

UOB PRVI Miles Cards - Up to 44,800 Miles Promotion (22 November to 31 December 2022) Terms and Conditions (“Terms”)
1. Eligibility

1.1 This “UOB PRVI Miles Cards - Up to 44,800 Miles” Campaign (the “**Promotion**”) is valid from 22 November 2022 to 31 December 2022 (both dates inclusive) (the “**Promotion Period**”). By participating in this Promotion, you are deemed to have agreed to be bound by these Terms.

1.2 To participate in this Promotion, you must fulfill all of the following conditions:

- (a) you must successfully submit an application 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**”) issued by United Overseas Bank Limited (“**UOB**”) in Singapore as the principal cardholder during the Promotion Period (the “**Application**”);
- (b) you are not an existing principal holder of any UOB credit card at the date of your Application;
- (c) you must not have terminated or cancelled any Eligible Card within 6 months prior to the commencement of the Promotion Period;
- (d) your Application must be approved by UOB within the Promotion Period; and
- (e) you must satisfy one or more of the qualifying activities as set out below (“**Qualifying Activities**”):

Qualifying Activities	
(A)	You must successfully charge a total of at least \$S\$1,000 in Eligible Transactions (as defined below) per month for 2 consecutive months from your Eligible Card approval date on your Eligible Card (the “ Qualifying Spend ”).
(B)	You (as the principal holder of your Eligible Card) must: <ul style="list-style-type: none"> (i) make full payment for your Eligible Card’s annual fee of S\$240 (subject to prevailing GST); and (ii) successfully register to participate in this Qualifying Activity by sending in an SMS to 77862 using your Singapore mobile number registered with UOB by 20 January 2023 in the following format (the “SMS Registration”): <p style="text-align: center;">PMAF<space>Last 4 alphanumeric digits of your NRIC or Passport Number</p> (Example: If your NRIC is S1234567A, you will need to send “PMAF 567A” to 77862)

1.3 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.

1.4 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 your 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) Any cash advances, balance and/or funds transfers, instalment payments; personal loans, NETS and NETS-related, SmartPay and Payment Facility transactions;
 - (ii) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees);
 - (iii) Any amount charged that is subsequently cancelled, voided or reversed for any reason;
 - (iv) Any transaction classified under one or more of the following Merchant Category Codes (the **“MCC”**):

MCC	Description
4829	Wire Transfer/Remittance
4900	Utilities–Electric, Gas, Heating Oil, Sanitary, Water
5199	Nondurable Good
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
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
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
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

- (v) Any transaction consisting of/containing the following references:
- AMAZE* TRANSIT*
 - 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*
 - WWW.IGMARKETS.COM.SG
 - AXS*
 - PRVI PAYMENT FACILITY
 - PRVI PAYMENT FACILITYFULL
- (vi) balances owing on the Eligible Card accounts accruing from months that do not fall within the Promotion Period;
- (vii) 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.

1.5 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.

2. Welcome Gift

2.1 Welcome Bonus

If you are amongst the first 300 participants to satisfy all the requirements in Clause 1.2(a) - (d) above and Qualifying Activity (A), you shall be eligible to receive a one-time welcome bonus credit of UNIS\$10,000 (which is equivalent to 20,000 miles) (the “**Welcome Bonus**”). If you are eligible to receive the Welcome Bonus, then the Welcome Bonus will be credited to your Eligible Card account by 30 April 2023 (or such other date as UOB may determine in its sole discretion). For the avoidance of doubt, the Welcome Bonus is in addition to the base UNI\$ award under the prevailing Terms and Conditions Governing UOB PRIVI Miles Card.

2.2 Annual Fee Bonus

- (a) If you have satisfied all the requirements in Clause 1.2(a) - (d) and Qualifying Activity (B), you shall be eligible to receive a one-time annual fee credit of UNI\$10,000 (equivalent to 20,000 miles) (the “**Annual Fee Bonus**”).
- (b) The annual fee of S\$240 (subject to prevailing GST) will be charged to the Eligible Card account by 31 January 2023. The Annual Fee Bonus will be credited to the Eligible Card account by 15 February 2023 (or such other date as UOB may determine in its sole discretion).
- (c) If the annual fee is automatically or subsequently waived for the first Eligible Card year, the Annual Fee Bonus will be reversed upon such annual fee waiver. If your principal Eligible Card account does not have sufficient UNI\$ balance at the point of reversal, then notwithstanding the annual fee waiver, the Bank will be entitled to:
 - i) charge the Eligible Card annual fee of S\$240 (subject to prevailing GST) on such principal Eligible Card account; and
 - ii) credit any UNI\$ which we may have reversed at the time of waiver back to such principal Eligible Card account.

2.3 Each individual customer shall only be eligible to receive each of the Welcome Bonus and the Annual Fee Bonus (together, the “**Bonus UNI\$**”) once, regardless of the total amount successfully charged to your Eligible Card account during the applicable spend period and whether the Qualifying Spend has been satisfied on more than one Eligible Card.

2.4 If you are eligible to receive both the Welcome Bonus and the Annual Fee Bonus and your Qualifying Spend of S\$2,000 in respect of Qualifying Activity (A) comprises overseas spending only, you will be eligible to earn UNI\$22,400 (equivalent to 44,800 miles) in connection with this Promotion as illustrated in the table below:

Reward	UNI\$ Amount	Miles Equivalent
Welcome Bonus	10,000	20,000
Annual Fee Bonus	10,000	20,000
Qualifying Spend on overseas transactions	2,400	4,800
Total	22,400	44,800

- 2.5 If you are eligible to receive the Welcome Bonus and/or the Annual Fee Bonus, the relevant number of UNI\$ will be reflected in your monthly UOB credit card statement.
- 2.6 The Welcome Bonus will be awarded on a first-come-first-served basis. UOB shall not be required to notify and/or update on the availability of the Welcome Bonus for this Promotion.
- 2.7 The Bonus UNI\$ is strictly non-transferable, non-assignable and non-exchangeable. UOB may substitute the Bonus UNI\$ with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.8 If your Eligible Card account is terminated or closed within 9 months from the date of your Application approval, UOB reserves right to recover, revoke or forfeit all or any part of the Bonus UNI\$ awarded to you.
- 2.9 In the event that the Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Bonus UNI\$ is credited, the Bonus UNI\$ shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.

3. General

- 3.1. The redemption and use of the UNI\$ remain subject to the terms and conditions of the prevailing UNI\$ Rewards Programme (available at www.uob.com.sg/rewards).
- 3.2. 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.

- 3.3. 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 Bonus UNI\$ 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.
- 3.4. 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.
- 3.5. If UOB determines that you are ineligible to participate in this Promotion or to receive the Bonus UNI\$, UOB may in its sole discretion forfeit the Bonus UNI\$, reclaim the Bonus UNI\$ or charge to and debit an amount equal to the value of the Bonus UNI\$ 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 Bonus UNI\$ through such means as UOB may determine in its sole discretion.
- 3.6. All SMS Registrations for this Promotion which are not in the format prescribed in these Terms, sent to an incorrect number, sent from a mobile number which is not registered in Singapore with UOB, sent by the supplementary holder of the Card, or sent outside of the Promotion Period will be null and void.
- 3.7. 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.
- 3.8. 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.
- 3.9. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions, including but not limited to other UOB Credit Card Acquisition October/November 2022 Promotion.
- 3.10. 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.
- 3.11. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
- 3.12. 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.



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

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