

Terms and Conditions Governing UOB PRVI Miles Card (“Terms and Conditions”)

1. UNI\$

- (i) These Terms apply to your UOB PRVI Miles American Express®, World Mastercard® or Visa Cards that are issued by United Overseas Bank Limited (“UOB”) in Singapore which will earn UNI\$ for your spending on your UOB PRVI Miles Cards (the “Card”). You can choose to convert your UNI\$ into air miles based on the prevailing rate of conversion under the UOB Rewards Programme (current conversion rate: UNI\$1 = 2 miles). A conversion fee of S\$25 will apply for each conversion.
- (ii) UNI\$ will not be awarded for 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 also exclude the following:
- a) all transactions which are classified under the following Merchant Category Codes:

MCC	Description
4829	Wire Transfer/Remittance
4900	Utilities (with effect from 1 August 2022)
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

- b) payments to educational institutions;
- c) any payment made to:
- (i) Member Financial Institution – Merchandise and Services, Securities – Brokers and Dealers;
 - (ii) Stored Value Card Purchase/Load (including Grab mobile wallet top-ups on UOB PRVI Miles American Express Card and UOB PRVI Miles World Mastercard); and
 - (iii) Betting/Track/Casino/Lotto and Political Organisations;
- d) selected transactions on wire transfers, payments to Non-Financial Institutions (e.g. cryptocurrencies etc);
- e) payments to hospitals, automobile parking lots and garages;
- f) payments to IPAYMY, RWS-LEVY, SMOOVE PAY, SINGPOST – SAM, and Razer Pay;
- g) payments for utilities;
- h) all transactions in relation to or in connection with bill payment, top-ups of any pre-paid card and payment of funds to the following prepaid accounts, unless otherwise stated:

Payment of Funds to Prepaid Accounts

- 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*
- 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

- i) all transactions or payments made at, via or to AXS;
- j) all transactions or payments made to SPC Service Stations (except for UOB PRVI Miles American Express) and Shell Service Stations; and
- k) any other transactions that UOB may exclude from time to time without prior notice to you.

- (iii) 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 you, and you shall be bound by these amendments.
- (iv) Save as otherwise provided in these Terms and Conditions, UNI\$ shall be calculated based on the transaction amount of each transaction 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.
- (v) UNI\$ earned by the Supplementary Cardmember will accrue to the Card account of the Principal Cardmember, unless otherwise stated.
- (vi) The issuance and redemption of UNI\$ are subject to the terms and conditions of the UOB Rewards Programme, available at uob.com.sg/rewards.
- (vii) **Equivalent of 1.4 miles per S\$1 spend in Singapore**
- You will earn UNI\$3.5 per S\$5 spend in Singapore, which is equivalent to 1.4 miles per S\$1 spend.
- (viii) **Equivalent of 1.4 miles per S\$1 spend on bus or train rides**
- Should you hold a UOB PRVI Miles World Mastercard, you will earn UNI\$3.5 per S\$5 spend, which is equivalent to 1.4 miles per S\$1 spend, on SimplyGo (ABT) Transactions based on the accumulated transactions that is posted every 5 days or when you make at least S\$15 worth of bus and train rides, whichever earlier.
- Should you hold a UOB PRVI Miles Visa Card, you will earn UNI\$3.5 per S\$5 spend, which is equivalent to 1.4 miles per S\$1 spend, on SimplyGo (ABT) Transactions based on the accumulated spend on SimplyGo (ABT) Transactions per calendar month, and awarded to you 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 in Singapore which are made by tapping or waving your 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 your Card account.
- (ix) **Equivalent of 2.4 miles per S\$1 spend overseas**
- You will earn UNI\$6 per S\$5 spend 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 per S\$5 spend.
- (x) **20,000 loyalty miles (UOB PRVI Miles American Express Cardmembers only)**
- Should you hold a UOB PRVI Miles American Express Card, you will receive a bonus of UNI\$10,000 (equivalent to 20,000 miles) if you spend 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 principal UOB PRVI Miles American Express Card account within two (2) statement periods from the card’s anniversary date. To qualify, your Card account must be in good standing and shall not

be cancelled for any reason whatsoever. 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)**

You will enjoy annual fee waiver if you spend 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 per S\$1 spend at Expedia**

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

Promotion Booking 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 May 2023 – 30 April 2024	Local spend - UNI\$3.5	UNI\$11.5	UNI\$15 (Equivalent to 6 miles per S\$1 spend)
	Overseas spend - UNI\$6	UNI\$9	

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

- a. hotel-only booking of "Expedia Rate" hotels where you make full upfront payment to Expedia at the time of booking ("Eligible Hotels") (i.e. not applicable if you select to pay later at the hotel) on expedia.com.sg/prvimiles (the "Expedia Site"). "Eligible Hotels" are hotels which are not on Expedia's exclusion list as published on <https://www.expedia.com.sg/g/rr/coupon-exclude-hotels> or such other url as determined by Expedia from time to time; and
- b. (i) a flight-only booking for the Expedia Participating Airlines ("Eligible Flight") or
 (ii) a package booking comprising an Eligible Flight and an Eligible Hotel booking which was made in a single transaction via the Expedia Site.

The "Expedia Participating Airlines" under these Terms and Conditions shall consist of the following:

- Cambodia Airways
- China Eastern Airlines
- Eva Air
- Finnair ^{NEW}
- Garuda Indonesia
- Gulf Air
- Myanmar International Airways
- Qatar Airways
- Sichuan Airlines
- Sri Lankan Airlines
- Thai Airways Intl
- Turkish Airlines

- Hawaiian Airlines
- Korean Air
- 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 you.

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

- (C) Qualifying Transactions must be successfully charged and posted to the Card account and captured/ posted on UOB's systems during the Promotion Booking Period referred to in subparagraph (A) above for Expedia to be eligible to earn the applicable UNI\$ under this promotion.
- (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 Expedia Inc ("Expedia") becomes aware, or has reason to suspect (in UOB's or Expedia's reasonable opinion), that you: (a) have breached these Promotion conditions; (b) have availed yourself to the benefit of this Promotion through any unauthorised channels; (c) have used the Promotion benefit with a view to re-selling any accommodation booked; (d) have engaged in conduct which impacts on the fairness, integrity or proper conduct of this Promotion; or (e) have otherwise acted fraudulently, UOB and/or Expedia may, in its absolute discretion, cancel all bookings made by you using the Promotion without giving any reasons thereon. Expedia reserves the right not to refund you for the cancelled transactions, including any non-refundable bookings.

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 per S\$1 spend at Agoda**

- (A) You 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 January 2023 – 31 December 2024	1 January 2023 – 30 June 2025	Local spend - UNI\$3.5	UNI\$11.5	UNI\$15 (equivalent to 6 miles per S\$1 spend)
		Overseas spend - UNI\$6	UNI\$9	

- (B) Qualifying Transactions must also meet the following conditions:
- a. You must make the booking via the dedicated landing page at agoda.com/prvimiles for hotel bookings that have the "Earn up to 6 miles per 1 SGD spend" banner on the

- property room type results page**, during the Promotion Booking Period and for the Promotion Travel/Stay Period;
- b. Payment must be made with UOB PRVI Miles Card with Agoda being the party receiving and handling the payment from you (prepaid room types only, not valid for pay at hotel types);
 - c. You as the Principal Cardmember must provide at the payment page your 8-digits mobile number (registered with UOB for one-time password) and
 - d. If you are the Cardmember who made the booking, payment must also be completed by you.
- (C) For the avoidance of doubt, if you select 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 your Card account within three months from your 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 referred to in sub-paragraph (A) above.
- (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, you must not access any other Agoda landing pages after accessing this site on any browser.

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 relating to the Promotion(s) herein ("**OTA Miles Terms and Conditions**") without assuming any liability to any person, and you shall be bound by these variations, amendments, additions or deletions.
- (B) Participation in the Promotion(s) is subject to these Terms and Conditions and you are deemed to have accepted these Terms when you participate in the Promotion(s). The Promotion(s) are 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 you. These Terms herein shall prevail in the event of any inconsistency between these Terms herein and the Standard Terms in so far as it relates to the Promotion.
- (D) UNI\$ earned pursuant to the Promotion(s) 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 and Expedia (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 there are cancelled, reversed and/or revised transactions.
- (J) To enjoy the Promotion(s), 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 you being omitted (whether from being posted to your account and/or captured in UOB’s system or otherwise) or late posting of the transactions, thereby affecting your eligibility for the Promotion(s).
- (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(s), you are deemed to have consented to the collection, use and disclosure of your personal data by UOB and its suppliers, service providers, sponsors, promoters and/or their respective contractors for verifying your eligibility, contacting you by telephone, mobile phone, email, letter or text message regarding the Promotion(s), and all other purposes incidental to the Promotion(s). In these Terms, “personal data” shall have the same meaning as that set out in the Personal Data Protection Act 2012 of Singapore.

2. Complimentary travel insurance

- (i) You 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 your Card to qualify for the complimentary travel insurance (the “Travel Insurance”). You will be required to apply to activate your Travel Insurance coverage for your Card at least 5 working days before your trip. Click [here](#) to activate. Your Travel Insurance coverage has the following benefits:

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

Covers accidental death or disablement whilst on public conveyance:

- S\$500,000 for you.

Emergency Medical Evacuation and Repatriation

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

- (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. Click [here](#) for the Insurance Certificate. Terms, conditions and exclusions apply. You should seek advice from a qualified advisor or call the insurance firm directly if in doubt.

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

- (i) You as a Principal Cardmember or Supplementary Cardmember will be entitled to a rebate of S\$45 for each one-way airport transfer service to Singapore Changi Airport (the "Service") charged to your UOB PRVI Miles American Express Card. To be eligible, you must:

- book the Service with Maxicab Limousine Services ("Service Provider") through booking hotline **+65 6651 2253** between **9am to 6pm**, 2 days prior to departure date and charge the cost of Service to your UOB PRVI Miles American Express Card where the transaction is reflected on your 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 your 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 your 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" in these Terms and Conditions refers to your UOB Principal PRVI Miles American Express Card account for both Principal Cards and Supplementary Cards. The Cash Rebate will be credited to your Card Account in respect of a Quarter within two months after the end of each Quarter if you (and your Supplementary Cardmember(s), if any) meet 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, your 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 your eligibility 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 your 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) airport transfer vehicle to Singapore Changi Airport.
 - Any additional items such as box, bag, stroller, sports equipment etc, are considered as luggage. A surcharge of S\$10 will apply for more than four (4) check-in or cabin-sized luggage bags combined.
 - Sports equipment (Bike box or golf bag) will have S\$10 bulky item fee.
 - A surcharge of S\$10 will apply if there are more than four (4) passengers on the departure day.
- (vii) A surcharge of S\$10 will apply for the seven (7) seater vehicle and S\$20 for the nine (9) seater vehicle.
- (viii) A surcharge of S\$10 will apply for pick-up between 11.30pm to 6.30am.
- (ix) A surcharge of S\$10 will apply for pick-up on major holidays, namely Christmas eve and day, New Year eve and day, and Lunar New Year eve and day (with effect from 1 June 2023)
- (x) 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 you.
- (xi) For any pick-up from Sentosa Island or any pick-up location to Singapore Changi Airport with a total driving distance of more than 35km, a surcharge of S\$10 will apply .
- (xii) After receipt of the Service Provider's confirmation SMS, you must notify the Service Provider at its service hotline +65 6651 2253 (Monday - Sunday, 9am - 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.
- (xiii) All surcharges, late booking fee, amendment/cancellation fees and all other surcharges/fees referred to herein will be borne by you and to be paid in cash directly to the driver on the departure day.
- (xiv) For emergency cases, e.g. vehicle breakdown or driver no-show, you 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.
- (xv) 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 you to arrive late or miss their flight.

- (xvi) You 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.
- (xvii) 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 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. UOB shall not be obliged to give any reason or enter into any correspondence with you 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.
- (xviii) You hereby confirm that consent has been given for the collection, use and disclosure of all relevant details and/or personal data to enable the Service Provider to provide the Service to you. For the purposes of the Terms, "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.
- (ii) Should you hold a UOB PRVI Miles Visa or World Mastercard, you will be awarded with UOB\$ on transactions made at UOB\$ merchants. If you hold a UOB PRVI Miles American Express Card, you will earn UNI\$ on transactions made at UOB\$ merchants.

- (iii) 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.
- (iv) Should your 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 your statement of account at any time if it deems that such UNI\$ was not earned from qualifying spend and you shall not be entitled to any compensation or payment whatsoever.
- (v) To earn UNI\$, your Card account must be in good standing and cannot be cancelled for any reason. In the event that your 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 you shall not be entitled to any compensation or payment whatsoever.
- (vi) 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 you being omitted for UNI\$; or (ii) any breakdown or malfunction in any computer system or equipment.
- (vii) 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\$.
- (viii) UOB's decision on all matters relating to your Card account shall be final, conclusive and binding 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.
- (ix) 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. Should you continue to use the Card after the change takes effect, you shall be deemed to have accepted the change without reservation.
- (x) These Terms and Conditions supplement, are to be read together with and form an integral part of the UOB Cardmembers Agreement and the UOB Rewards Programme. You 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 Terms and Conditions and the UOB Cardmembers Agreement, these Terms and Conditions shall prevail in relation to any matter concerning the Card. These Terms and Conditions shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card.
- (xi) 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.
- (xii) 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 2001 of Singapore to enforce any term of such agreement.
- (xiii) The Terms and Conditions shall be governed by the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Disclaimer: American Express is a trademark of American Express. The 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

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