

## Frequently Asked Questions

**1. Why are overseas magnetic stripe transactions given the option to be enabled or disabled?**

The magnetic stripe on the Card is easily read and copied. Disabling the magnetic stripe for overseas use will help protect customers against fraudulent transactions that could arise due to such fraudulent copying of customer data from the Cards' magnetic stripes. On the other hand, the EMV chip is encrypted which virtually eliminates the ability to copy the contents of the chip to another Card.

**2. Why is the magnetic stripe on my Card(s) automatically enabled for overseas use?**

For your convenience, your Cards' magnetic stripe will remain fully enabled for overseas use. However, you can choose to disable or enable your Card(s) for overseas magnetic stripe usage anytime at the various available channels. You can also set the time period which your UOB Card(s) will be enabled for overseas magnetic stripe usage.

**3. Which overseas transactions depend on the Cards' magnetic stripe?**

These overseas transactions require the Card's magnetic stripe to be enabled for overseas use:

- Credit Card overseas Cash Advance
- Non-EMV Point-of-Sale transactions overseas (merchant uses a terminal where the Card is required to be swiped in order to process the transaction)
- All overseas ATM cash withdrawals

**4. Can I disable or enable the magnetic stripe of the Card(s) before 1 October 2013?**

You may disable or enable the magnetic stripe of the Card(s) from 23 September 2013. Any changes that you make during the period from 23 September 2013 to 30 September 2013 (both days inclusive) to the settings of the magnetic stripe of the Card(s) will only take effect from 1 October 2013.

**5. How can I disable or enable the magnetic stripe on my Card(s) for overseas use?**

You can disable or enable the magnetic stripe on your Card(s) conveniently at any one of the following channels:

- Through the UOB website<sup>1</sup> [uob.com.sg/overseas](http://uob.com.sg/overseas)
- Call our 24-hour hotline 1800 222 2121
- Go to any UOB ATM<sup>2</sup> located in Singapore (available from end November 2013)

<sup>1</sup> You will receive a One-Time Password (OTP) via SMS to complete the disabling/enabling of the magnetic stripe on the Card(s). Please ensure that your updated mobile phone number has been registered in our records.

<sup>2</sup> Card PIN needed

**6. Can I enable my Card(s) for overseas card use for a limited time period?**

Yes, you may choose to enable your Card(s) for overseas card use perpetually or for a limited time period. You may select the duration in which your Card(s) will be enabled for overseas card use via website at [uob.com.sg/overseas](http://uob.com.sg/overseas) or our hotline at 1800 222 2121. The magnetic stripe on your card(s) will automatically be disabled after that time.

**7. How long is the process to disable or enable the magnetic stripe of the Card(s)?**

It will take only a few minutes to make your selection at any one of our available channels. Once your selection has been made successfully, the new card setting will take effect immediately.

**8. I am the Principal cardholder. Can I change the card settings for overseas card use for my Supplementary card holder?**

No, Principal and Supplementary cardholders must change the card settings for overseas card use individually.