

TERMS AND CONDITIONS GOVERNING UOB CREDIT CARDS UP TO 5,000 UNI\$ (10,000 MILES) PROMOTION (5 AUGUST 2024 TO 4 NOVEMBER 2024)

1. Definitions

Unless otherwise defined in these terms and conditions (the “**Terms**”), the following words and phrases shall have the meanings hereby assigned to them:

- 1.1. “**UOB**” means United Overseas Bank Limited.
- 1.2. “**UOB Card**” refers to UOB Visa Infinite Metal Card, UOB Privilege Banking Card or UOB Visa Infinite Card issued by UOB in Singapore.

2. Promotion

- 2.1. This UOB Credit Cards Up To 5,000 UNI\$ (10,000 Miles) Promotion (5 August 2024 to 4 November 2024) (the “**Promotion**”) is only valid from 5 August 2024 to 4 November 2024 (both dates inclusive) (the “**Promotion Period**”).
- 2.2. By participating in this Promotion, you agree to be bound by the Terms of this Promotion.
- 2.3. This Promotion is only open to selected principal cardholders of a UOB Card who have received an invitation from UOB inviting them to participate in this Promotion (the “**Invite**”).
- 2.4. To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must be a principal cardholder of a UOB Card issued by UOB in Singapore and you have received an Invite from UOB; and
 - (b) you must successfully register to participate in this Promotion by sending an SMS in the format “**PMILES<space>Last 4 alphanumeric characters of NRIC/passport<space>Date of Birth in DDMMYY**” to 77862 with your registered Singapore mobile number (“**SMS registration**”) in UOB’s record within the Promotion Period;

For example, if your NRIC is S1234567A and Date of Birth is 31 July 1990:

PMILES 567A 310790

- 2.5. For the avoidance of doubt:
 - (a) You are only entitled to register once to participate in this Promotion. Any incomplete or inaccurate SMS registration, or SMS registration which is not performed in accordance with the Terms of this Promotion, will not be considered and consequently be disqualified.

(b) If you participate in this Promotion, you will not be eligible to participate in any other ongoing promotions relating to UOB credit cards during the Promotion Period.

3. UNI\$

3.1. If you are among the first 270 participants to satisfy all of the conditions in Clause 2.4 above, you shall be eligible to receive 0.5 UNI\$ (equivalent to 1 mile) for every S\$1 of remaining outstanding balance (less off payment/waiver/refund) on your UOB Cards (namely your UOB Visa Infinite Metal Card, UOB Privilege Banking Card and/or UOB Visa Infinite Card) during the Promotion Period, capped at 5,000 UNI\$ (equivalent to 10,000 miles). An example of how much UNI\$ you may receive under this Promotion is depicted below:

Example:			
Statement months	Aug-24	Sep-24	Oct-24
Statement outstanding balance	S\$9,500	S\$8,500	S\$6,500
Payment for statement outstanding balance	S\$3,000	S\$3,000	S\$2,500
Remaining outstanding balance eligible for UNI\$	S\$6,500	S\$5,500	S\$4,000
Additional UNI\$ (S\$1 remaining outstanding balance = 0.5 UNI\$)	3,250 UNI\$	2,750 UNI\$	2,000 UNI\$
Total UNI\$ earned	5,000 UNI\$* (10,000 miles)		

An outstanding balance on your UOB Card account(s) will incur a prevailing interest rate of 27.8% per annum. If minimum payment is not paid, additional fees and charges will apply, please refer to uob.com.sg/agreement. The interest incurred may exceed the value of the UNI\$ received. Statements can be retrieved from UOB Internet Banking or TMRW app.

*This one-time UNI\$ earned is capped at 5,000 UNI\$ per Cardmember for the promotion period of 5 August 2024 to 4 November 2024. The UNI\$ earned will be calculated on the rounded down remaining outstanding balance to the next dollar. *For Terms & Conditions, please refer to: go.uob.com/pmilestncs

- 3.2. The UNI\$ will be credited on or before 31 January 2025 (or such other date as may be determined by UOB in its sole discretion) if you are eligible to receive the UNI\$.
- 3.3. Prior to 31 January 2025, UOB will not be able to advise on the status of a participant’s eligibility to receive the UNI\$ or whether the qualification cap of this Promotion has been met.
- 3.4. You are only entitled to receive the UNI\$ once under this Promotion, regardless of the number of UOB Card accounts you hold.
- 3.5. No payment or compensation whether in cash, credit or kind shall be made for any UNI\$ which has expired or is lost, stolen, been tampered with, misdirected or damaged, or which has been forfeited (as the case may be).
- 3.6. The UNI\$ is non-transferable, non-assignable and not exchangeable for cash, credit or other goods and/or services whatsoever. UOB may substitute the UNI\$ with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.7. For the avoidance of doubt, your UOB Card account must be in good standing as determined by UOB at its absolute discretion. In the event that your UOB Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the

UNI\$ is credited into your UOB Card account, the UNI\$ shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

3.8. All other UOB Card fees and charges remain unchanged and continue to apply.

4. **General**

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

General Terms and Conditions Governing Promotions

1. The following persons shall not be eligible to participate in the Promotion:
 - (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - (c) individuals who are mentally unsound, facing legal incapacity or are 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 sole discretion, without any reason or prior notice at any time.
2. UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of any reward under this Promotion or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
3. 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 you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
4. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the reward through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with

the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.

6. 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. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this Promotion.
7. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
8. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
9. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
10. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
11. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Updated on 5 August 2024

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