

Terms and Conditions Governing United Overseas Bank Limited (the “UOB”) UOB PRVI Miles Platinum American Express Card (“UOB PRVI Miles 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”) in accordance with these Terms and Conditions. Cardmembers can choose to convert their UNI\$ into air miles at the conversion rate of UNI\$1 = 2 miles. A conversion fee of S\$25 will apply for each transfer.

1. 2.5 miles for every S\$1 spent overseas

UOB PRVI Miles Platinum Cardmembers will earn UNI\$6.25 for every S\$5 spent in foreign currencies, which is equivalent to 2.5 miles for every S\$1 spent. Online transactions in Singapore Dollars or in foreign currencies at merchants with payment gateway in Singapore will earn UNI\$4 for every S\$5 spent which is equivalent to 1.6 miles for every S\$1 spent. 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. 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.

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

UOB PRVI Miles Cardmembers will earn UNI\$4 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 UNI\$10,000 (equivalent to 20,000 miles) if he or she spends S\$50,000 or more by the end of membership year’s statement period. Spending on both Principal and Supplementary Card(s) are considered in the calculation of the S\$50,000 spend threshold. The bonus UNI\$10,000 will be credited to the PRVI Miles Platinum Card Account within two (2) statement periods from 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. Annual Fee Waiver

UOB PRVI Miles Cardmembers will enjoy annual fee waiver if he or she spends S\$50,000 or more upon card anniversary date. Spending on both Principal and Supplementary Card(s) are considered in the calculation of the S\$50,000 spend threshold.

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

- a. UOB will procure a third party service provider (“Service Provider”) to arrange for the complimentary one-way limousine service to Singapore Changi Airport (“Service”) from an agreed destination in Singapore to Singapore Changi Airport.
- b. The Service is only available to Principal Cardmembers of UOB PRVI Miles Card (“Principal Cardmembers”). To be eligible for the Service, Principal Cardmembers must (the “Qualifying Transaction”):

- charge a **minimum amount of S\$500 in a single receipt** on travel-related transaction to their UOB PRVI Miles Card. Travel-related transaction is limited to air ticket bookings, hotel bookings or any travel packages from a travel or tour agency; AND
- travel-related transaction must be posted to their UOB PRVI Miles Card in advance, **within three (3) months prior to the date of travel.**

For the avoidance of doubt, travel-related transaction made by a supplementary cardmember of UOB PRVI Miles Card shall NOT accrue to the relevant Principal Cardmember. UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Principal Cardmember and shall not be obliged to give any reason therefor.

- c. UOB will not be liable or responsible for any failure or late transaction postings affecting any Principal Cardmember's eligibility to qualify for the Service.
- d. In the event the Principal Cardmember utilizes the Service without charging a Qualifying Transaction to the Principal Cardmember's UOB PRVI Miles Card, UOB will charge S\$45 to the Principal Cardmember's Card for the Service rendered.
- e. The Principal Cardmember **MUST** book the Service through an online booking form found on **uobprvimiles.com** at least **two (2) working days** prior to the Principal Cardmember's pick-up date. Upon submission of the online booking request, the Principal Cardmember will receive an auto-generated email acknowledging the receipt of request. Subject to the terms set out in Clause (b), the Service Provider will send a confirmation SMS to the mobile number indicated on the booking form. On the day before the pick-up, the Service Provider will confirm the pick-up details with the Principal Cardmember.
- f. **Bookings for the Service made less than two (2) working days before the pick-up date ("Late Bookings") will NOT be entertained.** Subject to UOB's absolute discretion, should such Late Bookings be approved by UOB, a S\$10 Late Booking fee will be imposed on and payable by the Principal Cardmember.
- g. 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 total of up to four (4) check-in AND/OR cabin-sized luggage bags (combined) are allowed, on a complimentary basis, in (1) one limousine.
- h. **Subject to the availability and capacity** of a bigger limousine being available for the Service, a maximum of seven (7) passengers, including the Principal Cardmember can travel together in the same limousine, with a total of up to seven (7) check-in AND/OR cabin-sized luggage bags (combined). A surcharge of \$10 will apply for the seven (7) seater vehicle and \$20 for the nine (9) seater vehicle.
- i. **Only one (1) pick-up location is permitted per request.** The Service Provider will NOT be able to service any extra pick-up location.
- j. A surcharge of S\$10 will apply for pick-up between 12am and 6am.
- k. A grace period of 15 minutes waiting time will be given for each Service. Thereafter, excess waiting time surcharge of S\$10 is payable for the next 15-minute block. If waiting time exceed beyond 30 minutes (including the 15 minutes grace period), the

booking will be regarded as a No-show by Cardmember. UOB will charge S\$45 to the Principal Cardmember's UOB PRVI Miles Card for the Service.

- l. For pick-up from Sentosa Island and Jurong Island, an island surcharge of S\$10 will apply.
- m. After receipt of Service Provider's confirmation SMS, the Principal Cardmember must notify the **Service Provider at its service hotline +65 6651 2253 (Monday - Sunday, 8am - 6pm)** 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\$45 cancellation fee for cancellations made within 1 hour of pick-up time,
 - S\$55 cancellation fee for cancellations with midnight surcharge if pick-up was scheduled between 12am and 6am.
- n. All surcharges, late booking fee, amendment/cancellation fees and all other surcharges/fees referred to herein will be borne by the Principal Cardmember and payable in cash directly to the limousine driver. UOB reserves the right to charge all surcharges, amendment/cancellation fees and all other surcharges/fees to the Principal Cardmember's UOB PRVI Miles Card.
- o. For emergency cases, e.g. vehicle breakdown or driver No-show, the Principal Cardmember may contact the **Service Provider's service hotline at +65 6651 2253** for assistance. UOB will not be liable for driver No-show or vehicle breakdown.
- p. By utilizing the Service, Principal Cardmembers irrevocably consent to UOB to disclose their contact details and all other relevant details as deemed necessary by UOB to facilitate the booking of the Service with the Service Provider.
- q. The Service is provided solely by the Service Provider, and therefore, UOB assumes no liability or responsibility for the acts or defaults of the Service Provider or defects in the goods and services offered. 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 Principal Cardmembers to arrive late or miss their flight. Principal Cardmembers are encouraged to book their airport limousine pick up at least two and a half (2.5) hours before the flight departure time to ensure sufficient time to reach the airport.
- r. UOB reserves the right, at its sole and absolute discretion and at any time and for any reason, to vary, amend, add or delete any of the Terms and Conditions herein without assuming any liability to any person, and Principal Cardmembers shall be bound by these amendments. UOB's decision on all matters relating to the Service shall be final, conclusive and binding on the Principal Cardmembers. UOB shall not be obliged to give any reason or enter into any correspondence with any Principal Cardmember or

any persons on any matter concerning the Service. Full terms and conditions of the UOB Cardmember Agreement will apply. Please visit uob.com.sg for full details.

6. 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.

6. General

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.

Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any UNI\$ for such transactions. UOB reserves the right to cancel and void any UNI\$ awarded in a Cardmember's statement of account at any time if it deems that such UNI\$ was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.

For the avoidance of doubt, spending incurred by Supplementary Cardmember(s) shall accrue to the applicable Principal Cardmember(s) only.

To earn UNI\$, the Cardmember's Card Account must be in good standing and cannot be cancelled for any reason.

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\$ is 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's decision on all matters relating to the Cardmember's Card Account shall be final, conclusive and binding on Cardmembers.

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 uob.com.sg for full details.