

UOB KrisFlyer World

Where World Class Experiences Take Off

UOB KrisFlyer World Credit Card Terms and Conditions

Earn KrisFlyer miles on your spending

1. Earn 1 KrisFlyer mile for every THB 15 spent* on Singapore Airlines and Scoot website/application and KrisShop website related transactions**
2. Earn 1 KrisFlyer mile for every THB 15 spent*** on Duty Free and foreign currency transactions****
3. Earn 1 KrisFlyer mile for every THB 20 spent in other categories

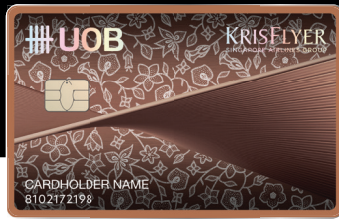
Conditions:

- * The stipulated earn rate for KrisFlyer miles is limited to a spend of THB 100,000 per statement cycle for all Singapore Airlines and Scoot website/application and KrisShop website related transactions combined. For spend over THB 100,000, earn 1 KrisFlyer mile on every THB 20 spent.
- ** Singapore Airlines Group related transactions means the card transaction(s) made with Singapore Airlines, Scoot and KrisShop.
- *** The stipulated earn rate for KrisFlyer miles is limited to a spend of THB 50,000 per statement cycle on Duty Free worldwide (MCC 5309). For spending over THB 50,000, earn 1 mile on every THB 20 spent.
- **** Foreign currency spend means the retail transactions made in foreign currency only, excluding spending in Thai Baht at overseas merchants and online merchants registered outside Thailand (DCC/MCP).
- KrisFlyer miles earn is not applicable for the following spend: Cash advance, water and electricity bill, Call for Cash, Mutual funds, Unit-linked insurance products, IPP conversion, Gasoline (MCC 5541), Supermarket & Hypermarket (MCC 5411), utilities/spending under MCC 4900 and all E-wallet Top up transactions, spending at Makro stores nationwide, as well as spending in Thai Baht at overseas merchants and online merchant registered outside Thailand, and cancellation of goods and services (domestically and internationally) or any type of tax refund, interest, and fees.
- KrisFlyer miles are calculated based on each eligible transaction per sales slip.
- KrisFlyer miles earned from all eligible spend cannot be redeemed for cash rebate, merchandises, vouchers, or any items on UOB Rewards catalogue.
- In case of tax refund for products and services, if the customer chooses to receive the tax refund via Credit Card, the customer acknowledges that in calculation of KrisFlyer mile, the total spending amount on the credit card will be deducted by the tax amount that the customer has received through the Credit Card.

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- KrisFlyer miles are valid for 3 years from the date on which the miles are credited into the recipient's KrisFlyer account. No extension is permitted. Mile redemption terms and conditions are specified by the KrisFlyer Loyalty program. For more information, please visit www.singaporeair.com
- Limited to earn KrisFlyer miles at maximum of THB 100,000 per month for spending on PayAnything. Spending over THB 100,000 will not earn any KrisFlyer mile.
- To earn KrisFlyer miles, you must be a member of the KrisFlyer programme.
- For cardmembers who successfully registered for KrisFlyer membership through the Bank, all miles will be credited to card members' KrisFlyer accounts within 5 working days after statement cycle.
- KrisFlyer miles earned from the UOB KrisFlyer Credit Card will not be displayed in the TMRW app or UOB Line Connect. Card members may check their miles via their account statement or through the Singapore Airlines mobile application or website.
- KrisFlyer mile will be calculated from spending on primary card and supplementary card and based on the post date only. KrisFlyer mile will be credited to primary card account.
- KrisFlyer mile from spending transaction posted on cycle cut date will be included in KrisFlyer mile earned in the next statement cycle. (In case that cycle cut date falls on a weekend or a Bank's holiday, KrisFlyer mile in the current statement cycle will be calculated on spending transactions posted until one day prior to the most recent business day in the current statement cycle. Spending transactions posted on such most recent business day and after that will be calculated and included in KrisFlyer mile earned in the next statement cycle.)
- The Bank reserves the right of final decision on any disputes arising out of or in connection with this campaign.
- The Bank refers to Mastercard Merchant Category Code (MCC code)

Fast track to KrisFlyer Elite Silver

Fast Track to KrisFlyer Elite Silver with a minimum spend of THB 100,000 on Singapore Airlines and Scoot website/application and KrisShop website related transactions within the 1st year of UOB KrisFlyer World Credit Card membership.*

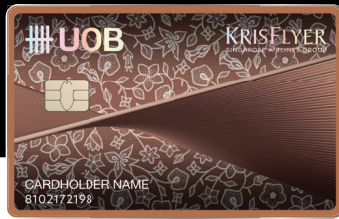
Conditions:

- * 1st card membership year is defined as the 12-month period beginning from the approval date of your first UOB KrisFlyer World Credit Card.
- The card member will be upgraded to the KrisFlyer Elite Silver membership tier within 6 weeks from the last calendar month of the first credit card membership year.
- This privilege only applies for the first credit card membership year.
- The Elite Silver status is valid for one (1) year from date of upgrade only. Requalification is based on standard requalification terms under the KrisFlyer programme.
- Card members who has existing KrisFlyer Elite Silver, Elite Gold, or PPS club members will not be eligible for Fast Track upgrade to Elite Silver Status.
- Fast track to KrisFlyer Elite Silver Status is reserved for only primary UOB KrisFlyer World Credit Card members and cannot be transferred to others.
- The Bank reserves right of final decision on any disputes arising out of or in connection with this campaign.

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Exclusive travelling privileges

1-time complimentary access to Miracle Lounge at Suvarnabhumi International Airport, International outbound, when spending THB 100,000 per calendar quarter (Limited to 2-time access per calendar year)

Conditions:

- This privilege is for primary UOB KrisFlyer World Credit Card members only and cannot be transferred to others.
- Complimentary access to Miracle Lounge at Suvarnabhumi Airport for international outbound flight.
- Maximum access 2 times/calendar year
- UOB will inform more detail to eligible card members whose spending meet THB 100,000 per calendar quarter by SMS within 30 days after each calendar quarter end (Terms and conditions applied).
- The access rights to Miracle Lounge are valid for 1 year from the date the card member receives the SMS.
- Accumulative spending excludes the spending at Mutual Funds, Unbilled Payment, Cash Withdrawal, Fund Transfer, Money Exchange, Utilities/spending under MCC 4900 and all E-wallet Top up transactions, Interest, All Fees, and Cancelled Transaction.
- The calculation of accumulated spending will be based on the calendar quarter 1 Jan - 31 Mar, 1 Apr - 30 Jun, 1 Jul - 30 Sep and 1 Oct - 31 Dec of every year.
- Card member is require to present your UOB KrisFlyer World Credit Card and boarding pass prior to lounge access.
- Access to lounge service is limited to 2 hours per visit. Card members shall bear the additional charges at their own costs.
- The privilege will be renewed when spending per criteria, and the annual fee is paid in full in the following year.
- This privilege does not include any extra services, e.g. massages, and bathroom.
- New card members and card members who just receive a replacement card will be able to redeem the privilege after 30 working days after card members activate the card.
- The Bank has no involvement in products and services of the lounge, please check more information with Miracle Lounge directly.
- The Bank reserves right of final decision on any disputes arising out of or in connection with this campaign.
- The Bank reserves the right to change terms and conditions with prior notice.

Complimentary limousine service from or to Suvarnabhumi Airport for international outbound flight when booking air tickets with Flying Orange.

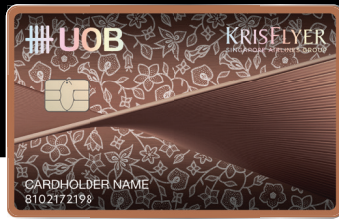
Condition:

- Complimentary limousine service for credit card members to book air ticket and travel service directly. A complimentary limousine service from card member's residence to Suvarnabhumi Airport is within 40 km distance in Bangkok Metropolitan Region only. For a journey beyond the maximum distance, card members will be responsible for additional costs.
- This privilege is reserved for card member who books air ticket(s) through Flying Orange and charges the full payment to the UOB KrisFlyer World Credit Card.
- This privilege is not inclusive with low-cost flights booking.

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- Please contact Flying Orange or call 0 2308 2699 to buy the ticket at least 3 day in advance.
- The bank does not involve in any services. If you have any inquiries on promotion, please contact Flying Orange.

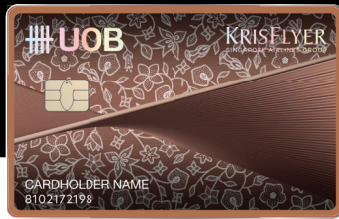
Terms & Conditions to receive 2% cash rebate when spending via UOB KrisFlyer World Credit Card every THB 800 per sales slip at Shell or Caltex gas stations.

- Register once via SMS before making a transaction by typing USC followed by a space and the last 12 digits of your credit card number and send to 4545111 (SMS fee depends on your package) for registration between 1 Feb 2026 – 31 Jan 2027. Alternatively, register for free via Reward+ on the UOB TMRW app.
- If a cardholder has multiple credit cards, they only need to register once before making transactions with the credit cards.
- The cashback calculation will be applied only to transactions made after successful registration. Transactions made before registration will not be eligible for cashback. Cardholders should keep SMS confirmation received upon registration for verification purposes if needed.
- 2% Cashback when filling up gasoline at Shell or Caltex stations for every THB 800 spent per sales slip.
- The total eligible spending for cashback calculation is capped at THB 3,200/customer /month, with a maximum spending of at THB 1,600/sales slip. (Including both primary and supplementary cards)
- The bank will credit the cashback amount to the primary cardholder's credit card account within 60 days from the end of the month in which the eligible spending occurs.
- This promotion is only for UOB credit cards and TMRW credit cards issued in Thailand, excluding corporate credit cards. Cardholders must maintain their membership status and not have any overdue payments until the bank processes the point deductions/cashback.
- The cashback will be calculated based on spending made with UOB credit cards for fuel purchases at Shell or Caltex stations, only at participating locations.
- Any remainder of THB 800 per sales slip will not be considered for cashback. The bank will base the calculation on the transaction approval date (Transaction Date).
- If cardholder had any dispute regarding the calculation of cashback, the primary cardholder must contact the bank within 30 days from the date the cashback is credited to the account for investigation.
- Cashback cannot be exchanged or converted into cash or transferred to others.
- The bank is not responsible for any damage or defects related to the products and/or services. If customer had any cases, please contact the store directly.
- The bank reserves the right to decide on any disputes or objections related to this promotion.
- These terms and conditions may be translated into English language. In case of any inconsistency or discrepancy between Thai and English versions, Thai version shall prevail.
- For more information, please contact UOB Call Centre Tel. 0 2285 1555 or UOB website
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Enjoy Travel Accident Insurance coverage up to THB 20,000,000 for card member and family when you charge full travel fares to your UOB KrisFlyer World Credit Card.

Conditions:

- Underwritten by THAIVIVAT INSURANCE PCL.
- For more information, please visit <https://go.uob.com/insurance-KF-en>
- This information is part of the Master Policy. Customers must study the detailed information given out under the terms and conditions, and exceptions & limitations of the policy. Please contact THAIVIVAT INSURANCE PCL. call 02-200-7399

More privileges when you fly with Scoot

Enjoy special privileges when flying with Scoot.

- Complimentary priority check-in and boarding
- Complimentary standard seat selection
- Complimentary 5 kg additional baggage allowance, with purchase of a minimum of 20 kg baggage
Payment for the flights for the primary cardmember and members of the travelling party must be made on the UOB KrisFlyer World Credit Card via website: <https://www.flyscoot.com/th/uobkrisflyerth>

Conditions for priority check-in and boarding, and standard seat selection:

- Eligible for primary UOB KrisFlyer World Credit Card member and members of the travelling party in the same booking.
- The primary UOB KrisFlyer World Credit Card member has to be a part of the travelling group for the entire group to enjoy the benefits.
- ScootPlus Priority counters are only available at selected airports.
- Priority check in and boarding (BoardMeFirst) is only available at selected airports. For latest info, please refer to <https://www.flyscoot.com/en/plan/before-you-fly/boardmefirst>
- Standard seat selection is subject to availability. This benefit does not apply to specific standard seats. If non-eligible standard seats are selected, full price(s) for such seat(s) will apply. Benefit is only applicable at the initial point of purchase, and does not apply if they are added on subsequently, even if subsequent payments are made with qualifying Principal Credit or Debit Cards.

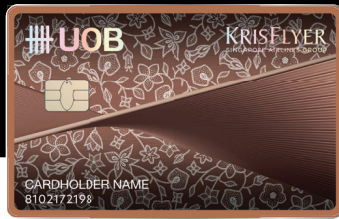
Conditions for 5 kg additional baggage allowance:

- Only applicable for UOB KrisFlyer World Credit Card holders who purchases a minimum of 20kg baggage fare bundle, at the initial point of purchase and the payment for such flight must be made via the UOB KrisFlyer World Credit Card in the same booking.
- Card member will receive a confirmation email on complimentary 5 kg additional baggage allowance within 48 hours after the reservation is made.
- This benefit applies to primary UOB KrisFlyer World Credit Card member only and does not extend to other member(s) of their travelling party, even if payment for such flight was made on the UOB KrisFlyer World Credit Card in the same booking.
- This privilege is not applicable if the baggage fare bundle is added on after the initial purchase.
- Minimum baggage purchase must be made at least 24 hours before departure.

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General Terms and Conditions:

- Terms and conditions apply, please visit www.flyscoot.com for more information.
- The Bank is not involved in goods or services provided by the airline. Please contact airline directly for further queries regarding goods or services.

Get more discount when shopping at KrisShop

Receive SGD 20 discount with minimum SGD 200 spent in a single transaction on KrisShop once every calendar year

Conditions:

- Spend at least SGD 200 nett (after applicable discounts, before shipping and taxes) in a single transaction on KrisShop, excluding products in brand exclusion list.
- For products brand exclusion list, please visit: <https://www.krisshop.com/en/page/promobrandexclusion>
- The transaction must be made in SGD and via UOB KrisFlyer World Credit Card only.
- SGD 20 discount is applicable for regular-priced items only.
- Card member is required to enter promo code UOBTHKF2026 during check out at KrisShop.com to enjoy the discount. Promo code is valid between 1 Jan - 30 Jun 2026 and not applicable with any other promotional codes.
- This privilege is applicable for both primary and supplementary card member.
- Card member must have a valid KrisFlyer membership account in order to use the privilege.
- Limited to 1 time per account per calendar year.
- Limited to UOB KrisFlyer World Credit Card that issued in Thailand only
- This privilege is governed by and subject to the applicable KrisShop Platform and Sale Terms.
- For more information, please visit <https://bit.ly/kfuobth>

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