

Terms and Conditions Governing United Overseas Bank Limited (“UOB”) “UOB PRVI Miles Platinum American Express Card” (“Terms and Conditions”)

UOB PRVI Miles Cardmembers (the “Cardmember”) will earn UNI\$ for all spending on their UOB PRVI Miles Platinum American Express Cards (the “Card”). The illustration provided shows the conversion of spending from UNI\$ earned to air miles. Cardmembers can choose to convert their UNI\$ into air miles at the conversion rate of 1 UNI\$ = 2 miles. A conversion fee of S\$25 will apply for each transfer.

Adjustments will be made to the UNI\$ if there is any credit posted to Cardmember’s Card Account including those arising from returned goods or services, billing disputes, or any other reason at the sole and absolute discretion of UOB.

In the event that the Cardmember’s Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ are awarded into such card account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.

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 Cardmembers shall be bound by these amendments.

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.

Full terms and conditions of the UOB Cardmember Agreement and other UOB Rewards will apply and Cardmembers agree to be bound by such terms and conditions upon receipt or acceptance of or signing on or use of the Cards. Please visit www.uob.com.sg for full details.

1. 3 miles for every S\$1 spent overseas

UOB PRVI Miles Platinum Cardmembers will earn 7.5 UNI\$ for every S\$5 spent in foreign currencies, which is equivalent to 3 miles for every S\$1 spent from 1 May to 31 July 2013, up to a maximum spend cap of S\$10,000. Spend above the S\$10,000 spend cap will continue to earn the original earn rate of 6.25 UNI\$ for every S\$5 spent in foreign currencies, which is equivalent to 2.5 miles for every S\$1 spent. The 7.5 UNI\$ consists of the existing 6.25 UNI\$ earned plus an additional bonus of 1.25 UNI\$. UOB will not be liable for any late transaction postings affecting any Cardmember’s eligibility to qualify for the bonus UNI\$. Amounts charged by the Principal and Supplementary Cardmember(s) will be taken into consideration for this promotion. Funds Transfers, cash advance, fees, interests or any other financial charges will not be considered. UOB reserves the right to substitute the bonus UNI\$ with another gift of similar value at its sole discretion. The bonus 1.25 UNI\$ will be credited to qualified Principal Cardmembers by 31 August 2013. 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. Card transactions made overseas but effected in Singapore dollars will be treated as transactions made in Singapore.

From 1 August 2013, Cardmembers will earn 6.25 UNI\$ for every S\$5 spent for card transactions in foreign currencies, which is equivalent to 2.5 miles for every S\$1 spent.

2. 1.6 miles for every S\$1 spent in Singapore

UOB PRVI Miles Cardmembers will earn 4 UNI\$ for every S\$5 spent in Singapore dollars, which is equivalent to 1.6 miles for every S\$1 spent, and excludes Installment Payment Plan, SMART\$ transactions, funds transfers, cash advances, fees, interests and other financial charges.

3. 20,000 bonus miles

UOB PRVI Miles Cardmembers will receive a bonus of 10,000 UNI\$ (equivalent to 20,000 miles) if he or she spends S\$50,000 or more in a membership year. Spending on both Principal and Supplementary Card(s) are considered in the calculation of the S\$50,000 spend threshold. The bonus 10,000 UNI\$ will be credited to the PRVI Miles Platinum Card Account upon the card's anniversary date. To qualify, the Cardmember's Card Account must be in good standing and shall not be cancelled for any reason whatsoever.

4. Complimentary one-way limousine service to Singapore Changi Airport

- a. UOB will procure a third party service provider (the "Service Provider") to arrange for the complimentary one-way limousine service to Singapore Changi Airport (the "Service") from an agreed destination in Singapore to Singapore Changi Airport.
- b. This Service is only available for Principal Cardmembers. Principal Cardmembers must charge a **prior travel-related transaction** (limited to air ticket bookings, hotel bookings or any travel package from a travel or tour agency) of a **minimum amount of S\$500 in a single receipt** to their UOB PRVI Miles Platinum Cards to qualify for the complimentary one-way limousine service to Singapore Changi Airport. The qualifying travel-related transaction must be charged in advance and must be within three (3) months from the date of travel. In the event the Principal Cardmember utilizes the Service without charging a prior travel-related transaction of a minimum amount of S\$500 to the Principal Cardmember's Card, UOB will charge S\$40 for the Service to the Principal Cardmember's Card.
- c. The Principal Cardmember can invite up to three (3) guests to enjoy the Service on a complimentary basis provided that all such guests are in the same limousine with and on the same flight as the Principal Cardmember. A maximum of 9 passengers, including the Principal Cardmember can travel together in the same limousine with a surcharge of S\$10 for up to 7 passengers; and a surcharge of S\$20 for up to 9 passengers.
- d. A total of four (4) check-in and cabin-sized luggage bags (combined) are allowed in one limousine. A surcharge of S\$10 will apply for additional luggage bags.
- e. Only one (1) pick-up location is permitted per request. A surcharge of S\$10 will apply for each extra pick-up location within two (2) kilometers from the first pick-up location and a surcharge of S\$20 will apply for each extra pick-up location that is more than two (2) kilometers from the first pick-up location.
- f. A surcharge of S\$10 will apply for pick-up between 12am and 6am.

- g. A grace period of 15 minutes waiting time will be given for each airport transfer. Thereafter, excess waiting time surcharge of S\$10 is payable for every 15-minute block.
- h. For pick-up from Sentosa Island and Jurong Island, an island surcharge of S\$10 will apply.
- i. The Principal Cardmember shall book the Airport Limousine Service through an online booking form found on www.uobprvimiles.com at least **two (2) working days** prior to the Principal Cardmember's pick up date. The Service Provider will contact the Principal Cardmember on the day before the pick-up to confirm the booking with all relevant details.
- j. For last minute bookings of the complimentary Airport Limousine Service, i.e. less than 2 working days from pick up date, a S\$10 late booking fee will be imposed on the Principal Cardmember and payable directly to the limousine driver.
- k. The Principal Cardmember shall notify the Service Provider at +65 6689 2222 (Monday – Sunday, 6am – 8pm) of any amendment or cancellation of such booking by 6pm on the day before the pick-up, failing which the following amendment and cancellation charges will apply:
 - S\$10 amendment fee for amendments made after 6pm on the day before the pick up
 - S\$10 cancellation fee for cancellations made within 2 hours of pick-up time
 - S\$40 cancellation fee for cancellation made within 1 hour of pick-up time, together with midnight surcharge if pick-up was scheduled between 12am and 6am.
- l. All surcharges and fees will be borne by the Principal Cardmember and payable directly to the limousine driver. UOB will charge all cancellation fees and late booking fee directly to the Principal Cardmember's Card Account.
- m. For emergency cases, e.g. vehicle breakdown or driver no-show, the Principal Cardmember may contact the Service Provider's 24-hour Emergency Services Hotline at +65 6640 1361 for assistance.
- n. By utilizing the Service, Cardmembers irrevocably consent to UOB to disclose their contact details and all relevant details as deemed necessary by UOB to facilitate the booking of the Service to the Service Provider.
- o. The Service is provided solely by the Service Provider, under such terms and conditions as determined by the service provider, and therefore, the Bank will not be responsible for the quality, merchantability or the fitness for purpose or any other implied term or condition with respect to the Service. UOB also assumes no liability or responsibility for the acts or defaults of the service provider or defects in the goods and services offered in this promotion. UOB is not an agent of the service provider. Any dispute about the quality or service standard must be resolved directly with the service provider. UOB and the Service Provider will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services provided by the service provider. UOB and the Service Provider will not be responsible for any late pick up or long travel time as a result of

unforeseen conditions such as bad weather, road and traffic conditions, etc. that may cause Cardmembers to arrive late or miss their flight. Cardmembers are encouraged to book their airport limousine pick up at least 2.5 hours before the flight departure time to ensure sufficient time to reach the airport.

5. Complimentary travel insurance

Cardmembers must charge the entire fare for travel on Public Conveyance (limited to air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers but shall exclude any hired or rental car or any conveyance operated for the purpose of amusement or entertainment) in advance of the scheduled departure time to their UOB PRVI Miles Platinum Cards to qualify for the complimentary travel insurance (the "Travel Insurance") which includes the following benefits:

a. Travel Personal Accident Insurance of up to S\$1,000,000

Covers accidental death or disablement whilst on public conveyance:

- S\$1,000,000 for Cardmember and spouse
- S\$50,000 for child

b. Travel inconvenience insurance benefits

- Connecting Flight Delay (6 hours)
 - Up to S\$200 per person
 - Up to S\$400 per family
- Luggage Delay (6 hours)
 - Up to S\$500 per person
 - Up to S\$1,000 per family
- Travel Delay (12 hours)
 - Up to S\$200 per person
 - Up to S\$400 per family
- Loss of Luggage
 - Up to S\$500 per person
 - Up to S\$1,000 per family
- Loss of Travel Document
 - Up to S\$200 per person
 - Up to S\$400 per family
- Emergency Medical Evacuation and Repatriation
 - Up to S\$50,000 per insured person/family

c. Overseas Purchase Protection

Covers for loss or damage of overseas purchases within thirty (30) days from the date of purchase:

- Up to S\$1,000 per single article/pair or set
- Up to S\$5,000 per event
- Excess of S\$100 per single article item is applicable

d. Home Protection

Covers loss or damage to contents in the home by fire or burglary (forced entry only) whilst the insured person is away from Singapore.

- Up to S\$5,000 per event per household

The above information is not a contract of insurance. The specific terms, conditions and exclusions applicable to this Travel Insurance are set out in the Insurance Certificate and Agreement which is the operative document. This will be issued to you upon acceptance of the policy. You should seek advice from a qualified advisor or call the insurance firm directly if in doubt.