



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

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 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
5965	Direct Marketing – Combination Catalog and Retail Merchants (with effect from 1 October 2024)
5993	Cigar Stores and Stands (with effect from 1 October 2024)
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	Organizations, Political

8699	Membership Organizations (Not Elsewhere Classified) (with effect from 1 October 2024)
8999	Professional Services (Not Elsewhere Classified) (with effect from 1 October 2024)
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) all transactions in relation to or in connection with bill payment, top-ups and payment of funds to payment service providers or prepaid accounts;

c) any transactions made with the following transaction descriptions:

- AXS*
- AMAZE* (w.e.f. 1 Oct 2024)
- 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
- IPAYMY*
- RWS-LEVY*
- SMOOVE PAY*
- SINGPOST-SAM*
- RazerPay*
- NORWDS* (w.e.f. 21 Jul 2024)

The asterisk symbol (“*”) used in transaction descriptions signifies that any number of characters may follow the specified word or phrase. For example, “AMAZE*” encompasses variations such as “AMAZE12345”, “AMAZE 123456”, and other transaction descriptors that begin with “AMAZE”.

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) Save as otherwise provided in these Terms, 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.

(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 American Express or 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.

“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/or online transactions effected in foreign currencies with merchants whose payment gateway sits in Singapore will not be treated as overseas transactions and will earn UNI\$3.5 per S\$5 spend.

(x) **Equivalent of 3 miles per S\$1 spend in Regional currency**

You will earn UNI\$7.5 per S\$5 spend regional, which is equivalent to 3 miles for every S\$1 spent. “Regional” refers to transactions (whether made physically or via websites) that is effected overseas in Indonesian Rupiah (IDR), Malaysian Ringgit (MYR), Thai Baht (THB) and Vietnamese Dong (VMD) with merchants whose payment gateway is in Indonesia, Malaysia, Thailand and Vietnam respectively

For the avoidance of doubt, card transactions made overseas in Indonesia, Malaysia, Thailand and Vietnam, but effected/charged in Singapore dollars and/or online transactions effected in IDR, MYR, THB or VMD with merchants whose payment gateway sits in Singapore will not be treated as Regional transactions and will earn UNI\$3.5 per S\$5 spend.

(xi) **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 1 (ii) are applicable and would not accrue towards the above qualifying spend.

For new UOB PRVI Miles American Express Cardmembers whose Card was approved on or after 1 August 2026, the minimum qualifying spend required to receive the bonus of UNI\$10,000 will be increased from S\$50,000 to S\$80,000 ("Revised Spend Requirement").

For existing UOB PRVI Miles American Express Cardmembers whose Card was approved before 1 August 2026, the Revised Spend Requirement shall only apply with effect from the first statement date of the membership year that falls on or after 1 October 2026.

(xii) **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.

2. Travel Partner Perks (collectively "Perks", each a "Perk")

(i) **Equivalent of up to 8 miles per S\$1 spend at Expedia**

(A) You will earn UNI\$ as set out below for every S\$5 spend on Expedia Qualifying Transactions at expedia.com.sg/prvimiles (the "Expedia PRVI Site") for hotels, Expedia Participating Airlines (as defined below) and packages during the Expedia Perk Booking Period:

Expedia Perk Booking Period (both dates inclusive): 1 April 2026 to 31 March 2027

Eligible Travel Bookings	Number of miles to be awarded to an Eligible Cardmember
Eligible Hotel	UNI\$20 per S\$5 in spending (equivalent to 8 miles per SGD1) consist of base UNI\$3.5 per S\$5 local spend plus bonus UNI\$16.5 per S\$5 spend
Any other eligible products/services: Activities, Cars	UNI\$20 per S\$5 in spending (equivalent to 8 miles per SGD1) consist of base UNI\$3.5 per S\$5 local spend plus bonus UNI\$16.5 per S\$5 spend
Eligible Flight	UNI\$7.5 per S\$5 in spending (equivalent to 3 miles per SGD1) consist of base UNI\$3.5 per S\$5 local spend plus bonus UNI\$4 per S\$5 spend

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

- a. hotel-only booking 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.

For the avoidance of doubt, if you **select to pay later to the hotel directly**, such transaction will not be considered as an Expedia Qualifying Transaction; and/or

- b. a flight-only booking for the Expedia Participating Airlines ("Eligible Flight"); and/or

- c. a package booking comprising an Eligible Flight and an Eligible Hotel booking which was made in a single transaction via the Expedia PRVI Site.

(C) "Expedia Participating Airlines" refers to the following airlines:

• Cambodia Airways • China Eastern Airlines • China Southern Airlines • Eva Air • Finnair • Garuda Indonesia • Gulf Air • Hawaiian Airlines • Korean Air	• Myanmar International Airways • Qatar Airways • Sichuan Airlines • Sri Lankan Airlines • Thai Airways Intl • Turkish Airlines • Xiamen Airlines • Royal Brunei Airlines
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Expedia 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.

(D) Expedia Qualifying Transactions must be successfully charged and posted to the Card account and captured/ posted on UOB's systems during the Expedia Perk Booking Period referred to in sub-paragraph (A) above to be eligible to earn the applicable UNI\$ under this promotion.

(E) The Expedia Bonus UNI\$ will be credited to your Card account when the Expedia Qualifying Transaction is posted on UOB's systems.

(F) This Perk is non-transferable, non-cumulative and cannot be used in conjunction with any other discount, offers, promotions, e-vouchers, e-coupons, privileges, purchase of gift certificates/vouchers, discounted items and fixed price items on the Expedia platform, unless otherwise specified.

(G) 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 Perk conditions; (b) have availed yourself to the benefit of this Perk through any unauthorised channels; (c) have used the Perk 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 Perk; or (e) have otherwise acted fraudulently, UOB and/or Expedia may, in its absolute discretion, cancel all bookings made by you without giving any reasons thereon. Expedia reserves the right not to refund you for the cancelled transactions, including any non-refundable bookings.

(H) Use of the Expedia PRVI Site remains subject to the prevailing terms and conditions imposed by Expedia (<https://www.expedia.com.sg/lp/b/terms-of-service>) and all bookings are subject to availability.

(ii) **Equivalent of up to 8 miles per S\$1 spend at Agoda**

(A) You will earn UNI\$ as set out below for every S\$5 on Agoda Qualifying Transactions at [agoda.com/prvimiles](https://www.agoda.com/prvimiles) (the "Agoda PRVI Site") for eligible hotel bookings during the Agoda Perk Booking Period for the Agoda Perk Travel/Stay Period, subject to clause 1(ix) and 1(x):

- Agoda Perk Booking Period (both dates inclusive): 15 January 2025 – 15 August 2027
- Agoda Perk Travel/Stay Period (both dates inclusive): 15 January 2025 – 15 November 2027

Prevailing earn rate per S\$5 spend	Bonus earn rate per S\$5 spend ("Agoda Bonus UNI\$")	Total UNI\$ per S\$5 spend
Local spend – UNI\$3.5	UNI\$14	UNI\$17.5
Overseas spend in other foreign currencies – UNI\$6	UNI\$14	UNI\$20

(B) "Agoda Qualifying Transactions" refers to the following online travel bookings made at [agoda.com/prvimiles](https://www.agoda.com/prvimiles) when you pay directly to Agoda, using a UOB PRVI Miles Card:

- You must make the booking via the dedicated landing page at [agoda.com/prvimiles](https://www.agoda.com/prvimiles) for hotel bookings that have the "Earn up to 8 miles per 1 SGD spend" banner on the **property room type results page** during the Agoda Perk Booking Period and for the Agoda Perk Travel/Stay Period. For the avoidance of doubt, accommodation bookings for Japan will not be considered as an Agoda Qualifying Transaction;
- 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);
- You as the Principal Cardmember must provide at the payment page your **8-digits mobile number** (registered with UOB for one-time password, i.e. 91234567); and
- If you are the Cardmember who made the booking, payment must also be completed by you.

For the avoidance of doubt, if you select the option **to pay later to the hotel directly**, such transaction will not be considered as an Agoda Qualifying Transaction. All bookings are subject to availability.

- For the avoidance of doubt, Agoda 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.
- To enjoy this Perk, the Agoda Qualifying Transactions made at the Agoda PRVI Site must be successfully charged and posted to the Card account and captured/posted on UOB's systems during the Agoda Perk Booking Period referred to in sub-paragraph (A) above.
- The Agoda Bonus UNI\$ will be credited to your Card account within three months from your departure from your hotel stay.
- This Perk is non-transferable, non-cumulative and cannot be used in conjunction with any other discount, offers, promotions, e-vouchers, e-coupons, privileges, purchase of gift certificates/vouchers, discounted items and fixed price items on the Agoda platform, unless otherwise specified. To ensure the Agoda Qualifying Transaction is tracked accurately, you must not access any other Agoda landing pages after accessing this site on any browser.
- Use of the Agoda PRVI Site and the Agoda service remains subject to the prevailing terms and conditions imposed by Agoda (including <https://www.agoda.com/en-sg/info/termsfuse.html>), which shall be your sole responsibility to comply with.

(iii) Other Terms and Conditions of The Perks

For the purposes of the Perks:



“Qualifying Transaction” means the Expedia Qualifying Transaction or the Agoda Qualifying Transaction, whichever is relevant.

- (a) UNI\$ earned pursuant to the Perks are non-transferable.
- (b) UNI\$ can only be earned by one Cardmember per booking and cannot be split between two or more Cardmembers occupying the same room.
- (c) The respective terms and conditions of Agoda and Expedia (each, a “Travel Partner”) apply in respect of their services.
- (d) All disputes in relation to the Travel Partner’s services shall be referred to the Travel Partner.
- (e) If any Qualifying Transaction is refunded, disputed, reported as unauthorised or fraudulent, in the event such Qualifying Transaction is cancelled, reversed and/or revised, UOB reserves the right to revoke and/or deduct and/or re-compute any awarded UNI\$.
- (f) UOB assumes no liability or responsibility for the acts or defaults of the Travel Partner, merchants, agents, suppliers and/or service providers, or defects in the goods or services offered. UOB is not an agent of the Travel Partner, 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.
- (g) By participating in the Perk, you are deemed to have consented to the collection, use and disclosure of your personal data by UOB, the Travel Partner and their respective contractors for verifying your eligibility, contacting you by telephone, mobile phone, email, letter or text message regarding the Perk, and all other purposes incidental to the Perk. In these terms, “personal data” shall have the same meaning as that set out in the Personal Data Protection Act 2012 of Singapore.

3. UOB PRVI Miles Card Complimentary Priority Pass™ Membership Programme (“Programme”)

- (i) Principal Cardholders will be granted four (4) complimentary airport lounge visits per calendar year.
- (ii) To enjoy the Programme, Principal Cardholders must successfully register for a Priority Pass™ account at www.prioritypass.com/prvisg (“Membership”).
- (iii) Each Principal Cardmember is limited to four (4) complimentary airport lounge visits (comprising of four (4) separate member visits) per calendar year, regardless of the number of Cards they may hold.
- (iv) Admittance to an airport lounge is strictly conditional upon the presentation of:
 - a. A valid Priority Pass™ membership, by way of presentation of:
 - the Digital Membership Card within the Priority Pass™ App on Cardmember’s mobile device; OR
 - your physical Card* (Valid for PRVI Miles Visa or Mastercard only).
*Please note that Cardmembers can use their physical Card to access an airport lounge twelve (12) hours after successful registration of the Priority Pass™ Account
 - b. a valid boarding pass; and
 - c. any additional identification that the lounge may require from the Cardmember, which may include passport, national identity card or driving license.

- (v) A fee of US\$35 per person per airport lounge visit (or at the prevailing rate) will be charged to the Card for:
 - a. all additional visits in excess of the four (4) complimentary airport lounge visits per calendar year; and
 - b. all guest airport lounge visits.
- (vi) The complimentary Priority Pass™ Membership will be automatically renewed at the beginning of each calendar year, i.e. 1st January of every calendar year, provided that the Card is valid and in good standing. The Membership is not transferable.
- (vii) If the Card is cancelled, the Membership shall be immediately blocked. Any un-utilized complimentary airport lounge visits shall be void and will not be exchangeable, refundable, or transferrable for cash, credit or kind. Any airport lounge visit utilized in connection with an invalid Priority Pass Membership or Card (including visits by any guests) shall be charged to the Cardmember.
- (viii) In the event of any lost Card, in order to prevent your lost Card from being used fraudulently to access a participating lounge, the Cardmember must notify the Bank of such loss. The Bank may be notified through means of communications such as (but not limited to) the UOB Hotline at 1800 222 2121 (local) or +65 6222 2121 (overseas) or TMRW app. Where the lost Card is subsequently replaced, Cardmember will be required to update their payment card details in their Priority Pass account with the newly replaced Card number to continue with the Programme.
- (ix) UOB reserves the right to charge and debit from any account of the Cardmember without prior notice for any misuse of the Programme. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, the Cardmember shall immediately reimburse UOB through such means as UOB may determine in its sole discretion. Misuse of the Programme includes but is not limited to:
 - a. Usage in excess of the four (4) complimentary airport lounge visits which the Cardmember fails to pay due to invalid or closed Card or any other reason.
 - b. Redemption in excess of the four (4) complimentary lounge visits by registering more than one (1) principal PRVI Miles Card to the Programme.
- (x) Priority Pass and the Bank may revoke the Cardmember's Priority Pass Membership at any time at their absolute discretion and without notice. There will be no refund/transfer of any un-utilized complimentary airport lounge visit(s) under the Programme upon such revocation.
- (xi) Use of the Priority Pass™ Membership remains subject to the prevailing terms and conditions imposed by the merchant, which shall be your sole responsibility to comply with. Please visit www.prioritypass.com/conditions-of-use for more information.
- (xii) The lounge services are offered by the third party service providers. UOB assumes no liability or responsibility for the acts or defaults of service providers, or defects in the goods or services offered by them. UOB is not an agent of the service providers. Any dispute about the quality or service standard must be resolved directly with Priority Pass. 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.
- (xiii) By participating in the Programme, 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.

4. 5,000 Bonus Miles with min. S\$8,000 Quarterly Foreign Spend (UOB PRVI Miles American Express Cardmembers only)

From 1 July 2026, you as a Principal Cardmember will be entitled to 5,000 bonus miles (equivalent to UNI\$2,500) ("Bonus UNI\$") with at least S\$8,000 overseas spend (excluding "card-not-present" transactions such as online transactions, mail/phone order and transactions listed in clause 4 (iii)) charged to your UOB PRVI Miles American Express Card within each of the qualifying quarter (the "Quarter") defined below (for the purpose of this Bonus UNI\$ section, the "Qualifying Transactions"). Spending on both Principal and Supplementary Card(s) are considered in the calculation of the S\$8,000 spend threshold.

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

(ii) The Bonus UNI\$ 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.

(iii) Fund(s) transfers, cash advances, fees, interests or any other financial charges and excluded transactions set out in clause 1(ii) will not be considered as Qualifying Transactions. UOB has absolute discretion, at any time and from time to time, to determine your eligibility and shall not be obliged to give any reason.

(iv) UOB will not be liable or responsible for any failure or late transaction postings affecting your eligibility to qualify for the Bonus UNI\$.

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.
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6. 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. With effect from 1 November 2024, UNI\$ will be awarded for transactions made at UOB\$ merchants, in addition to UOB\$. If you hold a UOB PRVI Miles American Express Card, you will only 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 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 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 the UOB Cardmembers Agreement, these Terms shall prevail in relation to any matter concerning the Card.



These Terms 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 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 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: 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

Updated 31 July 2026 (Ver 3.4)