



## TERMS AND CONDITIONS GOVERNING UOB ONE DEBIT CARD CASHBACK PROGRAMME

1. The terms and conditions governing UOB One Debit Card Cashback Programme apply to the UOB One Debit Visa Card and UOB One Debit Mastercard (collectively the “**Cards**” and each a “**Card**”) issued by UOB in Singapore.
2. The Cashback is awarded on a tiered basis, based on the Monthly Qualifying Spend incurred for the calendar month in the following manner:

Tier	Monthly Qualifying Spend	Cashback awarded on Eligible Transactions	Monthly Cashback Cap
1	S\$300.00 to S\$599.99	<ul style="list-style-type: none"><li>• 2% cashback for<ul style="list-style-type: none"><li>○ Grab Transactions</li><li>○ McDonald's Transactions</li><li>○ Shopee Singapore Transactions</li><li>○ SimplyGo Transactions</li></ul></li><li>• 1% cashback for<ul style="list-style-type: none"><li>○ GOMO Recurring Transactions</li><li>○ Singapore Power Transactions</li><li>○ Singtel Recurring Transactions</li><li>○ Mobile Payment Transactions, such as Apple Pay, Google Pay and Samsung Pay</li></ul></li></ul>	NIL
2	S\$600.00 and above	<ul style="list-style-type: none"><li>• 4% cashback for<ul style="list-style-type: none"><li>○ Grab Transactions</li><li>○ McDonald's Transactions</li><li>○ Shopee Singapore Transactions</li><li>○ SimplyGo Transactions</li></ul></li><li>• 1% cashback for<ul style="list-style-type: none"><li>○ GOMO Recurring Transactions</li><li>○ Singapore Power Transactions</li><li>○ Singtel Recurring Transactions</li><li>○ Mobile Payment Transactions, such as Apple Pay, Google Pay and Samsung Pay</li></ul></li></ul>	S\$30.00

3. You are eligible to receive the Cashback on the Eligible Transactions that are successfully charged and posted to your Card account if:
  - a. the Monthly Qualifying Spend criteria is met; and
  - b. your Card account is determined by UOB to be in good standing and satisfactorily conducted.
  - c. For the avoidance of doubt, any Cashback that may be awarded for any Eligible Transactions charged to your Card will be computed based on the date that the transaction is posted on UOB's systems.
4. The maximum Cashback that you may receive for a Card is capped at S\$30.00 per calendar month across all Eligible Transactions. Each of the Monthly Qualifying Spend, Cashback earned and

Cashback cap is calculated on a per Card basis and on a per calendar month basis.

5. If you are eligible to receive the Cashback, the Cashback will be credited to your Card account maintained with UOB ("**Account**") in the following calendar month.
6. For Cardmembers whose Cards are approved before 1 July 2025 only, you are eligible to receive 3% cashback on DFI Retail Group ("DFI") Transactions that are successfully charged and posted to your Card account from 1 July 2025 to 31 July 2025 (the "DFI Cashback") if you have successfully charged a total of at least S\$500.00 in Transactions in the same period on your Card. The maximum DFI Cashback that you may receive for DFI transactions is capped at S\$20.00 for the same period. The DFI Cashback cap is calculated on a per Card basis and is separate from and in addition to the cashback referred to in Clause 4.
7. For the purposes of these Terms:
  - a) "**DFI Retail Group Transactions**" shall mean all transactions made at 7-Eleven, Cold Storage, Giant, Guardian, Jasons Deli and CS Fresh.
  - b) "**GOMO Recurring Transactions**" shall mean any transaction made with description "GOMO MOBILE PLAN" that are charged on a recurring basis to the Card.
  - c) "**Grab Transactions**" shall mean all transactions made with Grab Taxi Holdings Pte Ltd and its affiliated companies with the description "Grab", but shall exclude any Grab mobile wallet top-up transactions.
  - d) "**McDonald's Transactions**" shall mean all transactions made with description "McDonald\*" or "HanBaoBao".
  - e) "**Shopee Singapore Transactions**" shall mean all transactions made with description "Shopee \*" under Shopee Singapore, but shall exclude any Shopee Pay transactions.
  - f) "**SimplyGo Transactions**" shall mean all transactions made with SimplyGo (bus and train rides only).
  - g) "**Singapore Power Transactions**" shall mean all transactions made with description "SP Digital\*" or "SP Services\*".
  - h) "**Singtel Recurring Transactions**" shall mean any bill issued by Singtel that are charged on a recurring basis to the Card.
  - i) "**Mobile Payment Transactions**" shall mean in-store contactless transactions, online or in-app transactions made via Apple Pay, Google Pay or Samsung Pay but shall exclude GOMO Recurring Transactions, Grab Transactions, McDonald's Transactions, Shopee Singapore Transactions, SimplyGo Transactions, Singapore Power Transactions and Singtel Recurring Transactions.
  - j) "**Monthly Qualifying Spend**" shall refer to all retail transactions successfully charged and posted to your Card for that calendar month, but excluding the Exclusions.

k) **“Exclusions”** shall refer to:

- i. any instalment payment plans;
- ii. any charges and fees imposed by UOB;
- iii. fund transfers to or from a Card account;
- iv. unposted/voided/disputed/reversed transactions;
- v. any payment made with the following Merchant Category Code (“MCC”);

<b>Merchant Description Code (MCC)</b>	<b>Description</b>
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing –Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
6012	Member Financial Institution–Merchandise and Services
6050	Quasi Cash–Financial Institutions, Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales/Underwrite
6513	Real Estate Agents & Managers – Rentals
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash-Remote Money Transfers
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv aka Property Management
7511	Quasi Cash – Truck Stop Trxns
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organisations, Political
8699	Organizations, Membership-Not Elsewhere Classified (Labor Union)
8999	Professional Services (Not Elsewhere Classified)
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services—Government Only
9405	Government Services—not elsewhere classified

- vi. any transactions made with the following transaction descriptions:

AXS*	PAYPAL * BIZCONSULTA
AMAZE*	PAYPAL * OANDAASIAPA
AMAZE* TRANSIT*	PAYPAL * CAPITALROYA
EZ LINK*	PLUS500
EZ-LINK*	PLUS500UK LIMITED
EZLINK*	SAXO CAP MKTS PTS LTD
EZLINKS*	SKR*PLUS500CY LTD
FLASHPAY*	SKR*SKRILL.COM
NETSFLASHPAY*	TRANSIT*
MB * MONEYBOOKERS.COM	WWW.IGMARKETS.COM.SG
OANDA ASIA PAC	WWW.MYEZLINK.COM.SG
OANDAASIAPA	WWW.PLUS500.CO.UK
PAYPAL* PLUS500	IPAYMY*
PAYPAL* PLUS500.COM	SMOOVE PAY*
RWS-LEVY*	CARDUP*
SINGPOST - SAM*	NORWDS*
RAZERPAY*	

- vii. any other transactions as may be prescribed by UOB from time to time, and as may be amended by UOB from time to time without prior notice or being liable to any person.
8. Transactions charged to the Card in foreign currencies will be converted into Singapore dollars based on UOB's then prevailing exchange rate applicable at the time of exchange.
9. The Cashback is neither transferable nor exchangeable for cash, reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
10. By participating in this Programme 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 personal data for the purposes of this Programme and to contact you.
11. UOB shall not be responsible for (i) any delay or failure in (a) communication relating to this Programme; and/or (b) the posting of Transactions by any other party (including merchants); and (ii) any fees, costs, losses, damages, claims, expenses and/or injuries of any person howsoever incurred or suffered in relation with the Programme or otherwise.
12. UOB reserves all rights to (i) substitute the Cashback; (ii) forfeit or reclaim the Cashback where participant is subsequently discovered to be ineligible; (iii) update these Terms without prior notification and participation in this Programme shall be bound by any such update; and (v) make determinations and decisions on all matters relating to this Programme which shall be final, conclusive and binding.
13. Prevailing UOB Debit Cardmember Agreement and the Terms and Conditions Governing Accounts and Services for Individual Customers (collectively, the "Standard Terms") shall continue to apply. In the event of any inconsistency between these Terms and the Standard Terms, these Terms shall to the extent of such inconsistency, prevail in respect of matters relating to this Programme.

14. These Terms shall be governed by the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the Singapore courts. A person not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce these Terms.
15. UOB is not an agent of any merchant or the service provider and as such, any dispute about the quality or service standard of the goods and services offered by the merchant or service provider must be resolved directly with them.
16. Unless otherwise stated, this Programme is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

Updated as at 1 Jul 2025.