miles). Thereafter, only the prevailing earn rate of UNI\$3.5 will apply for all Local Klook Transactions.

Transactions exclude refunded, disputed, unauthorised or fraudulent transactions and UOB reserves the right to revoke, deduct and/or re-compute any UNI\$ in the event that Cardmembers cancel, reverse and/or revise transactions.

(x) **20,000 loyalty miles (UOB PRVI Miles American Express Cardmembers only)**

UOB PRVI Miles American Express Cardmembers will receive a bonus of UNI\$10,000 (equivalent to 20,000 miles) if he or she spends S\$50,000 or more by the end of membership year's statement period. Spending on both Principal and Supplementary Card(s) are considered in the calculation of the S\$50,000 spend threshold. The bonus UNI\$10,000 will be credited to the PRVI Miles Card Account within two (2) statement periods from the card's anniversary date. To qualify, the Cardmember's Card Account must be in good standing and shall not be cancelled for any reason whatsoever.

With effect from 1 November 2018, spend exclusions as listed under Clause Section 1 (ii) are applicable and would not accrue towards the above spending.

(xi) **Annual Fee Waiver (UOB PRVI Miles American Express Cardmembers only)**

UOB PRVI Miles American Express Cardmembers will enjoy annual fee waiver if he or she spends S\$50,000 or more upon card anniversary date. Spending on both Principal and Supplementary Card(s) are considered in the calculation of the S\$50,000 spend threshold.

(xii) **Equivalent of 6 miles for every S\$1 spent Expedia**

(A) Cardmembers will earn UNI\$ as set out below for every S\$5 on Qualifying Transactions at expedia.com.sg/prvimiles for hotels, Expedia Participating Airlines and packages, depending on the booking/travel period and the currency and payment gateway effected on Qualifying Transactions:

Promotion Booking Period (both dates inclusive)	Promotion Travel/Stay Period (both dates inclusive)	Prevailing earn rate per S\$5 spend (A)	Prevailing bonus earn rate per S\$5 spend ("Bonus UNI\$") (B)	Total UNI\$ per S\$5 spend (A) + (B)
1 July 2019 – 31 December 2019	1 July 2019 – 31 March 2020	Local spend - UNI\$3.5	UNI\$11.5	UNI\$15
		Overseas spend - UNI\$6	UNI\$9	(equivalent to 6 miles per S\$1 spend)

(B) "Qualifying Transactions" refers to the following travel bookings made at expedia.com.sg/prvimiles by a Cardmember when he/she pays directly to Expedia, using a UOB PRVI Miles Card:

- hotel-only booking of "Expedia Rate" hotels where customers make payment to Expedia at the time of booking ("Eligible Hotels") (i.e. not applicable if customer selects to pay later at the hotel) on expedia.com.sg/prvimiles; and
- a flight-only booking or a flight + hotel package booking and Expedia is the Merchant of Record for the flight booking, which may include the following carriers (subject to change from time to time):

Participating Airlines

- Air Macau Company
- Air Mauritius
- Air Niugini
- Cambodia Angkor Air
- China Eastern Airlines
- China Southern Airlines
- Finnair
- Garuda Indonesia
- Hawaiian Air
- Korean Air
- Lao Airlines
- Myanmar International Airways
- Saudi Arabian Airlines
- Shenzhen Airlines
- Sichuan Airlines
- Thai Airways Intl
- Turkish Airlines
- Xiamen Airlines

UOB reserves the right at any time and from time to time at its sole and absolute discretion to vary, amend, add or delete the above list of Expedia Participating Airlines, without giving any reason or prior notice or assuming any liability to any Cardmember.

For the avoidance of doubt, if Cardmember elects to pay later to the hotel directly, such transaction will not be considered as a Qualifying Transaction.

- (C) To enjoy this promotion, the Qualifying Transactions must be successfully charged and posted to the Card account and captured/ posted on UOB's systems during the Promotion Booking Period.
- (D) This promotion is not valid in conjunction with other offers, discounts, promotions, e-vouchers, e-coupons, privileges or purchase of gift certificates, unless otherwise stated.
- (E) If UOB and/or BEX Travel Asia Pte Ltd ("Expedia") becomes aware, or has reason to suspect (in UOB's or Expedia's reasonable opinion), that a customer: (a) has breached these Promotion conditions; (b) has availed himself/herself to the benefit of this Promotion through any unauthorised channels; (c) has used the Promotion benefit with a view to re-selling any accommodation booked; (d) engaged in conduct which impacts on the fairness, integrity or proper conduct of this Promotion; or (e) otherwise acted fraudulently, UOB and/or Expedia may, in its absolute discretion, cancel all bookings made by the customer using the Promotion without giving any reasons thereon. Expedia reserves the right not to refund customers for the cancelled transactions, including any non-refundable bookings.
- (F) Expedia's usual booking terms and conditions apply as stated on <http://www.expedia.com.sg/p/corporate/termsfuse> and all bookings are subject to availability.

(xiii) **Equivalent of 6 miles for every S\$1 spent at Agoda**

- (A) Cardmembers will earn UNI\$ as set out below for every S\$5 on Qualifying Transactions at agoda.com/prvimiles ("Agoda Booking Site") for eligible hotel bookings, depending on the booking/travel period and the currency and payment gateway effected on Qualifying Transactions:

Promotion Booking Period (both dates inclusive)	Promotion Travel/Stay Period (both dates inclusive)	Prevailing earn rate per S\$5 spend (A)	Prevailing bonus earn rate per S\$5 spend ("Bonus UNI\$") (B)	Total UNI\$ per S\$5 spend (A) + (B)
1 July 2019 – 31 December 2019	1 July 2019 – 30 June 2020	Local spend - UNI\$3.5	UNI\$11.5	UNI\$15
		Overseas spend - UNI\$6	UNI\$9	(equivalent to 6 miles per S\$1 spend)

- (B) Qualifying Transactions must also meet the following conditions:
- Cardmember must make the booking via the dedicated landing page at agoda.com/prvimiles for hotel bookings that have the "Promotion Eligible" banner on the **property room type results page**, during the Promotion Booking Period and for the Promotion Travel/Stay Period;
 - payment must be made with UOB PRVI Miles Card with Agoda being the party receiving and handling the payment from the Cardmember;
 - Principal Cardmember's 8-digits mobile number (registered with UOB for one-time password) must be provided at the payment page and
 - Cardmember who made the booking and payment must complete the hotel stay.

- (C) For the avoidance of doubt, if Cardmember elects to pay later to the hotel directly, such transaction will not be considered as a Qualifying Transaction.
- (D) The Bonus UNI\$ will be credited to Cardmember's credit card account within three months from Cardmember's departure from hotel.
- (E) Where UNI\$ are earned on the basis of the amount transacted on the UOB PRVI Miles Card, unless otherwise specified, Bonus UNI\$ are only earned on the accommodation component of the stay, not on ancillary charges such as meals, minibar, beverages, phone, laundry or other extra costs charged to the room account.
- (F) To enjoy this Promotion, the transactions made at the Agoda Booking Site must be successfully charged and posted to the Card account and captured/ posted on UOB's systems during the Promotion Booking Period.
- (G) This promotion is non-transferable and non-cumulative and cannot be used in conjunction with any other discount, promotions, discounted items and fixed price items (unless specified).
- (H) To ensure the transaction is tracked accurately, Cardmembers must not access any other Agoda landing pages after accessing this site on any browser.
- (xiv) **Equivalent of 6 miles for every S\$1 spent at UOB Travel Planners Pte Ltd ("UOB Travel")**
- (A) Valid for bookings from 1 July 2019 – 31 December 2019 (the "Promotion Booking Period"), Cardmembers will earn UNI\$15 for every S\$5 spent (equivalent to 6 miles for every S\$1 spent) at uobtravel.com/prvimiles for hotels and participating airlines for travel originating out of Singapore only. The rate of UNI\$15 for every S\$5 spent on Qualifying Transactions comprises of the prevailing earn rate on local spend of UNI\$3.5 and prevailing bonus earn rate of UNI\$11.5.
- (B) "Qualifying Transactions" refers to the following travel bookings made at uobtravel.com/prvimiles by a Cardmember when he/she pays directly to UOB Travel, using a UOB PRVI Miles Card:
- hotel-only booking; and
 - flight-only booking from the following carriers (subject to change from time to time):

Participating Airlines

- Air China
- Air France
- All Nippon Airways
- American Airlines
- Asiana Airlines
- British Airways
- Cathay Pacific
- China Airlines
- China Eastern Airlines
- Delta Airlines
- Emirates
- Etihad
- Japan Airlines
- Jet Airways
- KLM Royal Dutch Airlines
- Lufthansa
- Qantas
- Qatar Airways
- SWISS International Airlines
- Thai Airways International
- United Airlines

- (C) UOB and/or UOB Travel reserve the right at any time and from time to time at their absolute discretion to vary, amend, add or delete the above list of participating airlines without giving any reason or prior notice or assuming any liability to any Cardmember, and all Cardmembers shall be bound by these amendments. UOB and UOB Travel Pte Ltd shall not be liable or responsible for any loss to or expenses of any Cardmember or any other person, howsoever arising.

- (D) This promotion is not valid in conjunction with other offers, discounts, promotions, e-vouchers, e-coupons, privileges or purchase of gift certificates, unless otherwise stated.
- (E) To enjoy this promotion, the transactions made with UOB Travel must be successfully charged and posted to the Card account and captured/ posted on UOB's systems during the UOB Travel Promotion Period.

(xv) **Equivalent of 10 miles for every S\$1 spent on hotels booked through Kaligo**

- (A) During the period from 1 January 2019 to 31 December 2019 (the "Kaligo Promotion Period"), Cardmembers will earn UNI\$25 for every S\$5 spent (equivalent to 10 miles for every S\$1 spent) on hotel bookings made either at Kaligo.com (including Kaligo.com/prvimiles) and/or through the Kaligo mobile application (collectively, "Kaligo Booking Sites"). The rate of UNI\$25 for every S\$5 spent comprises of prevailing UNI\$3.5 for every S\$5 spent locally and additional UNI\$21.5 for every S\$5 spent at Kaligo Booking Sites or prevailing UNI\$6 for every S\$5 spent overseas and additional UNI\$19 for every S\$5 spent at Kaligo Booking Sites.
- (B) To enjoy this promotion, the transactions made at the Kaligo Booking Sites must be successfully charged and posted to the Card account and captured/ posted on UOB's systems during the Kaligo Promotion Period.
- (C) Eligible transactions refer to charges made by Cardmembers when they pay directly to Kaligo for online bookings made at Kaligo.com. Eligible transactions exclude disputed, unauthorised or fraudulent retail purchases and UOB reserves the right to revoke and/or deduct and/or re-compute any UNI\$ in the event that Cardmembers cancel, reverse and/or revise transactions.

GENERAL TERMS AND CONDITIONS APPLICABLE TO THE ABOVE PROMOTION

- (A) UOB reserves 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 ("**OTA Miles Terms and Conditions**") without assuming any liability to any person, and the participating Cardmembers shall be bound by these variations, amendments, additions or deletions.
- (B) Participation in the Promotion is subject to these Terms and Conditions and the Cardmembers are deemed to have accepted these Terms and Conditions when they participate in the Promotion. The Promotion is non-transferable and non-cumulative and cannot be used in conjunction with any other discount, promotions, discounted items and fixed price items (unless specified).
- (C) The terms and conditions of the prevailing UOB Cardmembers Agreement (the "Standard Terms") shall continue to be binding on all Cardmembers. These Terms and Conditions herein shall prevail in the event of any inconsistency between these Terms and Conditions herein and the Standard Terms in so far as it relates to the Promotion.
- (D) UNI\$ earned pursuant to the Promotion are non-transferable.
- (E) UNI\$ can only be earned by one Cardmember per booking and cannot be split between two or more Cardmembers occupying the same room.
- (F) Qualifying Transactions incurred on a supplementary Card will accrue to the respective principal Card and the UNI\$ awarded to that principal holder.

- (G) The respective terms and conditions of Agoda, Expedia, Kaligo and UOB Travel (each, a "Travel Partner") apply in respect of their services.
- (H) All disputes in relation to the Promotion and the Travel Partner's services will be referred to the Travel Partner.
- (I) Qualifying Transactions exclude refunded, disputed, unauthorised or fraudulent retail purchases and UOB reserves the right to revoke and/or deduct and/or re-compute any UNI\$ in the event that Cardmembers cancel, reverse and/or revise transactions.
- (J) To enjoy this Promotion, the Qualifying Transactions must be successfully charged and posted to the Card account and captured/ posted on UOB's systems during the specified Promotion Booking Period.
- (K) UOB shall not be responsible or liable for any failure or delay in the transmission of card transactions by a Travel Partner, American Express/Mastercard/Visa, acquiring merchants, merchant establishments, payment service providers or any other parties, or any breakdown or malfunction in any system or equipment (whether of UOB or a third party) which may result in a transaction made by a Cardmember being omitted (whether from being posted to the Cardmember's account and/or captured in UOB's system or otherwise) or late posting of the transactions, thereby affecting a Cardmember's eligibility for this Promotion.
- (L) UOB assumes no liability or responsibility for the acts or defaults of the Travel Partners, merchants, agents, suppliers and/or service providers, or defects in the goods or services offered. UOB is not an agent of the Travel Partners, merchants, agents, suppliers and/or service providers. Any dispute about the quality or service standard must be resolved directly with the Travel Partner, agents, suppliers and/or service providers. The Travel Partner, merchants, agents, suppliers and/or service providers may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage or for any charges, costs or expenses of any kind whatsoever suffered as a result of the redemption or usage of their goods and/or services.
- (M) By participating in the Promotion, the Cardmember is deemed to have consented to the collection, use and disclosure of his/her personal data by UOB and its suppliers, service providers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the participant, contacting the participant by telephone, mobile phone, email, letter or text message regarding the Promotion, and all other purposes incidental to the Promotion.
- (N) These Terms and Conditions shall be governed by the laws of Singapore and all Cardmembers who participate in this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of Singapore.

2. Complimentary travel insurance

- (i) Cardmembers must charge the entire fare for travel on public conveyance/transportation (limited to air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers but shall exclude any hired or rental car or any conveyance operated for the purpose of amusement or entertainment) in advance of the scheduled departure time to their Cards to qualify for the complimentary travel insurance (the "Travel Insurance") which has the following benefits with effect from 1 March 2019:

Travel Personal Accident Insurance of up to S\$500,000

Covers accidental death or disablement whilst on public conveyance:

- S\$500,000 for Cardmember.

Emergency Medical Evacuation and Repatriation

- Up to S\$50,000 for Cardmember.

- (ii) The above information is not a contract of insurance. The specific terms, conditions and exclusions applicable to this Travel Insurance are set out in the [Insurance Certificate and Agreement](#) which is the operative document. The Insurance Certificate and Agreement will be issued to you upon acceptance of the policy. You should seek advice from a qualified advisor or call the insurance firm directly if in doubt.

3. One-way limousine service to Singapore Changi Airport (UOB PRVI Miles American Express Cardmembers only)

- (i) Principal Cardmembers (including all of his/her supplementary cardmembers) (collectively, the "Cardmembers") will be entitled to a rebate of S\$45 for each one-way limousine service to Singapore Changi Airport (the "Service") charged to their UOB PRVI Miles American Express Card. To be eligible, the Cardmembers must:

- book the Service with **Maxicab Limousine Services** ("Service Provider") at maxicab.sg/uob and **charge the cost of Service to their UOB PRVI Miles American Express Card** where the transaction is reflected on the Cardmember's UOB PRVI Miles American Express Card account statement as being transacted at "Maxicab Limo"; AND

with at least **S\$1,000 overseas spend** (excluding "card-not-present" transactions such as online transactions, mail/phone order) charged to their UOB PRVI Miles American Express Card **within each of the qualifying quarter** (the "Quarter") defined below (the "Qualifying Transactions"), UOB will **rebate S\$45 for each Service** (the "Cash Rebate") to their Card Account, **capped at S\$90 per Quarter per Card Account**; AND

- the cost of Service and the Qualifying Transactions are to be charged in the same Quarter.

Quarter	Qualifying period (in respect of each calendar year)
1st Quarter	From 1 January to 31 March
2nd Quarter	From 1 April to 30 June
3rd Quarter	From 1 July to 30 September
4th Quarter	From 1 October to 31 December

- (ii) “Card Account” refers to the UOB PRVI Miles American Express Card account of a Cardmember including all of his/her supplementary cardmembers. The Cash Rebate will be credited to the Card Account of the Principal Cardmember in respect of a Quarter **within two months after the end of each Quarter** if the Principal Cardmember (and his/her supplementary Cardmember(s), if any) meets the criteria specified above. The Cash Rebate may only be used to settle card transactions incurred on a Cardmember’s Card Account, provided always that the Cash Rebate may not be converted to or exchanged for cash nor be transferred or paid to any person in any manner whatsoever nor be used to settle or pay any other liability of any person whatsoever. To qualify for the Cash Rebate, the Cardmember’s Card Account must be in good standing and shall not be cancelled for any reason whatsoever.
- (iii) Fund(s) transfers, cash advances, fees, interests or any other financial charges will not be considered as Qualifying Transactions. UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Cardmember and shall not be obliged to give any reason therefor.
- (iv) Bookings for the Service must be made at least two (2) days before the pickup date, failing which a surcharge of S\$10 will apply (“Late Bookings”).
- (v) UOB will not be liable or responsible for any failure or late transaction postings affecting any Cardmember’s eligibility to qualify for the Cash Rebate.
- (vi) The Cash Rebate amount is based on four (4) passengers with a total of up to four (4) check-in AND/OR cabin-sized luggage bags (combined) in one (1) limousine to Singapore Changi Airport.
- (vii) Any additional items such as box, bag, stroller, sports equipment etc, are considered as luggage.
- (viii) A surcharge of S\$10 will apply for more than four (4) check-in or cabin-sized luggage bags combined.
- (ix) A surcharge of S\$10 will apply if there are more than four (4) passengers on the departure day.
- (x) Sports equipment (Bike box or golf bag) will have S\$10 bulky item fee.
- (xi) A surcharge of S\$10 will apply for the seven (7) seater vehicle and S\$20 for the nine (9) seater vehicle.
- (xii) A surcharge of S\$10 will apply for pick-up between 11.30pm to 6.30am.
- (xiii) A grace period of 15 minutes waiting time will be given for each Service. Thereafter, excess waiting time surcharge of S\$10 is payable for the next 15-minute block. If waiting time exceed beyond 30 minutes (including the 15 minutes grace period), the booking will be regarded as a no-show by the Cardmember.
- (xiv) For any pick-up from Sentosa Island, an island surcharge of S\$10 will apply.
- (xv) Pick-up location excludes Jurong Island.
- (xvi) After receipt of the Service Provider’s confirmation SMS, the Cardmember must notify the **Service Provider at its service hotline +65 6651 2253 (Monday - Sunday, 8am - 6pm)** of any amendment or cancellation of such booking by 6pm on the day before the pick-up, failing which the following amendment and cancellation charges will apply:
 - S\$10 amendment fee for amendments made after 6pm one day before the pick-up;

- S\$10 amendment fee for any change of pick-up time by more than 15 minutes on the departure day;
 - S\$45 cancellation fee for cancellations made on the departure day.
 - S\$55 cancellation fee for cancellations with midnight surcharge if pick-up was scheduled between 11.30pm to 6.30am.
- (xvii) All surcharges, late booking fee, amendment/cancellation fees and all other surcharges/fees referred to herein will be borne by the Cardmember and to be paid in cash directly to the driver on the departure day.
- (xviii) For emergency cases, e.g. vehicle breakdown or driver no-show, the Cardmember may contact the **Service Provider's service hotline at +65 6651 2253** for assistance. UOB will not be liable for driver's no-show or vehicle breakdown.
- (xix) The Service is provided solely by the Service Provider, and therefore, UOB assumes no liability or responsibility for the acts or defaults of the Service Provider or defects in the goods and services offered. UOB is not an agent of the Service Provider. Any dispute about the quality or service standard must be resolved directly with the Service Provider. UOB and the Service Provider will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services provided by the Service Provider. UOB and the Service Provider will not be responsible for any late pick up or long travel time as a result of unforeseen conditions such as bad weather, road and traffic conditions, etc. that may cause Cardmembers to arrive late or miss their flight.
- (xx) Cardmembers are encouraged to book their airport limousine pick up **at least three (3) hours before the flight departure time** to avoid any unforeseen conditions and to ensure sufficient time to reach the airport.
- (xxi) UOB reserves the right, at its sole and absolute discretion and at any time and for any reason, to vary, amend, add and/or delete any of the Terms and Conditions herein without assuming any liability to any person, and Cardmembers shall be bound by such variations, amendments, additions and/or deletions. UOB's decision on all matters relating to the Service shall be final, conclusive and binding on the Cardmembers. UOB shall not be obliged to give any reason or enter into any correspondence with any Cardmember or any persons on any matter concerning the Service. Full terms and conditions of the UOB Cardmember Agreement will apply. Please visit uob.com.sg for full details.
- (xxii) Cardmembers hereby confirm that consent has been given for the collection, use and disclosure of all relevant details and/or personal data related to the Cardmembers to enable the Service Provider to provide the Service to the Cardmembers. For the purposes of the Terms and Conditions, "personal data" shall have the same meaning as from time to time set forth in the Personal Data Protection Act 2012 of Singapore.

4. Fees for Foreign Currency Transactions and Transactions Processed Outside Singapore

1	Transaction made in foreign currency:-	
(a)	(i) Non-SGD, non-USD and non-AUD transaction;	The transaction will be converted at the prevailing exchange rates of the relevant credit card company, first to USD, then to SGD;
	OR	
	(ii) USD or AUD transaction:	The transaction will be converted to SGD at the prevailing exchange rates of the relevant credit card company;
(b)	Non-SGD transaction;	A foreign currency factor of 3.25% on the amount converted will be charged (out of which 1.25% will be retained by American Express and 1% will be retained by Mastercard and Visa respectively).
2	Transaction made in SGD and processed outside Singapore:-	
	SGD transaction processed outside of Singapore (PRVI Miles World Mastercard/Visa Card)	An International Processing fee of 1% of the transaction amount will be levied on transactions made on Visa or Mastercard respectively.

5. General

- (i) UOB reserves the right to substitute the UNI\$ with another gift of similar value at its sole discretion. 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.
- (ii) UOB PRVI Miles Visa and World Mastercard Cardmembers will be awarded with SMART\$ on transactions made at SMART\$ merchants while UOB PRVI Miles American Express Cardmembers will earn UNI\$ on transactions made at SMART\$ merchants.
- (iii) UNI\$ will not be awarded for Funds Transfers, cash advance, fees, interests or any other financial charges.
- (iv) Adjustments will be made to the UNI\$ if there is any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billing disputes, or any other reason at the sole and absolute discretion of UOB.
- (v) Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any UNI\$ for such transactions. UOB reserves the right to cancel and void any UNI\$ awarded in a Cardmember's statement of account at any time if it deems that such UNI\$ was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- (vi) For the avoidance of doubt, spending incurred by Supplementary Cardmember(s) shall accrue to the applicable Principal Cardmember(s) only unless otherwise stated.

- (vii) To earn UNI\$, the Cardmember's Card Account must be in good standing and cannot be cancelled for any reason. In the event that the Cardmember's Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ is awarded into such Card Account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- (viii) UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by Mastercard/Visa/Unionpay/JCB/CUP/American Express, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by the Cardmember being omitted for UNI\$; or (ii) any breakdown or malfunction in any computer system or equipment.
- (ix) UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission or posting of card transactions or the UNI\$.
- (x) UOB's decision on all matters relating to the Cardmember's Card Account shall be final, conclusive and binding on Cardmembers and no payment or compensation will be given or paid by the Bank to any person. The Bank shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.
- (xi) UOB reserves 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 these Terms and Conditions without assuming any liability to any person. Cardmembers who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.
- (xii) These Terms and Conditions supplement, are to be read together with and form an integral part of the UOB Cardmembers Agreement. Full terms and conditions of the UOB Cardmember Agreement and other UOB Rewards will apply and Cardmembers agree to be bound by such terms and conditions upon receipt or acceptance of or signing on or use of the Cards. Please visit uob.com.sg for full details. In the event of any inconsistency between these Term and Conditions and the UOB Cardmembers Agreement, these Terms and Conditions shall prevail in relation to any matter concerning the UOB PRVI Miles Card. These Terms and Conditions shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the UOB PRVI Miles Card.
- (xiii) Whilst all information is believed to be correct at the time of publishing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- (xiv) A person who is not a party to any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any term of such agreement.
- (xv) The Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Accountholder shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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

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