

UOB PRVI Miles Cards Up To 12,000 Welcome Miles Campaign Terms and Conditions ("Terms and Conditions")

1. Eligibility

1.1 The "UOB PRVI Miles Cards Up To 12,000 Welcome Miles" Campaign ("**Promotion**") is valid from **1 October 2017** to **31 December 2017** (both dates inclusive) ("**Promotion Period**") and is open to all individuals who fulfills all of the following (collectively "**Eligible Cardmembers**" and each an "**Eligible Cardmember**"):-

- (a) successfully applies for a 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**") during the Promotion Period and the Eligible Card application is approved by UOB within the Promotion Period.
- (b) successfully enrolls for the Promotion by sending **Bonus<space>NRIC/Passport number as per bank's records to 77862** within **60 calendar days** from the card opened date of the Eligible Card ("**Spend Period**");

Example: Bonus S1234567A

For the avoidance of doubt, each Eligible Cardmember may only register once for this Promotion regardless of the number of UOB PRVI Miles cards he/she holds.

- (c) prior to the date the Eligible Card application by the Eligible Cardmember was approved by UOB, he/she has not, in the six (6) months prior to commencement of the Promotion Period, cancelled any PRVI Miles American Express® or PRVI Miles World Mastercard or PRVI Miles Visa Card issued by UOB.

1.2 All enrollments in respect of the Promotion must be done via SMS by the Eligible Cardmembers. Only SMSes received by UOB in accordance with the paragraph 1.1b above shall be considered for the Promotion. The Eligible Cardmember will receive a confirmation SMS from UOB once he/she successfully enrolled for the Promotion.

1.3 Without limiting the generality of the above, the following persons shall not be eligible for the Promotion:-

- (a) Cardmembers whose Eligible Card account(s) is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime during the Promotion Period and for the avoidance of doubt, termination of a supplementary cardholder's Eligible Card account will not by itself disqualify the principal cardholder of the Eligible Card from participating in the Promotion;
- (b) Cardmembers whose Eligible 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) Cardmembers 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.

2. **Award**

2.1 A total of one thousand two hundred (1,200) Eligible Cardmembers who fulfill the conditions set out under Paragraph 2.3 below (each a “**Qualified Cardmember**”) will be entitled to the following awards (“**Award**”):

- (a) Eligible Cardmembers who have never been issued any UOB credit card **prior to** the card opened date of the Eligible Cardmember’s application for the Eligible Card shall each be entitled to an **award of UNI\$6,000** which is equivalent to 12,000 air miles; and
- (b) Eligible Cardmembers who have active UOB credit cards issued to them (**other than** the Eligible Card) **prior to** the card opened date of the Eligible Cardmember’s application for the Eligible Card shall each be entitled to an **award of UNI\$2,500** which is equivalent to 5,000 air miles.

Note: Promotion is not valid for Cardmembers who hold an Eligible Card before the commencement of the Promotion Period or cancelled any Eligible Card in the six (6) months prior to the commencement of the Promotion Period.

2.2 There are two (2) qualifying periods for the Award as set out below:-

Qualifying period (based on card opened date)	Qualified Cardmember	Bonus UNI\$ Awarding Date
1 October 2017 – 15 November 2017	600	28 February 2018
16 November 2017 – 31 December 2017	600	30 April 2018

2.3 To be entitled to the Award, Eligible Cardmember must have successfully charged at least Singapore Dollars Four Thousand (**S\$4,000.00**) worth of Eligible Transactions (as defined below) to his/her Eligible Card account within the Spend Period (“**Qualifying Spend**”)

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. If an Eligible Transaction is cancelled or reversed after the applicable Spend Period is over and the total amount spent during the Spend Period falls short of the Qualifying Spend, the Qualified Cardmember will not be considered to have incurred the Qualifying Spend.

2.4 For the purpose of this Promotion:-

- (a) “**Eligible Transactions**” shall mean all posted retail transaction(s) (whether local or overseas (whether in Singapore Dollars or non-Singapore dollars) and inclusive of installment payment plans) successfully carried out on and charged to the Eligible Card account during the Spend Period and which are successfully captured and posted on UOB’s systems during the Spend Period **BUT** shall exclude the Excluded Transactions.

For the avoidance of doubt, the benefit of all transactions incurred by a supplementary holder of the Eligible Card (“**Supplemental Cardmember**”) in respect of the Promotion shall accrue to the applicable Eligible Cardmember and form part of that Eligible Cardmember’s Eligible Transactions.

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

- (i) cash advances, late payment, personal loan, balance and/or funds transfer, UOB SmartPay, payments at government agencies, utilities bill payments, fees, chargebacks, interests, reversals, interest charges and any finance charges made by the Eligible Cardmember or the applicable Supplemental Cardmember using the Eligible Card;
- (ii) transactions under bill payment and payment of funds to prepaid accounts and brokerage/securities, such as:

Bill Payment

Establishments registered under the following Merchant Category Code (“MCC”):

- 6300 Insurance Underwriting, Premiums
- 6399 Insurance - Default

Transaction description:

- AXS PAYMENT

PRVI Payment Facility description:

- PRVI PAYMENT FACILITY
- PRVI PAYMENT FACILITYFULL

Payment of Funds to Prepaid Accounts

- | | |
|---------------------------|---------------------------|
| • BANC DE BINARY* | • OANDA ASIA PAC* |
| • 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 |
| • NETS VCASHCARD* | |

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

UOB reserves the right, at any time 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. All Eligible Cardmembers shall be bound by these amendments or variation.

2.5 Limited to one (1) Award per Qualified Cardmember under the Promotion and the Award is not exchangeable for cash, credit, other gifts or benefit of any kind.

2.6 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.

2.7 In the event that the Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the applicable Award is awarded into the applicable Eligible Card account, such Award shall be forfeited and the Qualified Cardmember shall not be entitled to any compensation or payment whatsoever.

3. SMS Enrollment

3.1 All enrollments in respect of the Promotion must be done via SMS by the Eligible Cardmember in the form set out in these Terms and Conditions. Any incomplete or inaccurate SMS enrollment will not be considered and will be disqualified. Notwithstanding anything herein, UOB may at any time in its discretion and without giving prior notice, determine the eligibility of any SMS enrollment.

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 the 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 the Promotion.

4. General

- 4.1 Cardmembers are deemed to have accepted the Terms and Conditions herein when they participate in this Promotion. The prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programm ("Standard Terms") will continue to apply and be binding on the Cardmembers. Please visit uob.com.sg for the Standard Terms. In the event of any inconsistency between the terms and conditions herein and the Standard Terms, the terms and conditions herein shall to the extent of such inconsistency, prevail in respect of matters relating to the Promotion.
- 4.2 UOB shall not be responsible or liable for any failure or delay in the transmission or receipt of evidence of sale transactions by Mastercard/Visa/ Unionpay/JCB/CUP/ American Express, merchant establishments, merchant acquirer, postal or telecommunication authorities/provider or any other parties which may result in a transaction made by the Eligible Cardmember and/or the Supplemental Cardmember being omitted from being posted to the Eligible Cardmember's Eligible Card account and/or the Supplemental Cardmember's Eligible Card account and/or captured in UOB's system during the Spend Period;
- 4.3 Notwithstanding anything in the Terms and Conditions, UOB may at any time vary, modify, add or delete any of the Terms and Conditions, including, but not limited to, terminating or withdrawing the Promotion on or amending the duration of the 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 and Supplemental Cardmembers shall be bound by these amendments or variations.
- 4.4 Any Eligible Cardmember who participates in the Promotion will not be eligible to participate in any other UOB Credit Card Sign Up promotions.
- 4.5 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 the Eligible Cardmember has met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned 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 enter into any correspondence with any person on any matter relating to the Promotion or its decision.
- 4.6 UOB assumes no liability or responsibility for the ads or defaults of the merchant or defaults in the goods and services offered in this promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the respective merchants. The merchants may apply conditions to the redemption of the goods and services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.
- 4.7 All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy. In the event of any inconsistency or discrepancies

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

- 4.8 A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term herein.
- 4.9 The terms and conditions herein shall be governed by the laws of the Republic of Singapore and all Cardmembers participating in the Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

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

1 October 2017