

UOB PRVI Miles Card – Up to 4.4 miles per S\$1 Online Spend On Recurring Bill Campaign (the “Promotion”) Terms and Conditions (the “Terms and Conditions”)

1. Eligibility

- 1.1 This Promotion is valid from 8 October 2020 to 31 December 2020, 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 World Mastercard or Visa Card (“**Card**”) that is issued by United Overseas Bank Limited (“**UOB**”) in Singapore.
- 1.3 To participate in this Promotion, you as a principal holder must successfully register to participate in this Promotion by sending in an SMS to 77862 using your mobile number registered with UOB during the Promotion Period in the following format (the “**SMS Registration**”):

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

Example: If your NRIC is S1234567A, you will need to send “PRB 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, sent by the supplementary holder, 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 in the Promotion.

2. Recurring Bill Promotion

- 2.1 During the Promotion Period, you shall be eligible to earn up to UNI\$11 per S\$5 spend on Eligible Online Recurring Bill Transactions (equivalent to 4.4 miles per S\$1 spend) using your Card. This is based on:
 - (a) the existing rate of UNI\$3.5 per S\$5 local spend on Online Recurring Bill Transactions (equivalent to 1.4 miles per S\$1 spend) (the “**Base Local Award**”); and
 - (b) a bonus rate of UNI\$7.5 per S\$5 local spend on Online Recurring Bill Transactions (equivalent to 3 miles per S\$1 spend) (the “**Bonus Local Award**”).Or
 - (a) the existing rate of UNI\$6 per S\$5 overseas spend on Online Recurring Bill Transactions (equivalent to 2.4 miles per S\$1 spend) (the “**Base Overseas Award**”); and

- (b) a bonus rate of UNI\$5 per S\$5 overseas spend on Online Recurring Bill Transactions (equivalent to 2 miles per S\$1 spend) (the “**Bonus Overseas Award**”).

2.2 The maximum Bonus Local Award and Bonus Overseas Award that you may earn for each calendar month is capped at UNI\$150 (equivalent to 300 miles). For the avoidance of doubt, there is no cap on the Base Local Award or Base Overseas Award that you may be eligible to earn on your Online Recurring Bill Transactions during the Promotion Period.

2.3 For the purposes of the Promotion:

- (a) “**Online Recurring Bill Transactions**” refers to Transactions successfully posted to your Card from any of the Participating Merchants, excluding the Excluded Transactions and are processed by the respective merchants as online transactions via a payment gateway;
- (b) “**Participating Merchants**”:

Type	Merchants
Telco	Circles.Life, Giga, GOMO, Grid Mobile, M1, MyRepublic, redONE, Starhub, Singtel, TPG, ViViFi
Subscriptions	Amazon Prime Now, Apple iTunes, Audible, Burpple Beyond, Entertainer, Netflix, Spotify, Storytel, Viu
Fees	Aljunied-Hougang Town Council, Ang Mo Kio Town Council, Bishan Toa Payoh Town Council, Chua Chu Kang Town Council, East Coast-Feng Shan Town Council, HollandBukit Panjang Town Council, Jalan Besar Town Council, Jurong-Clementi Town Council, Marine Parade Town Council, Marsiling-Yew Tee Town Council, Nee Soon Town Council, Pasir Ris-Punggol Town Council, Sembawang Town Council, Tampines Town Council, Tanjong Pagar Town Council, West Coast Town Council, HDB, SPH
Fitness	ActiveSG, Anytime Fitness, Fitness First, Gold’s Gym, GYMMBOXX, Platinum Fitness, Pure Fitness, True Fitness, True Yoga, Virgin Active
Digital Services	Dropbox, Skype, Zoom

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

- i. transactions which do not fall under the list of Participating Merchants set out below;

- ii. 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;
- iii. balances owing on your Card account(s) accruing from months that do not fall within the Spend Period;
- iv. any transaction that was subsequently cancelled, voided, disputed or reversed for any reason; and/or
- v. such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.
 - a. all transactions which are classified under the following Merchant Category Codes:

	Merchant Description Code (MCC)	Description
1	4829	Wire Transfer/Remittance
2	5199	Nondurable Goods
3	5960	Direct Marketing - Insurance Services
4	6012	Member Financial Institution–Merchandise and Services
4	6050	Quasi Cash–Financial Institutions, Merchandise and Services
5	6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6	6211	Securities–Brokers and Dealers
7	6300	Insurance Sales/Underwrite
8	6399	Insurance - Default
9	6513	Real Estate Agents & Managers – Rentals
10	6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
11	6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
12	6534	Quasi Cash-Remote Money Transfers
13	6540	Stored Value Card Purchase/Load
14	7349	Clean/Maint/Janitorial Serv aka Property Management
15	7511	Quasi Cash – Truck Stop Trxns
16	7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
17	8211	Schools, Elementary and Secondary
18	8220	Colleges, Universities, Professional Schools and Junior Colleges
19	8241	Schools, Correspondence
20	8244	Schools, Business and Secretarial
21	8249	Schools, Trade and Vocational
22	8299	Schools and Educational Services–Not Elsewhere Classified
23	8398	Organizations, Charitable and Social Service
24	8661	Organizations, Religious

25	8651	Organisations, Political
26	9211	Court Costs including Alimony and Child Support
27	9222	Fines
28	9223	Bail and Bond Payments
29	9311	Tax Payment
30	9402	Postal Services—Government Only
31	9405	Intra-Government Purchases—Government Only
32	9399	Government Services—not elsewhere classified

(d) Recurring Bill Transactions incurred by the supplementary holder of your Card under this Promotion shall accrue to your Card for the purposes of this Promotion.

(e) UOB reserves the right, at any time and at its discretion, to amend or vary the list of Eligible Transactions and Excluded Transactions 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.

2.4 If you are eligible to earn the Bonus Award, the Bonus Award will be credited to your Card account by 31 March 2021 and reflected in your monthly UOB Credit Card statement. No advance crediting of any UNI\$ will be entertained.

3. General

- 3.1 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.
- 3.2 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.
- 3.3 You shall only be eligible to earn the Bonus Award for the Overseas Spend Promotion once during the entire Promotion Period and the Bonus Transit Award for the Bus or Train Rides via Mobile Contactless Payment Promotion once per month during the Promotion Period, regardless on the number of Cards you hold.
- 3.4 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.
- 3.5 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 this Promotion. UOB shall not be responsible for any failure or delay in the transmission of the transactions by any party including but not limited to any card association, any telecommunication provider or any other service provider.
- 3.6 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.
- 3.7 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.

- 3.8 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.
- 3.9 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.
- 3.10 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.
- 3.11 By participating in the Promotion, you are deemed to have consented to the collection, use and disclosure of your personal data by the Bank, the organisers, sponsors, promoters, merchants, vendors and/or their respective contractors for the purposes of the Promotion including verifying your eligibility, contacting you by telephone, mobile phone, email, letter or SMS regarding the Promotion, and all other purposes incidental to the Promotion.
- 3.12 While all the information provided herein is believed to be reliable at the time and date of printing, the Bank makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 3.13 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.
- 3.14 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 (Cap. 53B) to enforce any term of such agreement or any of the terms and conditions herein.
- 3.15 This Promotion is not valid with other promotions unless otherwise expressly stated.

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

8 October 2020