

UOB PRVI Miles American Express® Card – Up to 6 miles per S\$1 Online Spend Campaign (the “Promotion”) Terms and Conditions (the “Terms”)

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.
- 1.2 This Promotion is open to all principal holders of a UOB PRVI Miles American Express® Card (“**Card**”) that is issued by United Overseas Bank Limited (“**UOB**”) in Singapore.
- 1.3 To participate in this Promotion, you must select the calendar month in which you would like to participate (i.e. October 2020, November 2020 and/or December 2020) and be the **first 1,200 customers** to successfully register to participate in this Promotion during the applicable Registration Period for that calendar month as set out below by sending in an SMS to 77862 using your Singapore mobile number registered with UOB in the following format (the “**SMS Registration**”):

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

Calendar Month	Keyword	Registration Period
October 2020	AOCT	8 to 31 October 2020
November 2020	ANOV	1 to 30 November 2020
December 2020	ADEC	1 to 31 December 2020

Example: If you are registering to participate for the calendar month of October 2020 and your NRIC is S1234567A, you will need to send the SMS “AOCT 567A” to 77862.

- 1.4 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 with UOB, sent by the supplementary holder of the Card, sent after the first 1,200 valid registrations received for the relevant calendar month, or sent outside of the applicable Registration Period will be null and void.
- 1.5 For the avoidance of doubt, you can register to participate in any or all of the calendar months from October 2020 to December 2020 (both inclusive). You will need to successfully register to participate for each of those calendar months in accordance with Clause 1.3 above. Your successful registration for the previous calendar month will not automatically qualify your registration for the following calendar month.

2. Promotion

- 2.1 In this Promotion, you shall be eligible to earn up to UNI\$15 per S\$5 spend on Eligible Transactions (equivalent to up to 6 miles per S\$1 spend) during the relevant participating calendar month of the Promotion Period successfully registered pursuant to Clause 1.3 above. The breakdown is set out below:

- the existing UNI\$ earn rate of UNI\$3.5 per S\$5 spend locally (equivalent to 1.4 miles per S\$1 spend); and
- a bonus UNI\$ earn rate under this Promotion of UNI\$11.5 per S\$5 spend on Eligible Transactions (equivalent to 4.6 miles per S\$1 spend) (“**Bonus Award**”).

2.2 The Bonus Award is capped at the first S\$500 (equivalent to 2,300 miles or UNI\$1,150) of Eligible Transactions in each calendar month of the Promotion Period. For the avoidance of doubt, if you have successfully registered to participate in this Promotion for each of October 2020, November 2020 and December 2020 in accordance with the Terms, the maximum amount of UNI\$ that you may receive in this Promotion as your Bonus Award is capped at UNI\$3,450 (equivalent to 6,900 miles).

2.3 For the purposes of this Promotion:

(a) “**Eligible Transactions**” shall mean any of the following transactions in Singapore dollars (except transactions under sub-paragraph (C) below) which are processed by the respective merchants as online transactions which are successfully charged to your Card and posted on UOB’s systems, but excluding the Excluded Transactions:

- (A) bill payments to Geneco by Seraya Energy, I Switch Pte Ltd, PacificLight Energy Pte Ltd, Senoko Energy Pte Ltd, Sembcorp Power Pte Ltd, SP Services or SP Digital Pte Ltd.;
- (B) bill payments to Singtel, M1, Starhub or CirclesLife;
- (C) bill payments for Netflix or Spotify subscriptions; or
- (D) payments to merchants with any one of the following MCCs –

Category	Merchant Category Code (“MCC”)
Department Stores and Retail Stores (including Computers, Electronics, Home Furnishing, Bookstores, Sports etc)	4816, 5306, 5309, 5310, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5661, 5691, 5699, 5732, 5733, 5734, 5735, 5942, 5944, 5945, 5946, 5947, 5948, 5949, 5964, 5965, 5966, 5967, 5968, 5969, 5970, 5992, 5999, 5655, 5044, 5045, 5815, 5816, 5817, 5818, 5941, 5943, 5712, 5722, 5719, 5262
Dining and Food Delivery	5811, 5812, 5814, 5333, 5441, 5462, 5499, 8012, 9751
Entertainment and Ticketing	7278, 7832, 7841, 7922, 7991, 7996, 7998, 7999
Transport	4111, 4121, 4789

Grocery and Drugstores	5411, 5912
Telecommunications	4812, 4814
Open Electricity Market (OEM)	4900

(b) **Excluded Transactions**” shall mean funds to prepaid accounts (including top-ups for any pre-paid card or mobile wallet such as Revolut, YouTrip, GrabPay, WeChat Pay or Alipay), NETS and NETS-related transactions, 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 shall further exclude:

(i) 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

(ii) all transactions with the following transaction descriptions:

- 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*
- Balance Transfer*
- Personal Loan*
- 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
- AXS*
- PRVI PAYMENT FACILITY*
- CARDUP*
- IPAYMY*
- RENTHERO*

(c) 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.

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

2.4 If you are eligible to earn any Bonus Award, the relevant 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 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.
- 3.4 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.
- 3.5 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.
- 3.6 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 your 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, howsoever caused.
- 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. 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.
- 3.8 If UOB determines that you are ineligible to participate in this Promotion or to receive any UNI\$ under this Promotion, UOB may in its sole discretion forfeit the UNI\$, reclaim the UNI\$ or charge to and debit an amount equal to the value of the UN\$ 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 through such means as UOB may determine in its sole discretion.

- 3.9 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.
- 3.10 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.
- 3.11 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.12 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 data (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 3.13 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.
- 3.14 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.
- 3.15 This Promotion is not valid with other promotions unless otherwise expressly stated.

Disclaimer: American Express is a trademark of American Express. The 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

8 October 2020