

UOB PRVI Miles Cards - Up To 12,000 Welcome Miles Promotion (15 March 2019 to 14 July 2019) — Terms and Conditions (“Terms and Conditions”)**1. Eligibility**

1.1 This “UOB PRVI Miles Cards - Up To 12,000 Welcome Miles” Campaign (the “**Promotion**”) is valid from 15 March 2019 to 14 July 2019 (both dates inclusive) (the “**Promotion Period**”).

1.2 The Promotion is only open to individuals who fulfill all of the following conditions (collectively, the “**Eligible Cardmembers**” and each an “**Eligible Cardmember**”):-

- (a) the individual must submit an application to apply for a new UOB PRVI Miles American Express[®] or a UOB PRVI Miles World Mastercard or a UOB PRVI Miles Visa Card (each, an “**Eligible Card**”) with United Overseas Bank Limited (“**UOB**”) as the principal cardholder during the Promotion Period (the “**Application**”);
- (b) the individual must either be a new-to-UOB credit card customer at the date of the Application or an existing UOB credit card customer who does not hold an Eligible Card at the date of the Application;
- (c) the Application must be approved by UOB within the Promotion Period; and
- (d) the individual whose Application is approved by UOB within the Promotion Period must, within the first 60 calendar days of the Eligible Card approval date (the “**Spend Period**”), activate his Eligible Card and successfully register to participate in this Promotion by sending an SMS in the format **Bonus<space>NRIC/Passport number as per bank’s records to 77862** using his mobile number that is registered with UOB.

Example: Bonus S1234567A

1.3 By participating in this Promotion, each Eligible Cardmember agrees to be bound by these Terms and Conditions.

1.4 The Promotion shall not apply to the following:

- (a) individuals who hold an Eligible Card as at the date of the Application;
- (b) individuals who Applications have not been approved by UOB during the Promotion Period; and
- (c) individuals who have terminated or cancelled any Eligible Card within 6 months prior to the commencement of the Promotion Period.

- 1.5 UOB has the right at its discretion to approve 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.
- 1.6 Without limiting the generality of the above, the following persons shall not be eligible to participate in this Promotion:-
- (a) individuals whose UOB card account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during this Promotion Period;
 - (b) individuals whose UOB card account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its discretion;
 - (c) individuals who are mentally unsound, facing legal incapacity or is 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 discretion, without any reason or prior notice at any time.
- 1.7 Eligible Cardmembers who do not register to participate in this Promotion in accordance with Clause 1.2 above will not qualify to participate in this Promotion. All such registrations will be considered by UOB to be invalid and/or void.
- 1.8 A confirmation SMS will be sent to the Eligible Cardmember to his mobile number registered with UOB if his registration for this Promotion is successful. For the avoidance of doubt, each Eligible Cardmember may only register once for this Promotion regardless of the number of Eligible Cards successfully applied for under this Promotion.

2. Welcome Gift

Qualifying Spend

- 2.1 In respect of Eligible Cardmembers whose approval date for his Eligible Card approved under this Promotion falls between **15 March 2019 to 14 May 2019** (both dates inclusive), the first 1,000 of such Eligible Cardmembers who successfully charges a total of at least **S\$4,000** in Eligible Transactions (as defined below) during the Spend Period (the “**Qualifying Spend**”) on his Eligible Card registered for the purposes of this Promotion will be eligible to receive the following:

- (a) (in respect of Eligible Cardmembers who are new-to-UOB credit card customers and who do not hold any UOB credit card at the point of his Application) a bonus award of UNI\$6,000 (the “**UNI\$6,000 Gift**”) which is equivalent to 12,000 miles; and
- (b) (in respect of Eligible Cardmembers who are existing UOB credit card customers but who are not holders of any Eligible Card at the point of his Application) a bonus award of UNI\$1,000 (the “**UNI\$1,000 Gift**” and together with the UNI\$6,000 Gift, the “**Welcome Gift**”) which is equivalent to 2,000 miles.

2.2 In respect of Eligible Cardmembers whose approval date for his Eligible Card approved under this Promotion falls between **15 May 2019 to 14 July 2019** (both dates inclusive), the first 1,000 of such Eligible Cardmembers who successfully charges the Qualifying Spend on his Eligible Card registered for the purposes of this Promotion will be eligible to receive the following:

- (a) (in respect of Eligible Cardmembers who are new-to-UOB credit card customers and who do not hold any UOB credit card at the point of his Application) the UNI\$6,000 Gift which is equivalent to 12,000 miles; and
- (b) (in respect of Eligible Cardmembers who are existing UOB credit card customers but who are not holders of any Eligible Card at the point of his Application) the UNI\$2,000 Gift which is equivalent to 2,000 miles.

Welcome Gift Crediting Date

2.3 The UNI\$6,000 Gift, or as the case may be, the UNI\$1,000 Gift will be credited to the Eligible Cardmember’s Eligible Card account based on the following timetable:

	Card approval date	Welcome Gift Crediting Date
UOB PRVI Miles American Express® / World Mastercard /	15 March 2019 to 14 May 2019 (both dates inclusive)	By 31 October 2019
UOB PRVI Miles Visa Card	15 May 2019 to 14 July 2019 (both dates inclusive)	By 31 December 2019

2.4 For the purposes of this Promotion:

- (a) “**Eligible Transactions**” shall mean all retail transactions (whether local or overseas and whether in Singapore Dollars or in foreign currencies) successfully charged to the Eligible Card and which are posted on UOB’s system but excluding the Excluded Transactions (as defined below).

(b) Eligible Transactions made in foreign currencies will be converted into Singapore dollars based on UOB's then prevailing exchange rate applicable at the time of exchange. The transaction amount posted in the Eligible Cardmember's Eligible Card account will be used for the purposes of computing the Qualifying Spend. The date the transaction is charged may not be the same as the date the transaction is posted on UOB's system due to factors including but not limited to processing time and difference in time zones (where applicable).

(c) "**Excluded Transactions**" shall mean:

- (i) 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 any other transactions that UOB may exclude from time to time without prior notice;
- (ii) payments made to charitable/religious organisations, government institutions and services with the following Merchant Category Codes:

Category	Merchant Category Codes (MCC)
Charitable/religious organisations	8398 and 8661
Government institutions and services	9399, 9211, 9222, 9223, 9311, 9402 and 9405

- (iii) transactions under bill payment and payment of funds to the following accounts:

Bill Payment

Category	Merchant Category Codes (MCC)
Insurance Underwriting, Premiums	6300
Insurance – Default	6399

PRVI Payment Facility description:

- PRVI PAYMENT FACILITY
- PRVI PAYMENT FACILITYFULL

Transaction description:

- All AXS transactions

Payment of Funds to Prepaid Accounts

- BANC DE BINARY*
- BANCDEBINARY.COM*
- CARDUP*
- CITY INDEX*
- 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*
- IPAYMY*
- MB * MONEYBOOKERS.COM
- MILESLIFE*
- 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
- YOUTRIP*

- (iv) balances owing on the Eligible Card accounts accruing from months that do not fall within the Promotion Period;
- (v) any transaction that was subsequently cancelled, voided or reversed for any reason; and/or
- (vi) such other categories of transactions which UOB may exclude from time to time without prior notice or giving reasons.

- (d) UOB reserves the right, at any time at its discretion, to amend or vary the list of Eligible Transactions and the list of Excluded Transactions without any reason or 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.
- 2.5 All Eligible Transactions charged by a supplementary holder of an Eligible Card during the Spend Period will be counted towards the calculation of the Qualifying Spend for the principal holder of that Eligible Card during the Spend Period.
- 2.6 Each Eligible Cardmember shall only be eligible to receive either the UN\$6,000 Gift or the UNI\$1,000 Gift (but not both), regardless of the total amount successfully charged to his Eligible Card during the Promotion Period and whether the Qualifying Spend has been satisfied on more than one Eligible Card registered for the purposes of this Promotion.
- 2.7 Eligible Cardmembers who are eligible to receive the UN\$6,000 Gift or, as the case may be, the UNI\$1,000 Gift will be notified via their monthly UOB credit card statement.
- 2.8 The Welcome Gift is strictly non-transferable, non-assignable and non-exchangeable.
- 2.9 If, at any time, UOB determines at its sole and absolute discretion that any of the eligibility criteria in this Promotion was not or has not been complied with, UOB reserves the right to recover, revoke or forfeit all or any part of the Welcome Gift.
- 2.10 The Eligible Cardmember shall not be entitled to close or terminate the Eligible Card account within 9 months from the date of approval of his Application, otherwise UOB reserves right to recover, revoke or forfeit all or any part of the Welcome Gift.
- 2.11 Notwithstanding anything to the contrary, UOB reserves the right to select reserve Eligible Cardmembers to substitute any initial Eligible Cardmember that is subsequently found to be ineligible or disqualified or not entitled to participate in this Promotion.
- 2.12 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.

- 2.13 In the event that the Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the applicable Welcome Gift is credited to the applicable Eligible Card account, such Welcome Gift shall be forfeited and the Eligible Cardmember shall not be entitled to any compensation or payment whatsoever.

3. General

- 3.1. The equivalent number of miles for the Welcome Gift as set out in these Terms and Conditions is based on the terms and conditions of the prevailing UNI\$ Rewards Programme (available at www.uob.com.sg/rewards). The use and redemption of the UNI\$ credited into the Eligible Cardmember's Eligible Card account remains subject to the terms and conditions of the prevailing UNI\$ Rewards Programme.
- 3.2. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for this Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by the Eligible Cardmembers. The Eligible Cardmembers shall pay and be solely responsible for all fees and charges imposed by such vendors, authorities, service providers or third parties for the sending and/or receipt of any SMS in connection with this Promotion.
- 3.3. The SMS vendor, independent telecommunication authorities 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 in any manner whatsoever for the delay in the transmission or receipt of any SMS.
- 3.4. The prevailing terms and conditions under the UOB Cardmember Agreement and the prevailing terms and conditions applicable to the Eligible Cards (collectively, the "**Standard Terms**") will continue to be binding on all Eligible Cardmembers and is to be read together with these Terms and Conditions. Please visit www.uob.com.sg for the Standard Terms. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail only to the extent of such inconsistency.
- 3.5. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, to replace or substitute the Welcome Gift with any other gift of equal value selected by UOB.
- 3.6. UOB shall not be responsible or liable:-
- (a) to ensure that the Eligible Transactions are posted promptly;
 - (b) for any losses, damages or otherwise suffered by any person if it is unable to perform its obligations under these Terms and Conditions, due directly or indirectly to the

- failure of the merchant establishments, merchant acquirer, telecommunication authorities or service provider or such other third party which maybe engaged for this Promotion, any machine or communication or computer system, industrial dispute, war, act of God, or anything outside the control of UOB;
- (c) for any failure or delay in the transmission or receipt of evidence of bill/sale transactions by any card associations, acquiring merchants for the foregoing, merchants, postal or telecommunication authorities/provider or any other parties which may result in a transaction made by the Eligible Cardmember being omitted (whether from being posted to the Eligible Cardmember's Eligible Card account and/or captured in UOB's system or otherwise) during the Promotion Period;
 - (d) for any failure or delay in the transmission or receipt of an Application or registration for the Promotion which may result in an individual not being able to apply for the Eligible Card or register to participate in the Promotion and therefore not being able to participate in this Promotion;
 - (e) for any SMS, notice or communication, email which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected;
 - (f) for any breakdown or malfunction in any computer system or equipment; or
 - (g) for any costs, losses, damages, claims, expenses and/or injuries of any Eligible Cardmember or any other person howsoever incurred or suffered.
- 3.7. Notwithstanding anything in these Terms and Conditions, UOB may at any time vary, modify, add or delete any of these Terms and Conditions, including, but not limited to, terminating or withdrawing this Promotion on or amending the duration of this Promotion, or the eligibility criteria, without giving any reason, prior notice 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 and all Eligible Cardmembers shall be bound by these amendments or variations.
- 3.8. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion (including as to whether an Eligible Cardmember has met the requirements of the Promotion). UOB's decisions on all matters relating to this Promotion shall be final, conclusive and binding and no payment or compensation will be given or paid by UOB to any person (including the Eligible Cardmember). UOB 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, and no appeal, correspondence or claims will be entertained.

- 3.9. By participating in the Promotion, the Eligible Cardmembers are deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, the organisers, sponsors, promoters, merchants, vendors and/or their respective contractors for the purposes of the Promotion including verifying the eligibility of the participant, contacting the participant by telephone, mobile phone, email, letter or SMS regarding the Promotion, and all other purposes incidental to the Promotion.
- 3.10. While all information provided here is believed to be correct at the time of publishing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 3.11. In the event of any inconsistency or discrepancies between these Terms and Conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail to the extent of such inconsistency.
- 3.12. This Promotion is not valid with other promotions unless otherwise expressly specified.
- 3.13. A person who is not a party to these Terms and Conditions and/or any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term of such agreement or any of these Terms and Conditions.
- 3.14. These Terms and Conditions are governed by the laws of Singapore and all Eligible Cardmembers participating in this Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.
- 3.9 Except where the context so requires, words denoting the singular include the plural and vice versa.

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

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