

UOB PRVI Miles Card - 3.4 miles per S\$1 Spend on Overseas Dining, Shopping and Accommodation Campaign (the “Promotion”) Terms and Conditions (the “Terms and Conditions”)

1. Eligibility

This Promotion is only open to selected principal cardmembers of a UOB PRVI Miles American Express[®], World Mastercard or Visa Card (“**Card**”) that is issued by United Overseas Bank Limited (“**UOB**”) in Singapore; and who have received a marketing communication from UOB in relation to this Promotion; and who have registered online at <https://uniservices1.uobgroup.com/appforms/contactus/prvi-miles-promo.page> for the Promotion during the Spend Period (collectively referred to as “**Cardmembers**”).

The Card that is registered for this Promotion will be deemed the “**Eligible Card**”. For the avoidance of doubt, each Cardmember may only register once for this Promotion regardless of the number of Cards he/she holds. If a Cardmember registers multiple times for this Promotion, only the last valid registration shall be considered for the purposes of this Promotion and all preceding registrations (together with any Qualifying Spend made in the interim) shall be considered null and void. Principal and supplementary Eligible Cards are included in this Promotion.

2. Spend Period

All Eligible Transactions (as defined in Paragraph 3.2 below) successfully charged to the Eligible Card(s) which are posted and captured on UOB’s systems between 3 June to 31 July 2019 (both dates inclusive) (the “**Spend Period**”) will be taken into account for this Promotion.

3. Award

3.1 The first 1,000 Cardmembers who charge to their Eligible Card at least S\$1,000.00 (“**Qualifying Spend**”) worth of Eligible Transactions during the Spend Period will be deemed “**Eligible Cardmembers**”.

3.2 Each Eligible Cardmember is entitled to UNI\$8.5 for every S\$5 spend on Eligible Transactions (equivalent to 3.4 miles for every S\$1 spend) during the Spend Period.

This is based on:

- (i) existing rate of UNI\$6 for every S\$5 spend on transactions in foreign currencies (equivalent to 2.4 miles for every S\$1 spend), where the payment gateway is outside of Singapore; and
- (ii) additional UNI\$2.5 for every S\$5 spend on Eligible Transactions (the “**Award**”).

3.3 The Award is capped at UNI\$1,500 for each Eligible Cardmember. After which, the existing earn rate of UNI\$6 for every S\$5 spend on Eligible Transactions applies.

3.4 For the purposes of the Promotion, the following terms are defined as follows:-

- (a) “**Eligible Transactions**” shall mean all posted eligible overseas Dining Transactions, eligible overseas Shopping Transactions and Accommodation Transactions successfully carried out and charged in foreign currency (either online or offline and where the payment gateway is outside of Singapore) to the Eligible Card account during the Spend Period **BUT** shall exclude the Excluded Transactions.

Eligible overseas Dining Transactions, eligible overseas Shopping Transactions and Accommodation Transactions are based on Merchant Category Code under the system of Mastercard or Visa. Whether an overseas transaction is classified as an Eligible Transaction shall be determined at the sole and absolute discretion of UOB.

Eligible Transactions made in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate applicable at the time of exchange.

For the avoidance of doubt, the benefit of all transactions incurred by a supplementary holder of the Eligible Card ("Supplemental Cardmember") in respect of this Promotion shall accrue to the applicable Eligible Cardmember and form part of that Eligible Cardmember's Eligible Transactions.

- (b) **"Dining Transactions"** refers to posted food and beverage spend, excluding all food and beverage spend within hotels and country clubs, which falls 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

- (c) **"Shopping Transactions"** refers to posted shopping spend which falls 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

- (d) **“Accommodation Transactions”** refers to posted hotels or lodging spend (either online or offline and where the payment gateway is outside of Singapore, paid directly to the hotel or lodging) which falls under any one of the following MCC:

MCC	Description
3500 - 3999	Lodging
7011	Lodging–Hotels, Motels, Resorts–not elsewhere classified

For the avoidance of doubt, hotels or lodging transactions made via and paid directly to online travel agencies or travel services do not qualify as Eligible Transactions.

- (e) **“Excluded Transactions”** shall mean:-

- i. transactions in dynamic currency conversion (Singapore dollar transactions processed outside Singapore), overseas transactions (transactions made in foreign currency) which do not fall under the selected MCC of Dining, Shopping and Accommodation (as set out under Paragraph 3.2 above), cash advance, late payment, personal loan, balance and/or funds transfer, SmartPay, fees, chargebacks, interests, reversals, interest charges and any finance charges;
- ii. balances owing on the Eligible Card accounts accruing from months that do not fall within the Spend Period;
- iii. any transaction that was subsequently cancelled, voided, disputed or reversed for any reason; and/or
- iv. such other categories of transactions which UOB may exclude from time to time without notice or giving reasons;

UOB reserves the right, at any time and at its discretion, to amend or vary this list 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.

3.5 The Award will be credited to the Eligible Cardmember’s Eligible Card account by 31 October 2019 and reflected in their monthly UOB credit card statement. No advance crediting of UNI\$ will be entertained.

3.6 In the event that:-

- (a) there are any errors or mistakes in the calculation or crediting of the UNI\$;

- (b) if any Eligible Cardmember or the Eligible Card account is subsequently discovered to be ineligible, not entitled to or disqualified from participation in the Promotion;
- (c) there are credit balances in the Eligible Card account of any Eligible Cardmember and/or in the applicable account of a supplemental holder of the Eligible Card arising out of (but not limited to) the failure of the Eligible Transaction, returned goods or services under that transaction, billings disputes;
- (d) any person is subsequently discovered to be ineligible or not entitled to participate in the Promotion or ineligible to receive the Award;
- (e) the Eligible Cardmember is subsequently found not have incurred the Qualifying Spend; or
- (f) any other situation that UOB deems fit,

UOB is entitled at its sole and absolute discretion, and at any time without liability or prior notice or having to give any reason:-

- i. to amend, correct or adjust the calculation of the UNI\$;
- ii. to suspend, revoke, or forfeit the crediting of UNI\$ (or any part thereof); or
- iii. where the UNI\$ has been credited, to reclaim the UNI\$ (or any part thereof) without any liability on the part of UOB.

No person shall be entitled to and UOB shall not be liable for any payment or compensation (whether in cash, credit or kind) whatsoever arising from the above and no person shall be entitled to such payment.

- 3.7 In the event that the Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ are awarded into such Eligible Card account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 3.8 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 herein without assuming any liability to any person, and the Eligible Cardmembers shall be bound by these amendments.
- 3.9 UOB's decision on all matters relating to the Promotion shall be final, conclusive and binding on the Eligible Cardmember.
- 3.10 UOB shall not be obliged to give any reason or enter into any correspondence with the Eligible Cardmember or any persons on any matter concerning the Promotion.
- 3.11 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 an overseas transaction made by the Eligible Cardmember being omitted during the Spend Period; (ii) any late posting of the transactions and thereby affecting the Eligible Cardmember's eligibility for this Promotion; (iii) any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or (iv) any breakdown or malfunction in any computer system or equipment.
- 3.12 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.
- 3.13 All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 3.14 These Terms and Conditions are supplemental to the prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programme ("Standard Terms"). Cardmembers are deemed to have accepted these Terms and Conditions when they participate

in the Promotion. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency.

- 3.15 These Terms and Conditions shall be governed by the laws of the Republic of Singapore and Cardmembers hereby agree to submit to the exclusive jurisdiction of the courts of Singapore.
- 3.16 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 (Cap. 53B) to enforce any term of such agreement or any of the terms and conditions herein.

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

29 May 2019