

**UOB PRVI Miles Card
Terms and Conditions**

Effective 06 January 2022

General

These terms and conditions (“Terms and Conditions”) shall apply to the UOB PRVI Miles Card issued by United Overseas Bank (Malaysia) Bhd (271809-K) (“UOB Malaysia”) to UOB PRVI Miles Cardholders (“Cardmembers”).

These Terms and Conditions are to be read together with the UOB VISA/MASTERCARD Cardmember Agreement (“Cardmember Agreement”).

For the avoidance of doubt, "Cardmembers" shall mean both principal and supplementary cardmembers who have UOB PRVI Miles Card.

Unless defined differently in these Terms and Conditions, words and expressions used in these Terms and Conditions will have the same meaning as in the Cardmember Agreement.

UOB Malaysia reserves the right to decide on all matters pertaining to the award and/or use of any or all of the benefits and privileges stated herein and UOB Malaysia’s decision shall be final and binding on the Cardmembers. The benefits and privileges described below may be amended, supplemented or revoked by UOB Malaysia, with prior notice at any time.

UOB PRVI Miles Card Rewards Programme

1. The following are the rewards awarded under the UOB PRVI Miles Card Rewards Programme (“Rewards Programme”):

(a) 5X UNIRinggit for Overseas, Airlines, Hotel and Travel Agencies Spend (“5X UNIRM”)

- i. Cardmembers will be entitled to 5X UNIRM for every RM1.00 spent overseas, airlines, hotels and travel agencies (“Eligible Spend”) in any of the spending categories set out in Table A below (“Eligible Spend Category”):

Table A:

Eligible Spend Category	Merchant Category Code (“MCC”) / Currency Code	Description of Eligible Spend	Maximum UNIRM per Cardmember per statement cycle
Airlines	3000-3298 4511	Airlines, Air Carriers	5X UNIRM to be awarded is limited for a combined Eligible Spend amount of RM5,000 under Airlines, Hotels and Travel Agencies categories. Every subsequent RM1.00 spend beyond the said Eligible Spend amount will be awarded with 1X UNIRM.
Hotels	3501-3999	Lodging – Hotels, Motels, Resorts	
	7011 7012	Lodging– Central Reservation Services (Not Elsewhere Classified) Timeshares	
Travel Agencies	4722	Travel Agencies and Tour Operators	

Eligible Spend Category	Merchant Category Code ("MCC") / Currency Code	Description of Eligible Spend	Maximum UNIRM per Cardmember per statement cycle
Overseas Spend	All foreign currency codes other than MYR	Any payment (including online transactions) made in currency other than Ringgit Malaysia (MYR)	No capping

Example A:

Principal Cardmember spent RM2,000 on hotels and RM6,000 on airline in January 2022, total spend of RM8,000.

Principal Cardmember will be awarded with:

$[RM5,000 \text{ (maximum capping)} \times 5 \text{ UNIRM}] + [RM3,000 \text{ (RM8,000} - RM5,000) \times 1 \text{ UNIRM}] = 28,000 \text{ UNIRM}$

Example B:

Principal Cardmember spent RM2,000 on hotels and Supplementary Cardmember spent RM8,000 on airline in January 2022, total spend of RM10,000.

Principal Cardmember will be awarded with:

$[RM5,000 \text{ (maximum capping)} \times 5 \text{ UNIRM}] + [RM5,000 \text{ (RM10,000} - RM5,000) \times 1 \text{ UNIRM}] = 30,000 \text{ UNIRM}$

- ii. The determination on whether the maximum UNIRM awarded for the Eligible Spend is met shall be based on the date the charges are processed by UOB Malaysia and debited to the principal Cardmember's credit card account and not the date the Eligible Spend transaction made by the principal or supplementary Cardmember.
- iii. The Eligible Spend must be captured by the credit card system maintained by UOB Malaysia in order to be entitled to the 5X UNIRM.
- iv. The Eligible Spend made by the supplementary Cardmembers will be combined with the principal Cardmember's Eligible Spend. For the avoidance of doubt, the UNIRM will only be credited to the principal Cardmember's credit card account within two (2) months from the month where the charges are processed by UOB Malaysia and debited to the Cardmember's credit card account.
- v. The total UNIRM earned each month will be reflected in the principal Cardmember's monthly Statement of Account. In the event the system supporting this automated process becomes unavailable, the UNIRM earned will be manually fulfilled and reflected in the principal Cardmember's Statement of Account in the following month.

(b) 1X UNIRinggit for Other Spend ("UNIRM")

- i. The Cardmembers will be entitled to 1X UNIRM for any other spend not listed in the Eligible Spend Category in Table A above except for the items stated in Clause 1(b)(ii) below.

- ii. The following transactions shall be excluded from earning any 1X UNIRM:
 - a. Balance Transfers;
 - b. Easi Payment Plans;
 - c. 0% Interest-Free Instalment Payment Plans;
 - d. Flexi-Credit Plans;
 - e. Refunded, disputed, unauthorized or fraudulent retail transactions;
 - f. Cash withdrawals;
 - g. Alimony and child support;
 - h. Fines by Court, government, State authorities or local authorities;
 - i. Bail or bond payments;
 - j. Payment to any government department;
 - k. Petrol transactions;
 - l. Transportation transactions;
 - m. JomPay transactions;
 - n. Top-up transactions;
 - o. Financial services;
 - p. Utility bills;
 - q. Charity bodies; and
 - r. Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, tax and any other form of service or miscellaneous fees using UOB PRVI Miles Card.

- iii. The UNIRM accumulated by both the principal and supplementary Cardmembers will be credited into the principal Cardmember's card account within two (2) months from the month where the charges are processed by UOB Malaysia and debited to the Cardmember's credit card account..

- iv. The total UNIRM earned each month will be reflected in the principal Cardmember's monthly Statement of Account. In the event the system supporting this automated process becomes unavailable, the UNIRM earned will be manually fulfilled and reflected in the principal Cardmember's Statement of Account in the following month.

(c) Additional 2,000 UNIRinggit (“Bonus UNIRM”)

- i. Cardmembers will be entitled to Bonus UNIRM subject to the criteria below:
 - a. Perform a minimum of three (3) retail transactions per calendar month accumulated by both the principal and supplementary Cardmembers in any of the Eligible Spend Categories excluding the spend categories set out in Clause 1.c.ii below (“Total Number of Transactions”); and
 - b. Each retail transaction shall not be less than Ringgit Malaysia Ten (RM10).

- ii. The following spend categories shall be excluded from the Total Number of Transactions:
 - a. Balance Transfers;
 - b. Easi Payment Plans;
 - c. 0% Interest-Free Instalment Payment Plans;
 - d. Flexi-Credit Plans;
 - e. Refunded, disputed, unauthorized or fraudulent retail transactions;
 - f. Cash withdrawals;
 - g. Alimony and child support; and
 - h. Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, goods and services tax and any other form of service or miscellaneous fees using UOB PRVI Miles Card.

- iii. The Bonus UNIRM is capped at Two Thousands (2,000) UNIRM per Cardmember per calendar month and maximum payout of Twelve Million (12,000,000) UNIRM per calendar month, on a first-come, first-served basis. UOB Malaysia does not have any obligation to inform the Cardmembers should the Bonus UNIRM payout reach the maximum payout limit.
- iv. The determination on whether the Total Number of Transactions is met shall be based on the date the charges are processed by UOB Malaysia and debited to the Cardmember's credit card account and not the date the transaction made by the principal or supplementary Cardmember.
- v. The Bonus UNIRM will be credited into the principal Cardmember's card account within two (2) months from the month where the charges are processed by UOB Malaysia and debited to the Cardmember's credit card account.
- vi. The Bonus UNIRM earned each month will be reflected in the principal Cardmember's monthly Statement of Account. In the event the system supporting this automated process becomes unavailable, the Bonus UNIRM earned will be manually fulfilled and reflected in the principal Cardmember's Statement of Account in the following month.

(d) RM5 off GrabFood and Grab Rides

- i. Cardmembers who uses their UOB PRVI Miles Card as the default GrabPay credit card will be eligible to receive RM5 off each GrabFood and Grab Ride ("Rides") transactions with promo code as stated in **Table B** below:

Table B:

Category	Promo Code	Description	Capping
GrabFood	PRVIFOOD	RM5 off each GrabFood transaction	Maximum four (4) redemptions per Cardmember per calendar month
Grab Ride	PRVIRIDE	RM5 off each Grab Ride transaction	Maximum four (4) redemptions per Cardmember per calendar month

- ii. If the transaction is less than the maximum discount amount, there will be no reimbursement of the transaction difference. If the transaction is more than discount amount, the additional transaction amount will be charged. For avoidance of doubt, the additional transaction amount charged is entitled to 1x UNIRM.
- iii. GrabFood and Grab Ride discounts are provided solely by GrabCar Sdn. Bhd . UOB Malaysia assumes no liability or responsibility for any act, omission, default or defects of the Service Providers in the services offered. UOB Malaysia is not an agent of the Service Providers. Any dispute about the quality or the service standard must be resolved directly with the Service Providers. UOB Malaysia will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the services provided by the Service Providers. UOB Malaysia shall not be liable for any unexpected incident such as delay, unexpected traffic congestion, natural disaster or any event that would affect the normal business operations of GrabCar Sdn. Bhd.
- iv. The redemptions per calendar month for GrabFood and Grab Ride promo codes is capped at two thousand (2,000) respectively, on a first-come, first-served basis.

- v. Discount is not applicable to advance booking and does not include toll charges.
 - vi. Subject to other terms and conditions of GrabCar Sdn. Bhd at www.grab.com/my.
2. At the time of awarding the rewards under Rewards Programme, the Cardmember's card account must be valid, current, subsisting and in good credit standing as may be determined by UOB Malaysia. Cardmembers will not be entitled to any of the rewards stated in this Terms & Conditions upon occurrence any of the following:
 - (a) Any cancellation of UOB PRVI Miles Card;
 - (b) Any conversion from UOB PRVI Miles Card to any other UOB Credit Cards; or
 - (c) PRVI Miles card account becomes delinquent as may be determined by UOB Malaysia; or
 - (d) Breach of any of these Terms and Conditions and the terms and conditions of the Cardmember Agreement.
 3. Without prejudice to the generality of the foregoing, in the event that the rewards are awarded to and received by persons who have committed or are suspected of committing any fraudulent or wrongful act in relation to the use of their UOB PRVI Miles Card and/or any transaction made using their UOB PRVI Miles Card, UOB Malaysia reserves the right to disqualify such persons from earning or utilizing the UNIRinggit and RM5 off GrabFood and Grab Rides offer.
 4. The UNIRM are non-transferable to any other party and not exchangeable for other goods or cash.
 5. The UNIRM earned by the principal and supplementary Cardmembers have no monetary value.

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6. By participating in the Rewards Programme, the Cardmembers agree to be bound by these Terms and Conditions and the terms and conditions in the Cardmember Agreement including any amendment and/or variation to it. In the event of inconsistency between these terms and conditions and the Cardmember Agreement, these Terms and Conditions shall prevail.
7. Cardmembers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the Cardmembers do not understand.
8. The record of transactions maintained by UOB Malaysia and UOB Malaysia's decision on all matters relating to the Rewards Programme shall be final, conclusive and binding on the Cardmembers. UOB Malaysia shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter concerning the Rewards Programme. No appeal and/or correspondence from any Cardmember or any third party will be entertained.
9. UOB Malaysia shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in the Cardmembers failing to be entitled to the rewards under the Rewards Programme.
10. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or willful misconduct, UOB Malaysia expressly excludes and disclaims any representations, warranties or endorsement, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Rewards Programme.

11. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Rewards Programme offered and published in any media, marketing or advertising materials.
12. UOB Malaysia shall not be responsible nor shall accept any liability of any nature and however arising or suffered by the Cardmembers and/or third party resulting directly or indirectly from the Rewards Programme, unless it was caused by UOB Malaysia's gross negligence or willful misconduct specifically related to the Rewards Programme.
13. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Rewards Programme, these Terms and Conditions shall prevail.
14. UOB Malaysia reserves the right to add, delete, suspend and/or vary the Rewards Programme's Terms and Conditions, from time to time, wholly or in part, by providing twenty-one (21) days' prior notice to the Cardmembers via posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches and/or a statement insert in the Statement of Account or any other manner as may be determined by UOB Malaysia from time to time.
15. UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Rewards Programme, wholly or in part, at any time, by providing twenty-one (21) days prior notice to the Cardmembers. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by UOB Malaysia of the Rewards Programme shall not entitle the Cardmembers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Cardmembers whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination, unless it was caused by UOB Malaysia's gross negligence or willful misconduct specifically related to this Rewards Programme.
16. Cardmembers are eligible to participate in the Rewards Programme provided that the Cardmembers have not defaulted on any terms and conditions of the Cardmember Agreement.
17. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Cardmembers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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