

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 their UOB PRVI Miles Cards (the “Card”) You 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 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 further exclude:
- a) all transactions which are classified under the following Merchant Category Codes:

MCC	Description
4829	Wire Transfer/Remittance
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 (wef 1 Feb 2021)
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals (wef 1 Feb 2021)
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

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

With effect from 30 November 2019, UNI\$ will no longer be awarded for 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.

With effect from 16 March 2020, UNI\$ will no longer be awarded for:

- (i) selected transactions on wire transfers, payments to Non-Financial Institutions (e.g. crypto-currencies etc);
- (ii) insurance payments on UOB PRVI Miles American Express Card;
- (iii) Grab mobile wallet top-ups on UOB PRVI Miles Visa Card;
- (iv) quasi-cash and more.

For the avoidance of doubt, insurance payments on UOB PRVI Miles Visa and UOB PRVI Miles World Mastercard have been excluded as of June 2015 and March 2015 correspondingly and all other Grab transactions will continue to be eligible for awarding of UNI\$.

With effect from 1 February 2021, UNI\$ will no longer be awarded for payments to hospitals, automobile parking lots and garages.

With effect from 1 March 2022, UNI\$ will no longer be awarded for transactions with transaction descriptions “TRANSIT*” and “AMAZE* TRANSIT*”.

- b) 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* | • NETS VCASHCARD* |
| • BANC DE BINARY* | • OANDA ASIA PAC* |
| • BANCDEBINARY.COM* | • OANDAASIAPA |
| • EZ LINK PTE LTD (FEVO) | • PAYPAL * BIZCONSULTA |
| • EZ Link transport | • PAYPAL * CAPITALROYA |
| • EZ Link* | • PAYPAL * OANDAASIAPA |
| • EZ-LINK (IMAGINE CARD) | • Saxo Cap Mkts Pte Ltd |
| • EZ-Link EZ-Reload (ATU) | • SKR*SKRILL.COM |
| • EZLINK* | • SKR*xglobalmarkets.com* |
| • EzLink* | • SKYFX.COM* |
| • EZ-LINK* | • TRANSIT* |
| • FlashPay ATU* | • WWW.IGMARKETS.COM.SG |
| • MB * MONEYBOOKERS.COM | |

- c) all transactions or payments made at, via or to AXS;
 - d) all transactions or payments made to SPC Service Stations (except for UOB PRVI Miles American Express) and Shell Service Stations; and
 - e) 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) 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.
- (v) UNI\$ earned by the Supplementary Cardmember will be credited to the Card account of the Principal Cardmember.
- (vi) The issuance and redemption of UNI\$ are subject to the UOB Cards Rewards terms and conditions which is 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 per submission by the merchant. 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 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 your 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 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 May 2022 – 30 April 2023	1 May 2022 – 31 July 2023	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 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 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. “Eligible Hotels” are hotels which are not on Expedia’s exclusion list as published on <https://www.expedia.com.sg/g/rt/coupon-exclude-hotels> or such other url as determined by Expedia from time to time; and
- b. 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
- Korean Air
- Lao Airlines
- Myanmar International Airways
- Saudi Arabian Airlines
- Shenzhen Airlines
- Sichuan Airlines

- Finnair
- Thai Airways Intl
- Garuda Indonesia
- Turkish Airlines
- Hawaiian 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) 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 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 2021 – 31 December 2022	1 January 2021 – 30 June 2023	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:
- a. You 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;
- 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 credit 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.
- (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).

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 per S\$1 spend at UOB Travel Planners Pte Ltd ("UOB Travel")**

- (A) Valid for bookings from 1 January 2022 – 31 December 2022 (the "Promotion Booking Period"), you will earn UNI\$15 per S\$5 spend (equivalent to 6 miles for every S\$1 spent) at prvi.uobtravel.com for participating airlines for travel originating out of Singapore only. The rate of UNI\$15 per S\$5 spend 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 prvi.uobtravel.com when you pay directly to UOB Travel, using a UOB PRVI Miles Card:
- a) hotel-only booking; and
 - b) flight-only booking from the following carriers (subject to change from time to time):

Participating Airlines

- | | | |
|---------------------|---------------------------|--------------------------------|
| • Air China | • China Southern Airlines | • Lufthansa |
| • Air France | • Emirates | • Qantas |
| • American Airlines | • Etihad | • Qatar Airways |
| • Asiana Airlines | • EVA Air | • Starlux Airlines |
| • British Airways | • Finnair | • SWISS International Airlines |
| • Cathay Pacific | • Garuda Indonesia | • United Airlines |
| • China Airlines | • Japan Airlines | |

- China Eastern Airlines • KLM Royal Dutch Airlines
- (C) For avoidance of doubt, transactions on Travel Insurance, PCR Tests and Safe Travel Bundles are not eligible for prevailing bonus earn rate of UNI\$11.5 per S\$5 spend.
- (D) 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 you, and you 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 you or any other person, howsoever arising.
- (E) 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.
- (F) 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.

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, Expedia 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 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"). Wef 1 Jan 2021, 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 limousine 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 limousine 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" 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) 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 you.
- (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, 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.
- (xvii) 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.
- (xviii) 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.
- (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 you to arrive late or miss their flight.
- (xx) 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.
- (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 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.

- (xxii) 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. S\$10 Grab Rides to or from Singapore Changi Airport (UOB PRVI Miles Mastercard and UOB PRVI Miles Visa Cardmembers only)

You will enjoy Grab Promotion Codes ("Grab Promo Code") worth S\$10 with the promotion code "UOBPM" between 3 June 2022 and 31 July 2022 (both dates inclusive) ("Grab Promotion Period"). The Grab Promo Code may be used for all Grab rides (except for GrabHitch) made using the Grab mobile application and which are charged to the Cardmember's Card. Your Card must be set as the primary payment method in the Grab mobile application in order to use the Grab Promo Code. The Grab Promo Code may be redeemed during the Grab Promotion Period and is limited to the first five hundred (500) redemptions on a first-come-first-serve basis. Limited to one redemption per Cardmember per promo period. No refund or exchange of any unused Grab Promo Code is allowed.

5. 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.

6. 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) Should you hold a UOB PRVI Miles Visa or World Mastercard, you will be awarded with UOB\$ on transactions made at UOB\$ merchants while if you hold a UOB PRVI Miles American Express Card, you will earn UNI\$ on transactions made at UOB\$ participating 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 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.
- (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\$, 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.
- (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 you 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 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.
- (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 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.
- (xii) These Terms 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 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 the UOB Cardmembers Agreement,

these Terms shall prevail in relation to any matter concerning the UOB PRVI Miles Card. These Terms 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 shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any term of such agreement.
- (xv) The Terms 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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