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Co Reg. No. 197400040W

Terms and Conditions: FY2025 Accelerated Mile Program with UOB Travel Concierge:

Eligibility

1. The “FY2025 Accelerated Mile Program with UOB Travel Concierge” (“Promotion”) is open to all cardholders (“Cardmembers”) of any one of the following credit cards (collectively “Cards”) issued by UOB in Singapore:-
 - i. UOB Visa Infinite Card;
 - ii. UOB Visa Infinite Metal Card;
 - iii. UOB Privilege Banking Card; and
 - iv. UOB Reserve Card.

2. Under the Promotion and further to the UNI\$ that a Cardmember is entitled to earn under the prevailing UOB Rewards Programme, a Cardmember shall be eligible to earn the applicable additional UNI\$ described in Paragraph 4 below during the period commencing from 1 January 2025 to 31 December 2025, both dates inclusive, (the “Promotion Period”) in connection with the applicable qualifying transactions (described in Paragraph 4 below) that is charged to his/her applicable Card.
 - i. For the avoidance of doubt,-
 - a) UNI\$ will not be awarded for 0% Installment Payment Plans;
 - b) UNI\$ shall be calculated on the amount of transactions on a transaction level effected on a daily basis and rounded down to the nearest UNI\$. 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; and
 - c) UNI\$ earned will be calculated based only on the qualifying amount that has been charged to the Card – some transactions charged to the Card may be categorized as a qualifying amount and some transactions charged to the Card may be categorized as a non-qualifying amount.

3. A Cardmembers will earn UNI\$ for Local Card Transactions as follows:

Type of Card	Amount Charged to Card	Local Card Transactions
UOB Reserve Card	Every S\$5 charged	UNI\$4 (S\$1 charged = 1.6 miles)
UOB Privilege Banking Card		UNI\$3 (S\$1 charged = 1.2 miles)
UOB Visa Infinite Card		UNI\$3 (S\$1 charged = 1.2 miles)
UOB Visa Infinite Metal Card		UNI\$3.5 (S\$1 charged = 1.4 miles)

“**Local Card Transactions**” refer to any transactions successfully charged to a Cardmember’s Card account and posted on the Bank’s systems, in Singapore dollars and/or at merchants with payment gateway in Singapore, and shall exclude the **Excluded Transactions**.

“**Excluded Transactions**” refer to respective Cards’ terms and conditions.

For the avoidance of doubt, transactions incurred overseas but which are charged / effected in Singapore dollars will be treated as Local Card Transactions and will not be treated as Overseas Card Transactions. Online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateways in Singapore will also be treated as Local Card Transactions.



Additional UNI\$

4. A Cardmember is eligible to earn additional UNI\$ (“Additional UNI\$”) during the Promotion Period as follows:

i. A Cardmember who is a holder of a Card (as described in the table above) shall be eligible to earn the applicable corresponding Additional UNI\$ (as described in the table below) for every S\$5 spent on a Qualifying Transaction charged to that Card during the Promotion Period.

ii. For the purposes of the Promotion, the term “Qualifying Transaction” refers to the following travel bookings that are strictly made with UOB Travel Planners Pte Ltd (“UOB Travel”) by a Cardmember in connection with travel originating out of Singapore only and which such Cardmember pays for such travel bookings directly to UOB Travel, using his/her applicable Card during the Promotion Period.

a) Equivalent of 2 miles for every S\$1 spent at UOB Travel

Type of Card	Additional UNI\$ Earned for every S\$5 spent on a Qualifying Transaction
UOB Reserve Card	UNI\$1.0
UOB Privilege Banking Card	UNI\$2.0
UOB Visa Infinite Card	UNI\$2.0
UOB Visa Infinite Metal Card	UNI\$1.5

b) Equivalent of 3 miles for every S\$1 spent at UOB Travel

Type of Card	Additional UNI\$ Earned for every S\$5 spent on a Qualifying Transaction
UOB Reserve Card	UNI\$3.5
UOB Privilege Banking Card	UNI\$4.5
UOB Visa Infinite Card	UNI\$4.5
UOB Visa Infinite Metal Card	UNI\$4.0

c) Equivalent of 4 miles for every S\$1 spent at UOB Travel

Type of Card	Additional UNI\$ Earned for every S\$5 spent on a Qualifying Transaction
UOB Reserve Card	UNI\$6.0
UOB Privilege Banking Card	UNI\$7.0
UOB Visa Infinite Card	UNI\$7.0
UOB Visa Infinite Metal Card	UNI\$6.5

d) Equivalent of 5 miles for every S\$1 spent at UOB Travel

Type of Card	Additional UNI\$ Earned for every S\$5 spent on a Qualifying Transaction
UOB Reserve Card	UNI\$8.5
UOB Privilege Banking Card	UNI\$9.5
UOB Visa Infinite Card	UNI\$9.5
UOB Visa Infinite Metal Card	UNI\$9.0

e) Equivalent of 6 miles for every S\$1 spent at UOB Travel

Type of Card	Additional UNI\$ Earned for every S\$5 spent on a Qualifying Transaction
UOB Reserve Card	UNI\$11.0
UOB Privilege Banking Card	UNI\$12.0



UOB Visa Infinite Card	UNI\$12.0
UOB Visa Infinite Metal Card	UNI\$11.5

f) Equivalent of 10 miles for every S\$1 spent at UOB Travel

Type of Card	Additional UNI\$ Earned for every S\$5 spent on a Qualifying Transaction
UOB Reserve Card	UNI\$21.0
UOB Privilege Banking Card	UNI\$22.0
UOB Visa Infinite Card	UNI\$22.0
UOB Visa Infinite Metal Card	UNI\$21.5

iii. Qualifying Transactions on the following Participating Partners' travel bookings (which may be subject to change from time to time) with UOB Travel:

Type of booking	Participating Partners	Conditions The following additional conditions shall apply:-
Global Hotel accommodations	Hotels worldwide	<ul style="list-style-type: none"> Applicable to all pre-paid participating hotel bookings
Luxury Trains	Belmond Trains, Rocky Mountaineer, Journey Beyond	<ul style="list-style-type: none"> Applicable to all cruises and cabin categories The qualifying amount is applicable to train fare only exclude, optional services, taxes, surcharges and gratuities.
Cruises	Avalon Waterways, Celebrity Cruises, Crystal Cruises, Cunard, Disney Cruise Line, Hurtigruten, Norwegian Cruise Line, Oceania Cruises, Ponant, Princess Cruises, Quark Expeditions, Regent Seven Seas, Resorts World Cruises, Ritz-Carlton Yacht Collections, Royal Caribbean Cruises, Scenic, Seabourn, Silversea, Uniworld River Cruises, Viking Cruises	<ul style="list-style-type: none"> Applicable to all cruises and cabin categories The qualifying amount is applicable to cruise fare only exclude land arrangement, shore excursions, taxes, surcharges, NCCF, port charges and gratuities.
Packages	Club Med, Globus, Insight Vacations, Luxury Gold, Trafalgar	<ul style="list-style-type: none"> Applicable to all itineraries except Special Interest tours. The qualifying amount is applicable to land tour fare only exclude airfares, pre & post hotel stay, pre-paid gratuities, single



		supplement, flights, rails and cruises included in the itinerary.
Bespoke itineraries	Full customised land tour	<ul style="list-style-type: none"> • Applicable to tailor-made full land tours with accommodation and destination guide. • The qualifying amount is applicable to full land arrangement exclude taxes, fuel surcharges, post-pay hotels & day tours and destination/resort fees.

- iv. For the purposes of the Promotion and for the avoidance of doubt,-
- Additional UNI\$ eligibility will be determined by Type of Booking and this will be advised by the Cardmember's Travel Consultant upon quotation.
 - each Cardmember can choose to convert his/her UNI\$ into air miles at the conversion rate of UNI\$1 = 2 air miles;
 - full payment of each Qualifying Transaction must be made using a Card;
 - the Promotion does not apply to any online bookings; and
 - Additional UNI\$ will not be earned for any amount charged to a Card pursuant to a Qualifying Transaction if such amount charged relates to tour extensions, pre/post hotels, transfers, cruise and/or train portions, Special Interest packages, tour/cruise gratuities, port charges, taxes (including, without limitation, Maldives Green Tax), fuel surcharges, destination/resort fees etc.
- v. The Additional UNI\$ earned will be credited to the Cardmember's applicable Card account in a one-time lump sum within three (3) months from the date that the Qualifying Transaction is made.
- vi. The date of on when a Qualifying Transaction for every Calendar Month is made will be determined based on posting dates (i.e. the date that the Qualifying Transaction was successfully posted to the Cardmember's applicable Card account, as reflected on the Cardmember's applicable Card statement).
- vii. For the avoidance of doubt, the benefit of all Qualifying Transaction incurred by a supplementary Cardmember in respect of the Promotion shall accrue to the principal Cardmember and the Additional UNI\$ will only be awarded to the principal Cardmember.
- viii. In the event the Additional UNI\$ earned is in decimal points, the final Additional UNI\$ credited into the Cardmember's applicable Card account for the applicable Qualifying Transaction will be rounded down to the nearest whole figure.
- ix. No advance crediting of Additional UNI\$ will be entertained.
- x. In the event that:
- there are any errors or mistakes in the calculation or crediting of the Additional UNI\$;
 - if any Cardmember is subsequently discovered to be ineligible, not entitled or disqualified;
 - to participate in the Promotion;
 - that there are credit balances in the Cardmember's applicable Card account arising out of (but not limited to) the failure of a card transaction, returned goods or services under that transaction, billings disputes, the transactions do not qualify as a Qualifying Transaction; or
 - any other situation that UOB deems fit.

UOB is entitled at its sole and absolute discretion, and at any time without liability or prior notice, to amend, correct or adjust the calculation of the Additional UNI\$; to suspend, revoke, or forfeit the crediting of Additional UNI\$; or where it has already been credited,



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to reclaim the Additional UNI\$ at the expense of the Cardmember. UOB shall not be liable for any payment or compensation (whether in cash, credit or kind) arising from the above.

- xi. In the event that the Cardmember's applicable Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Additional UNI\$ are awarded into such Card account, such Additional UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- xii. For the purposes of the Promotion, Cardmembers can choose to convert their UNI\$ into air miles at the conversion rate of UNI\$1 = 2 air miles through UOB Rewards For full set of terms and conditions, please visit uob.com.sg/rewards.

5. Other Terms

- i. The Promotion is valid for pre-paid hotel bookings to UOB Travel only. Taxes and surcharges are generally included in the room rate upon quotation. However, there may be exceptions where additional taxes/fees must be paid locally upon check-in. This will be advised by the Cardmember's Travel Consultant. Names cannot be changed once reservation is made. Incorrect names may incur penalties or invalidate your reservation(s). Hotel cancellation, refunds and changes (where permitted by hotel) may incur hotel penalties. UOB administrative fees on top of hotel's penalties (if any) will apply on per request basis, regardless of the rate rule that the Cardmember has selected. Bedding configuration is on request basis unless stated otherwise. Hotel has the right to assign any bedding type upon check-in at their discretion.
- ii. Deposit payment is entitled to the earning of Additional UNI\$ if it is considered a qualifying amount.
- iii. Qualifying Transactions excludes refunded, disputed, unauthorized or fraudulent retail purchases and UOB reserves the right to revoke and/or deduct and/or re-compute any UNI\$ in the event that Cardmembers cancel, reverse and/or revise transactions. For the avoidance of doubt, if the Cardmember decides to pay any participating partner directly, such transaction will not be considered as a Qualifying Transaction.
- iv. The Promotion is not valid in conjunction with other offers, discounts, promotions, e-vouchers, e-coupons, privileges or purchase of gift certificates, unless otherwise stated.
- v. In the event of any cancellation and/or amendment, relevant fee(s) as indicated in the bookings terms and conditions will be charged. Adjustments will be made to the UNI\$ awarded (or to be awarded) 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. 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.
- vi. UOB and/or UOB Travel reserve the right at any time and from time to time at their absolute discretion to vary, amend, add or delete the above list of participating hotels, participating carriers, participating cruise providers and/or participating partners without giving any reason



or prior notice or assuming any liability to any Cardmember, and all Cardmembers shall be bound by these amendments. UOB and UOB Travel shall not be liable or responsible for any loss to or expenses of any Cardmember or any other person, howsoever arising.

- vii. To enjoy the Promotion, the Qualifying Transactions paid directly to UOB Travel must be successfully charged and posted to the applicable Card account and captured/ posted on UOB's systems (the "Charged Date") during the Promotion Period.
- viii. UOB shall not be responsible or liable
 - a. for any failure or delay in the transmission of card transactions by Visa, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by a Cardmember being omitted (whether from being posted to the Cardmember's account and/or captured in UOB's system or otherwise) during the Promotion Period; or
 - b. for any late posting of the transactions and thereby affecting a Cardmember's eligibility for the Promotion; or
 - c. to ensure that the transactions of a Cardmember are posted promptly; or
 - d. for any breakdown or malfunction in any computer system or equipment; or
 - e. for any form (whether online or otherwise), letter, notice or communication or SMS which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected or which a Cardmember does not receive or which UOB does not receive.
- ix. UOB assumes no liability or responsibility for the acts or defaults of merchants, agents, suppliers, service providers, the participating hotels, the participating carriers, the participating cruise providers and/or the participating partners, or defects in the goods or services offered. UOB is not an agent or principal of the merchants, agents, suppliers, service providers, the participating hotels, the participating carriers, the participating cruise providers and/or the participating partners. Any dispute about the quality or service standard must be resolved directly with the merchants, agents, suppliers, service providers, the participating hotels, the participating carriers, the participating cruise providers and/or the participating partners. The merchants, agents, suppliers, service providers, the participating hotels, the participating carriers, the participating cruise providers and/or the participating partners may impose conditions for the redemption or use of the goods or services. UOB will not be responsible for any injury, loss, claim or damage or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the redemption or usage of the goods and/or services or in connection with the Promotion howsoever arising.
- x. 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.
- xi. 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\$.

6. General

- i. UOB reserves the right to amend the value of the Additional UNI\$ referred to in Paragraph 4 above or to revise the manner of calculation of how much additional UNI\$ is to be awarded based on the amount spent for the applicable qualifying transactions or to substitute the Additional UNI\$ referred to in Paragraph 4 above 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. UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to terminate the Promotion and/or to vary, amend, add or delete any of the terms and conditions of the Promotion herein without assuming any liability to any person,



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and the Cardmembers shall be bound by these amendments. UOB shall not be liable to pay any compensation or enter into any correspondence in connection with the same and all Cardmembers shall be bound by these amendments or variations.

- iii. UOB's decision on all matters relating to the Promotion is at its discretion and shall be final, conclusive and binding on the Cardmember.
- iv. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with the Cardmember or any persons on any matter concerning the Promotion. No appeals, claims, payments or communications will be made or entertained.
- v. 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.
- vi. The prevailing terms and conditions under the UOB Cardmember Agreement and the UOB Rewards Programme (collectively the "Standard Terms") apply and all Cardmembers continue to be bound by them. Please visit www.uob.com.sg for the Standard Terms. Cardmembers are deemed to have accepted the terms and conditions of the Promotion when they participate in the Promotion. In the event of any inconsistency between these terms and conditions and the Standard Terms, these terms and conditions shall prevail to the extent of such inconsistency relating to the Promotion.
- vii. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
- viii. The terms and conditions herein shall be governed by the laws of the Republic of Singapore.
- ix. A person who is not a party to the terms and conditions herein and/or any agreement governed by the terms and conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of the terms and conditions herein.
- x. These terms and conditions are governed by the laws 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.
- xi. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

