

UOB PRVI Miles Card – Up to 5 miles per S\$1 Spend Campaign (the “Promotion”) Terms and Conditions (the “Terms and Conditions”)

1. Eligibility

- 1.1 This Promotion is valid from 1 November 2022 to 31 December 2022, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms and Conditions.
- 1.2 This Promotion is open to all principal holders of a UOB PRVI Miles American Express®, World Mastercard or Visa Card (“**Card**”) that is issued by United Overseas Bank Limited (“**UOB**” or the “**Bank**”) in Singapore.
- 1.3 To participate in this Promotion, you must successfully register to participate in this Promotion by sending in an SMS to 77862 using your Singapore mobile number registered with UOB during the Promotion Period in the following format (the “**SMS Registration**”):

PMX<space>Last 4 alphanumeric digits of your NRIC or Passport Number

Example: If your NRIC is S1234567A, you will need to send “PMX 567A” to 77862.

- 1.4 All SMS Registrations for this Promotion which are not in the format prescribed in these Terms and Conditions, sent to an incorrect number, sent from a mobile number which is not registered with UOB, or sent outside of the Promotion Period will be null and void.
- 1.5 For the avoidance of doubt, you will only need to register once for this Promotion within the Promotion Period to participate the Promotion.
- 1.6 During the Promotion Period, if you successfully charge at least S\$1,000 in Eligible Overseas Transactions (as defined below) to your Card during the Promotion Period, you shall be eligible to earn up to UNI\$12.50 per S\$5 spend on Eligible Overseas Transactions (equivalent to 5 miles per S\$1 spend) using your Card. This is based on:
- (a) the existing rate of UNI\$6 per S\$5 spend on Eligible Overseas Transactions (equivalent to 2.4 miles per S\$1 spend) (the “**Base Award**”); and
 - (b) a bonus rate of UNI\$6.5 per S\$5 spend on Eligible Overseas Transactions (equivalent to 2.6 miles per S\$1 spend) (the “**Bonus Award**”).
- 1.7 The maximum Bonus Award that you may earn for the entire duration of the Promotion Period is capped at UNI\$5,200 (which is equivalent to S\$4,000 worth of Eligible Overseas Transactions). For the avoidance of doubt, there is no cap on the Base Award that you may be eligible to earn on your Eligible Overseas Transactions during the Promotion Period.

1.8 For the purposes of the Promotion:

- (a) **“Eligible Overseas Transactions”** refers to Dining Transactions and Shopping Transactions which are processed out of Singapore and successfully charged to your Card in a foreign currency, and posted on UOB’s system but shall exclude the Excluded Transactions.

For the avoidance of doubt, transactions which are processed out of Singapore but which are charged or effected in Singapore dollars at the time of the transaction will not constitute an Eligible Overseas Transaction. All Eligible Overseas 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 your Base Award and Bonus Award eligibility under this Promotion.

- (b) **“Excluded Transactions”** shall mean: -
- i. transactions in dynamic currency conversion (Singapore dollar transactions processed outside Singapore);
 - ii. overseas transactions made in foreign currency which do not fall under the list of Dining Transactions and Shopping Transactions set out below;
 - iii. cash advance, late payment, personal loan, balance and/or funds transfer, SmartPay, funds to pre-paid cards or mobile wallets, fees, chargebacks, interests, reversals, interest charges and any finance charges;
 - iv. balances owing on your Card account(s) accruing from months that do not fall within the Spend Period;
 - v. any transaction that was subsequently cancelled, voided, disputed or reversed for any reason; and/or
 - vi. such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.
- (c) Eligible Overseas Transactions incurred by the supplementary holder of your Card under this Promotion shall accrue to your Card for the purposes of this Promotion.

- (d) **“Dining Transactions”** refers to food and beverage transactions which are not Online Transactions, and excluding all food and beverage transactions within hotels and country clubs and grocery stores and supermarkets, which fall under any one of the following Merchant Category Codes (**“MCC”**):

MCC	Description
5411	Grocery Stores and Supermarkets
5441	Candy, Nut, and Confectionary Stores
5451	Dairy Product Stores
5462	Bakeries
5499	Miscellaneous Food Stores — Convenience Stores and Specialty Markets
5812	Eating Places and Restaurants
5813	Drinking Places (Alcoholic Beverages) — Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
5814	Quick Payment Service — Fast Food Restaurants
5912	Drug Stores and Pharmacies
5921	Package Stores — Beer, Wine, and Liquor

- (e) **“Online Transactions”** refers to transactions made via the internet and processed by the respective merchant / acquirers as an online transaction through Visa/UnionPay/Mastercard networks.
- (f) **“Shopping Transactions”** refers to shopping transactions which are not Online Transactions, and which fall under any one of the following MCC:

MCC	Description
5309	Duty Free Stores
5310	Discount Store
5311	Department Stores
5331	Variety Stores
5399	Miscellaneous General Merchandise
5611	Men’s & Boys’ Clothing and Accessory Stores
5621	Women’s Ready-to-Wear Stores
5631	Women’s Accessory and Specialty Stores
5641	Children’s and Infants’ Wear Stores
5651	Family Clothing Stores
5655	Sports and Riding Apparel Stores
5661	Shoe Stores
5681	Furriers & Fur Shops
5691	Men’s and Women’s Clothing Stores
5697	Tailors, Seamstresses, Mending, Alterations
5698	Wig & Toupee Shops
5699	Miscellaneous Apparel and Accessory Stores
5732	Electronics Stores
5733	Music Stores — Musical Instruments, Pianos, and Sheet Music

5735	Record Stores
5941	Sporting Goods Stores
5942	Book Stores
5943	Stationery, Office and School Supply Stores
5944	Jewelry, Watch, Clock, and Silverware Stores
5945	Hobby, Toy and Game Stores
5946	Camera and Photographic Supply Stores
5947	Gift, Card, Novelty, and Souvenir Stores
5948	Luggage and Leather Goods Stores
5949	Sewing, Needlework, Fabric, and Piece Good Stores
5950	Glassware and Crystal Stores
5970	Artist Supply and Craft Stores
5971	Art Dealers and Galleries
5977	Cosmetic Stores
5993	Cigar Stores & Stands
5994	News Dealers & Newsstands
5999	Miscellaneous & Specialty Retail Stores

- (g) UOB reserves the right, at any time and at its discretion, to amend or vary the list above without any reasons, prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
- (h) MCCs are assigned to a merchant/business by the merchant's acquiring bank. UOB as the issuing bank of the Card does not determine the merchant's MCC.

1.9 If you are eligible to earn the Bonus Award, the Bonus Award will be credited to your Card account by 28 February 2023 (or such other date as may be determined by UOB in its sole discretion) and reflected in your monthly UOB Credit Card statement. No advance crediting of any UNI\$ will be entertained.

2. General

2.1 Sending and receiving SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to and/or received by any person. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not

- be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or for any lost SMS.
- 2.2 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.
- 2.3 You shall only be eligible to earn the Bonus Award for this Promotion once across all Card accounts during the entire Promotion Period, regardless on the number of Cards you hold.
- 2.4 UOB may substitute the awards under the Promotion with any item of equivalent or similar value, without prior notice of reason or being liable to any person.
- 2.5 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.
- 2.6 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 Reward 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 or accessing any of UOB's online banking services or mobile banking services or third-party applications, howsoever caused.
- 2.7 If your Card account is not validly subsisting and in good standing, is closed, terminated and/or suspended for any reason whatsoever during the Promotion Period or before any award under this Promotion is credited, you will not be entitled to receive any such award.
- 2.8 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, determination as to whether a transaction qualifies to be eligible and determination of the UNI\$ to be awarded to you under this Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given. The Bank shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to the Promotion or its

decision or to assume any liability to any person and no appeal, correspondence or claims will be entertained.

- 2.9 If you are discovered to be ineligible to participate in this Promotion or to receive the any award under this Promotion, UOB may at its sole discretion forfeit the award, reverse or cancel any UNI\$ already credited to your Card account.
- 2.10 These Terms and Conditions 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 Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 2.11 Notwithstanding anything in the Terms and Conditions, the Bank may, at any time and at its discretion terminate the Promotion and/or vary any of the Terms and Conditions without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments.
- 2.12 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 information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 2.13 These Terms and Conditions shall be governed by the laws of the Republic of Singapore and you hereby agree to submit to the exclusive jurisdiction of the courts of Singapore.
- 2.14 A person who is not a party to the terms and conditions herein and/or any agreement governed by the terms and conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term of such agreement or any of the terms and conditions herein.
- 2.15 This Promotion is not valid with other promotions unless otherwise expressly stated.

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®.

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

1 November 2022