

UOB PRVI Miles Card - 3 Miles on Overseas Dining and Shopping 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 or UOB PRVI Miles World Mastercard or UOB PRVI Miles Visa Card that is issued by United Overseas Bank Limited ("**UOB**") who have received a SMS/direct mailer/electronic direct mailer in relation to this Promotion.

Selected principal cardmembers ("**Eligible Cardmembers**") are required to register for the Promotion via SMS by sending <3miles> space <NRIC/Passport # as per Bank's record> space <Last 4 digits of participating principal PRVI Miles Card> to 77862 during the Spend Period.

Example: 3miles S8888888A 1234

The card that is stated in the SMS registration will be the "**Eligible Card**" for the Promotion. For the avoidance of doubt, each cardmember may only register once for this Promotion regardless of the number of UOB PRVI Miles 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.

2. Spend Period

All Eligible Transactions (as defined in Paragraph 3.2 below) successfully charged to the Principal & Supplementary Eligible Card(s) which are posted and captured on UOB's systems between 15 May to 30 June 2017 (both dates inclusive) (the "**Spend Period**") will be taken into account for this Promotion.

3. Award

- 3.1 To qualify for this Promotion, Eligible Cardmembers must charge to their Eligible Card a minimum spend of S\$1,000.00 ("**Qualifying Amount**") worth of Eligible Transactions during the Spend Period ("**Qualifier**").

The first 3,000 Qualifiers (each a "**Qualified Cardmember**") to meet or exceed the Qualifying Amount (up to a cap of S\$2,000.00) during the Spend Period ("**Qualifying Spend**") will each be entitled to additional UNI\$ (the "**Award**") on the Qualifying Spend (as set out under Paragraph 3.2 and 3.3 below).

For the purposes of calculating the Qualifying Spend, 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.

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

- (a) **“Eligible Transactions”** shall mean all posted eligible overseas Dining Transactions and eligible overseas Shopping 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 and eligible overseas Shopping Transactions are based on Merchant Category Code under the system of Visa, Mastercard, and American Express. Whether an overseas Dining Transaction and/or an overseas Shopping Transaction is classified as eligible overseas Dining Transactions and/or eligible overseas Shopping Transactions shall be determined at the sole and absolute discretion of UOB.

- (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) **“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 and Shopping (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. payments at government agencies;
- iii. utilities bill payments;
- iv. balances owing on the Eligible Card accounts accruing from months that do not fall within the Spend Period;
- v. any transaction that was subsequently cancelled, voided, disputed or reversed for any reason;
- vi. such other categories of transactions which UOB may exclude from time to time without notice or giving reasons; and/or
- vii. transactions under bill payment and payment of funds to prepaid accounts and brokerage/securities, such as:

Bill Payment:

Establishments registered under the following MCC:

- 6300 Insurance Underwriting, Premiums
- 6399 Insurance - Default

Transaction description:

- AXS PAYMENT

Payment of Funds to Prepaid Accounts:

- | | |
|---------------------------|---------------------------|
| • BANC DE BINARY* | • NETS VCASHCARD* |
| • BANCDEBINARY.COM* | • OANDAASIAPA |
| • EZ LINK PTE LTD (FEVO) | • PAYPAL * BIZCONSULTA |
| • EZ Link transport | • PAYPAL * CAPITALROYA |
| • EZ Link* | • PAYPAL * OANDAASIAPA |
| • EZ-LINK (IMAGINE CARD) | • Saxo Cap Mkts Pte Ltd |
| • EZ-Link EZ-Reload (ATU) | • SKR*SKRILL.COM |
| • EZLINK* | • SKR*xglobalmarkets.com* |
| • EzLink* | • SKYFX.COM* |
| • EZ-LINK* | • TL-ABT* |
| • FlashPay ATU* | • TRANSIT LINK* |
| • MB * MONEYBOOKERS.COM | • WWW.IGMARKETS.COM.SG |
| • OANDA ASIA PAC* | |

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.

- 3.3 The Award of the UNI\$7.5 for every S\$5.00 of the Qualifying Spend (which is equivalent to 3 miles for every S\$1.00 spent), applicable to the first S\$2,000.00 of the Qualifying Spend is calculated based on:

- the existing earn rate of UNI\$6 for every S\$5.00 of the Qualifying Spend; and
- additional UNI\$1.5 for every S\$5.00 of the Qualifying Spend.

The award of the additional UNI\$1.5 for every S\$5.00 of the Qualifying Spend is capped at UNI\$600 for each Qualified Cardmember. After which, the existing earn rate of UNI\$6 for every S\$5 spent on Qualified Transactions applies.

- 3.4 The Award will be credited to the Qualified Cardmember's Eligible Card account by 31 August 2017. No advance crediting of UNI\$ will be entertained.

- 3.5 In the event that:-

- there are any errors or mistakes in the calculation or crediting of the UNI\$;
- if any Eligible Cardmember or Qualified Cardmember or the Eligible Card account of any Qualified Cardmember is subsequently discovered to be ineligible, not entitled to or disqualified from participation in the Promotion;
- there are credit balances in the Eligible Card account of any Qualified 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;
- any person is subsequently discovered to be ineligible or not entitled to participate in the Promotion or ineligible to receive the Award;
- the Qualified Cardmember is subsequently found not have incurred the Qualifying Spend; or
- 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.

- 3.6 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.
- 3.7 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.
- 3.8 UOB's decision on all matters relating to the Promotion shall be final, conclusive and binding on the Eligible Cardmember.
- 3.9 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.
- 3.10 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.
- 3.11 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.
- 3.12 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.
- 3.13 These Terms and Conditions are supplemental to the prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programme ("Standard Terms"). Eligible 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.

- 3.14 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.
- 3.15 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.