

**Terms and Conditions Governing UOB PRVI Miles Platinum American Express Card
("Terms and Conditions")**

1. Bonus UNI\$

- (i) UOB PRVI Miles Platinum American Express Cardmembers (the "Cardmember") will earn UNI\$ for all their 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 conversion.
- (ii) UNI\$ will not be awarded for any bill payment, payment of funds to prepaid accounts including top-ups for any pre-paid card, 0% Installment Payment Plans, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges and any other transactions we may exclude from time to time without prior notice.
- (iii) The following are the transactions under bill payment and payment of funds to prepaid accounts which will not be awarded with UNI\$:

Equivalent of 2.4 miles for every S\$1 spent overseas

- (iv) Cardmembers will earn UNI\$6.25 for every S\$5 spent overseas, which is equivalent to 2.4 miles for every S\$1 spent. For the avoidance of doubt, card transactions made overseas but effected/charged in Singapore dollars and online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateway in Singapore **will not** be treated as overseas transactions and will earn UNI\$3.5 for every S\$5 spent.

Equivalent of 1.4 miles for every S\$1 spent in Singapore

- (v) Cardmembers will earn UNI\$3.5 for every S\$5 spent in Singapore dollars, which is equivalent to 1.4 miles for every S\$1 spent.

20,000 bonus miles

- (vi) 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.

2. Annual Fee Waiver

- (i) 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.

3. Complimentary travel insurance

- (i) Cardmembers must charge the entire fare for travel on public conveyance/transportation (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 Cards to qualify for the complimentary travel insurance (the "Travel Insurance") which has the following benefits:

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 each dependent child of the Cardmember

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

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

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

- (ii) 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. The Insurance Certificate and Agreement 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.

4. One-way limousine service to Singapore Changi Airport

- (i) Principal Cardmembers (including all of his/her supplementary cardmembers) (collectively, the "Cardmembers") will be entitled to a rebate of S\$45 for each one-way limousine service to Singapore Changi Airport (the "Service") charged to their UOB PRVI Miles Amex Card. To be eligible, the Cardmembers must:

- book the Service with **Maxicab Limousine Services** ("Service Provider") at maxicab.sg/uob and **charge the cost of Service to their UOB PRVI Miles Amex Card** where the transaction is reflected on the Cardmember's UOB PRVI Miles Amex Card account statement as being transacted at "Maxicab Limo"; AND
- with at least **S\$1,000 overseas spend** (excluding "not card-present" transactions such as online transactions, mail/phone order) charged and posted to their UOB PRVI Miles Amex Card **within each of the qualifying quarter** (the "Quarter") defined below (the "Qualifying Transactions"), UOB will **rebate S\$45 for each**

Service (the “Cash Rebate”) to their Card Account, **capped at S\$90 per Quarter per Card Account**; AND

- the cost of Service and the Qualifying Transactions are to be charged in the same Quarter.

Quarter	Qualifying period (in respect of each calendar year)
1st Quarter	From 1 January to 31 March
2nd Quarter	From 1 April to 30 June
3rd Quarter	From 1 July to 30 September
4th Quarter	From 1 October to 31 December

- (ii) “Card Account” refers to the UOB PRVI Miles Amex Card account of a Cardmember including all of his/her supplementary cardmembers. The Cash Rebate will be credited to the Card Account of the Principal Cardmember in respect of a Quarter **within two months after the end of each Quarter** if the Principal Cardmember (and his/her supplementary Cardmember(s), if any) meets the criteria specified above. The Cash Rebate may only be used to settle card transactions incurred on a Cardmember’s Card Account, provided always that the Cash Rebate may not be converted to or exchanged for cash nor be transferred or paid to any person in any manner whatsoever nor be used to settle or pay any other liability of any person whatsoever.
- (iii) Fund(s) transfers, cash advances, fees, interests or any other financial charges will not be considered as Qualifying Transactions. UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Cardmember and shall not be obliged to give any reason therefor.
- (iv) Bookings for the Service must be made at least two (2) days before the pickup date, failing which a surcharge of S\$10 will apply (“Late Bookings”).
- (v) UOB will not be liable or responsible for any failure or late transaction postings affecting any Cardmember’s eligibility to qualify for the Cash Rebate.
- (vi) The Cash Rebate amount is based on four (4) passengers with a total of up to four (4) check-in AND/OR cabin-sized luggage bags (combined) in one (1) limousine to Singapore Changi Airport.
- (vii) A surcharge of S\$10 will apply for the seven (7) seater vehicle and S\$20 for the nine (9) seater vehicle.
- (viii) A surcharge of S\$10 will apply for pick-up between 12am and 6am.
- (ix) 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 the Cardmember.
- (x) For any pick-up from Sentosa Island, an island surcharge of S\$10 will apply.
- (xi) Pick-up location excludes Jurong Island.

- (xii) After receipt of the Service Provider's confirmation SMS, the 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 3 hours of pick-up time;
 - S\$45 cancellation fee for cancellations made within 2 hour of pick-up time; and/or
 - S\$55 cancellation fee for cancellations with midnight surcharge if pick-up was scheduled between 12am and 6am.
- (xiii) All surcharges, late booking fee, amendment/cancellation fees and all other surcharges/fees referred to herein will be borne by the Cardmember.
- (xiv) For emergency cases, e.g. vehicle breakdown or driver no-show, the Cardmember may contact the **Service Provider's service hotline at +65 6651 2253** for assistance. UOB will not be liable for driver's no-show or vehicle breakdown.
- (xv) 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 Cardmembers to arrive late or miss their flight. 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.
- (xvi) UOB reserves the right, at its sole and absolute discretion and at any time and for any reason, to vary, amend, add and/or delete any of the Terms and Conditions herein without assuming any liability to any person, and Cardmembers shall be bound by such variations, amendments, additions and/or deletions. UOB's decision on all matters relating to the Service shall be final, conclusive and binding on the Cardmembers. UOB shall not be obliged to give any reason or enter into any correspondence with any 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.
- (xvii) Cardmembers hereby confirm that consent has been given for the collection, use and disclosure of all relevant details and/or personal data related to the Cardmembers to enable the Service Provider to provide the Service to the Cardmembers. For the purposes of the Terms and Conditions, "personal data" shall have the same meaning as from time to time set forth in the Personal Data Protection Act 2012 of Singapore.

5. General

- (i) 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.
- (ii) UNI\$ will not be awarded on transactions at SMART\$ merchants where SMART\$ are issued.
- (iii) Adjustments will be made to the UNI\$ if there is any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billing disputes, or any other reason at the sole and absolute discretion of UOB.
- (iv) 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.
- (v) For the avoidance of doubt, spending incurred by Supplementary Cardmember(s) shall accrue to the applicable Principal Cardmember(s) only.
- (vi) 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.
- (vii) UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission or posting of card transactions or the UNI\$.
- (viii) UOB's decision on all matters relating to the Cardmember's Card Account shall be final, conclusive and binding on Cardmembers and no payment or compensation will be given or paid by the Bank to any person. The Bank shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.
- (ix) 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 these Terms and Conditions without assuming any liability to any person. Cardmembers who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.
- (x) These Terms and Conditions supplement, are to be read together with and form an integral part of the UOB Cardmembers Agreement. 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. In the event of any inconsistency between these Term and Conditions and the UOB Cardmembers Agreement, these Terms and Conditions shall prevail in relation to any matter

concerning the UOB PRVI Miles Platinum American Express Card. These Terms and Conditions shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the UOB PRVI Miles Platinum American Express Card.

- (xi) Whilst all information is believed to be correct at the time of publishing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- (xii) A person who is not a party to any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any term of such agreement.
- (xiii) The Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Accountholder shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.