

TERMS AND CONDITIONS FOR UOB PRVI MILES AMERICAN EXPRESS® CARD – S\$100 CASH CREDIT FOR ONLINE AFFILIATE SITES ACQUISITION CAMPAIGN**1. Promotion**

1.1 This “**UOB PRVI Miles American Express® Card – S\$100 Cash Credit for Online Affiliate Sites Acquisition Campaign**” (“**Promotion**”) is valid from 1 March 2020 to 31 March 2020, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).

1.2 To participate in this Promotion, you must:

- (a) submit an online application to apply for a new UOB PRVI Miles American Express® Credit Card (“**Eligible Card**”) with United Overseas Bank Limited (“**UOB**”) issued in Singapore as the principal cardholder during the Promotion Period via the dedicated online application form links on MoneySmart.sg and SingSaver.com.sg (the “**Application**”);
- (b) have your Application approved by UOB by 30 April 2020; and
- (c) activate your Eligible Card and successfully charge a minimum of five (5) Eligible Transactions (as defined below) (the “**Minimum Spend**”) on your Eligible Card within the first 30 calendar days from your Eligible Card approval date (the “**Qualifying Spend Period**”).

1.3 You shall not be eligible to participate in the Promotion if:

- (a) you hold an Eligible Card as at the date of your Application;
- (b) your Application is not approved by UOB by 30 April 2020; or
- (c) you have terminated or cancelled any Eligible Card within the 6-month period prior to the commencement of the Promotion Period.

1.4 UOB may in its sole discretion reject or decline any Application and UOB shall not be required to give any reason or prior notice on any matter concerning such Application or be liable to any person.

1.5 For the purposes of this Promotion:

- (a) “**Eligible Transactions**” means collectively, the Local Card Transactions and Overseas Card Transactions.
- (b) “**Local Card Transactions**” refers to transactions for the purchase of goods and/or services which are successfully charged to your Eligible Card and posted on UOB’s systems, and which are effected in Singapore dollars and/or at merchants with a payment gateway in Singapore, but shall exclude the Excluded Transactions. For the avoidance of doubt, online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateways in Singapore will also be treated as Local Card Transactions.
- (c) “**Overseas Card Transactions**” refers to transactions for the purchase of goods and/or services which are processed outside Singapore and successfully charged to your Eligible Card in a foreign currency, but shall exclude the Excluded Transactions. For the avoidance of doubt, transactions for the purchase of goods and/or services which are processed outside Singapore but which are charged or effected in Singapore dollars at the time of the transaction will be treated as a Local Card Transaction.
- (d) “**Excluded Transactions**” means bill payment transactions, funds to prepaid accounts (including top-ups for any pre-paid card or mobile wallet such as GrabPay, WeChat Pay or Alipay), Instalment Payment Plan, NETS transactions, online money transfers, balance/funds transfers, cash advances, personal loans, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, International Processing Fee, gambling-related

transactions, payments made to government institutions and services, member financial institutions, securities brokers and dealers, insurance companies, educational institutes, PayPal, AXS, charities or religious or political organisations, recurring bill payments, utilities bill payments, UOB PRVI Payment Facility, transactions that are unposted, subsequently cancelled, voided or reversed for any reason, and/or any other transactions as may be prescribed by UOB from time to time. Without limiting the generality of the foregoing, "Excluded Transactions" shall further include the following:

- (i) all transactions which are classified under the following Merchant Category Codes:

Merchant Description Code (MCC)	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
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
6399	Insurance - Default
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
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
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

- (ii) 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

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

- (iii) balances owing on the Eligible Card accounts accruing from months that do not fall within the Promotion Period.

1.6 For the avoidance of doubt:

- (a) all Overseas Card Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate and the Singapore dollar amount posted on UOB's system will be used for the purposes of computing the Minimum Spend under this Promotion; and
- (b) the Eligible Transactions charged by a principal holder of a Eligible Card may be aggregated with the Eligible Transactions charged by the supplementary holder of that Eligible Card for the purposes of computing the Minimum Spend under this Promotion.

2. Gift

- 2.1 If you have satisfied all of the conditions in Clause 1.2 above, you shall be eligible to receive a one-time cash credit of S\$100.00 (the "Gift").
- 2.2 The Gift will be credited directly into your Eligible Card account by 31 July 2020 and reflected in your monthly UOB credit card statement.
- 2.3 You shall only be eligible to receive the Gift once, regardless of the total amount successfully charged to your Eligible Card during the Qualifying Spend Period and whether the Minimum Spend has been satisfied on more than one Eligible Card approved pursuant to this Promotion.
- 2.4 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.5 No advance or expedited crediting of the Gift will be allowed. The Gift is strictly non-transferable, non-assignable and non-exchangeable.
- 2.6 If you close or terminate the Eligible Card account within 9 months from the date of approval of your Application, UOB reserves right to recover, revoke or forfeit all or any part of the Gift.
- 2.7 In the event that your Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Gift is credited to the Eligible Card account, the Gift shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.

- 2.8 No withdrawal of the Gift or transfer of your Gift from your Eligible Card account to any other accounts will be allowed.

3 General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

Updated on 1 March 2020

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

Disclaimer: American Express® is a trademark of American Express®. UOB PRVI Miles American Express® Card is issued by United Overseas Bank Limited pursuant to a license from American Express®.

Appendix 1

General Terms and Conditions Governing Promotions

1. The following persons shall not be eligible to participate in the Promotion:
 - (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - (c) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
2. UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of the Gift or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction, howsoever caused.
3. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
4. If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Gift through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
6. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
8. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your personal data for the purposes of this Promotion and to contact you, including by voice call or text message.
9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.
10. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.