



TERMS AND CONDITIONS GOVERNING
UOB ONE CREDIT CARD UP TO 20% CASHBACK PROMOTION 1 JANUARY 2025 TO 31 MARCH 2025

1. Promotion

- 1.1. This UOB One Credit Card up to 20% cashback promotion (the "**Promotion**") is valid from 1 January 2025 to 31 March 2025, both dates inclusive (the "**Promotion Period**").
- 1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.3. This Promotion is only open to individuals who are new-to-United Overseas Bank Limited ("**UOB**") credit cards.
- 1.4. To participate in this Promotion, you must satisfy all the following conditions:
 - (a) you must not be an existing principal holder of any credit card issued by UOB in Singapore at the time when your UOB One Credit Card Application (as defined below) under this Promotion is approved and you have not cancelled any principal UOB credit card(s) six (6) months prior to the commencement of the Promotion Period;
 - (b) you must successfully submit an application for a new UOB One Credit Card issued by UOB in Singapore ("**UOB Card**") as a principal credit cardholder during the Promotion Period (the "**Application**"); and
 - (c) your Application must be approved by UOB during the Promotion Period.
- 1.5. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.
- 1.6. For the avoidance of doubt:
 - (a) UOB reserves the right at any time to amend the list of Exclusions (refer to Clause 6) in its sole discretion and without any prior notice or giving any reasons.
 - (b) A merchant's registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant's acquiring bank. UOB does not determine the merchants' MCC. UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.

2. Enhanced Cashback Period

- 2.1. If you satisfy all of the conditions set out in Clause 1.4 above and meet the required Minimum Spend, you will qualify for Enhanced Cashback during the Enhanced Cashback Period .

"Enhanced Cashback" refers to the relevant enhanced promotional cashback of 5% or 10% (in accordance with the spend tier) on Selected Merchant Transactions for new-to-UOB Credit Card customers whose Application was approved during the Promotion Period.



“Enhanced Cashback Period” refers to the consecutive 3 calendar month period from the Card Account approval date.

2.2. *Illustration*

Card Account Approval Date	Enhanced Cashback Period (first spend Quarter)	Awarding Month
1 st - 31 st January 2025	January 2025 to March 2025	April 2025 statement
1 st - 28 th February 2025	February 2025 to April 2025	May 2025 statement
1 st - 31 st March 2025	March 2025 to May 2025	June 2025 statement

3. **Definitions**

“Base Cashback” means the cashback awarded at the end of the Statement Months between January to December in a calendar year calculated at 0.03% of the total Card Transactions amount in that year.

“Card Transactions” means the transactions successfully charged to the Card Account by the Principal and Supplementary Cardmembers AND posted on the Bank’s systems, but excludes the Exclusions.

“Exclusions” refers to the card transactions described under Clause 6 below.

“Principal Cardmember’s Transactions” means the transactions successfully charged to the Card Account of the Principal Cardmember only AND posted on the Bank’s systems, but excludes the Exclusions.

“Quarter” means a period of three consecutive Statement Months, and is calculated from the Card Account opening date of the Principal Cardmember.

“Quarterly Cashback” means the cashback awarded in each Quarter, calculated based on the Minimum Spend incurred in that Quarter.

“Selected Merchant Transactions” refers to the merchants described under Clause 5 below.

“Statement” means the statements of account issued by the Bank in respect of the Card Account.

“Statement Month” means the period of a Statement relates.

“Minimum Spend” means the minimum amount of total Card Transactions for a Quarter as set out in Clause 4.1 below.

4. **Quarterly and Base Cashback**

4.1. The Quarterly Cashback is awarded on a tiered basis based on the Minimum Spend incurred for the Quarter in the following manner:



Tier	Minimum Spend for the respective Quarter	Quarterly Cashback for the respective Quarter
1	Tier 1 Minimum Spend means, in respect of each Statement Month for the Quarter, a total of at least S\$500 but less than S\$1,000 worth of Card Transactions comprising at least 5 Card Transactions.	S\$50
2	Tier 2 Minimum Spend means, in respect of each Statement Month for the Quarter, a total of at least S\$1,000 but less than S\$2,000 worth of Card Transactions comprising at least 5 Card Transactions.	S\$100
3	Tier 3 Minimum Spend means, in respect of each Statement Month for the Quarter, a total of at least S\$2,000 worth of Card Transactions comprising at least 5 Card Transactions.	S\$200

4.2. Quarterly Cashback for the **first Quarter** may be awarded on a pro-rated basis as follows:

- i) where the Minimum Spend for a Tier is only met in the third Statement for the first Quarter, then one-third of the Quarterly Cashback for that respective Tier will be awarded;
- ii) where the Minimum Spend for a Tier is only met in the second and third Statements for the first Quarter, then two-thirds of the Quarterly Cashback for that respective Tier will be awarded; or

To clarify, the **first Quarter** means the period of three consecutive Statement Months commencing from the month on which the Principal Cardmember is first issued the Card.

For the avoidance of doubt, Quarterly Cashback for any subsequent Quarter will only be awarded if the Minimum Spend is fully met for the Quarter.

- 4.3. The determination of the Quarterly Cashback or Base Cashback awarded is at the Bank's discretion, and the Bank may amend or vary the Quarterly Cashback, the Base Cashback and/or Minimum Spend from time to time at its sole discretion.
- 4.4. To earn the Quarterly Cashback or Base Cashback, the Cardmember's Card Account must be in good standing and cannot be cancelled, terminated or suspended for any reason.
- 4.5. The Quarterly Cashback for a given Quarter will be credited to the Card Account in the next Statement Month following the end of that Quarter.
- 4.6. The Base Cashback will be credited to the Card Account in the month of February of the following calendar year if no Quarterly Cashback has been awarded for any Quarter in a calendar year
- 4.7. The Quarterly Cashback and/or Base Cashback for a given a Quarter shall only be used to offset the Principal Cardmember's Card Transactions incurred in the following Statement Month.
- 4.8. The Quarterly Cashback or Base Cashback cannot be converted to or exchanged for cash, or be transferred or paid to any person.



- 4.9. All unused Quarterly Cashback and/or Base Cashback will be forfeited on the earlier of:
- (a) 2 calendar years from the last day of the Quarter which the Quarterly Cashback was awarded;
 - (b) the Bank's receipt of the Principal Cardmember's request to terminate his Card; or
 - (c) the termination or suspension of the Principal Cardmember's Card by the Bank for any reason whatsoever.
- 4.10. No payment or compensation shall be made for the forfeited Quarterly Cashback and/or Base Cashback.

5. Additional and Enhanced Cashback on Selected Merchant Transactions

5.1. "Selected Merchant Transactions" is defined as transactions with the merchants listed below (and as may be amended by the Bank from time to time in its sole discretion):

Selected Merchants for Additional and Enhanced Cashback	Additional Cashback		Enhanced Cashback	
	Qualified for Tier 1 & 2	Qualified for Tier 3	Qualified for Tier 1 & 2	Qualified for Tier 3
<ul style="list-style-type: none"> • DFI Retail Group merchants such as 7-Eleven, Cold Storage, CS Fresh, Giant, Guardian, Jasons, Jasons Deli, Marketplace and CART 	5%	6.67%	5%	10%
<ul style="list-style-type: none"> • McDonalds transactions with description "McDonald*" and "HanBaoBao*" 	5%	6.67%	5%	10%
<ul style="list-style-type: none"> • Grab transactions with description "GRAB*" under Grab Taxi Holdings Pte Ltd and its affiliated companies, but shall exclude any Grab mobile wallet top-up transactions 	5%	6.67%	5%	10%
<ul style="list-style-type: none"> • Shopee transactions with description "Shopee *" under Shopee Singapore, but excluding Shopee Pay transactions 	5%	6.67%	5%	10%



• SimplyGo transactions	5%	6.67%	5%	10%
• UOB Travel transactions, but excluding online, flight only bookings and relevant taxes	5%	6.67%	NIL	NIL
• Shell transactions		1.67%	NIL	NIL
• Singapore Power transactions	1%	1%	NIL	NIL

- 5.2. To be eligible for Additional Cashback and Enhanced Cashback on Selected Merchant Transactions (“**Additional and Enhanced Cashback**”) during the Enhanced Cashback Period, Cardmembers must have fulfilled the Minimum Spend and been awarded the Quarterly Cashback for that Quarter.
- 5.3. The Additional and Enhanced Cashback will be calculated based on the total amount of Selected Merchant Transactions successfully charged and posted to the Card Account in each Statement Month. The Additional Cashback is capped at S\$100 per Statement Month. The Enhanced Cashback is capped at an additional S\$100 per Statement Month.
- 5.4. The Additional and Enhanced Cashback for the Enhanced Cashback Period will be consolidated and shall only be used to offset the Principal Cardmember’s Transactions incurred in the first Statement Month after the Enhanced Cashback Period.
- 5.5. The Additional and Enhanced Cashback cannot be converted to or exchanged for cash, or be transferred or paid to any person.
- 5.6. All unused Additional and Enhanced Cashback will be forfeited on the earlier of:
- (d) 2 calendar years from the last day of the Quarter which the Additional and Enhanced Cashback was awarded;
 - (e) the Bank’s receipt of the Principal Cardmember’s request to terminate his Card; or
 - (f) the termination or suspension of the Principal Cardmember’s Card by the Bank for any reason whatsoever.
- 5.7. No payment or compensation shall be made for the forfeited Additional and Enhanced Cashback.

6. Exclusions

- 6.1 The following card transactions (collectively referred to as the “**Exclusions**”) do not qualify to earn any Quarterly Cashback, Additional Cashback, Enhanced Cashback or Base Cashback. The Bank reserves the right to amend the list set out below from time to time without any prior notice or giving any reason or being liable to any party:
- (a) any cash advances;
 - (b) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
 - (c) balance and/or funds transfers to or from the Card Account;



- (d) any credit card transaction that was subsequently cancelled, voided or reversed for any reason;
- (e) monthly instalments under 0% Instalment Payment Plan and SmartPay;
- (f) amounts approved under the UOB Payment Facility and any associated fees or charges;
- (g) any Grab mobile wallet top-up transactions;
- (h) any Shopee Pay wallet top-up transactions;
- (i) any payment made with the following Merchant Category Codes ("MCC");

Merchant Description Code (MCC)	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing -Combination Catalog & Retail Merchants (w.e.f. 1 October 2024)
5993	Cigar Stores and Stands (w.e.f. 1 October 2024)
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	Membership Organizations (Not Elsewhere Classified) (w.e.f. 1 October 2024)
8999	Professional Services (Not Elsewhere Classified) (w.e.f. 1 October 2024)



9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only
9399	Government Services—not elsewhere classified

- (j) any transactions made with the following transaction descriptions:
- AXS*
 - AMAZE* TRANSIT* (w.e.f. 1 Mar'22)
 - CITYINDEX*
 - EZ LINK*
 - EZ-LINK*
 - EZLINK*
 - EZLINKS*
 - FLASHPAY*
 - NETSFLASHPAY*
 - MB * MONEYBOOKERS.COM
 - OANDA ASIA PAC
 - OANDAASIAPA
 - PAYPAL* PLUS500
 - PAYPAL* PLUS500.COM
 - PAYPAL * BIZCONSULTA
 - PAYPAL * OANDAASIAPA
 - PAYPAL * CAPITALROYA
 - PLUS500
 - PLUS500UK LIMITED
 - Saxo Cap Mkts Pts Ltd
 - SKR*PLUS500CY LTD
 - SKR*SKRILL.COM
 - TRANSIT*
 - WWW.IGMARKETS.COM.SG
 - WWW.MYEZLINK.COM.SG
 - WWW.PLUS500.CO.UK
 - IPAYMY*
 - RWS-LEVY*
 - SMOOVE PAY*
 - SINGPOST-SAM*
 - CardUp*
 - RazerPay*
 - NORWDS*
 - AMAZE* (w.e.f. 1 October 2024)
- (k) any other transactions as may be prescribed by the Bank from time to time.

7. General

- 7.1. Adjustments will be made to the Additional Cash, Enhanced Cashback, Quarterly Cashback or Base Cashback if there are 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 discretion of UOB.
- 7.2. Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any Additional Cash, Enhanced Cashback, Quarterly Cashback or Base Cashback for such transactions. UOB reserves the right to cancel and reverse any cashback awarded in a Cardmember's statement of account at any time if it deems that such cashback was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 7.3. The Bank 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 cashback. UOB's decision on all matters relating to the Cardmember's Card Account shall be final and binding on Cardmembers.



- 7.4. The Bank shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.
- 7.5. Whilst all information is believed to be correct at the time of publishing, UOB makes no representation or warranty whether expressed or implied and accepts no responsibility or liability for its completeness or accuracy.
- 7.6. A person who is not a party to these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce these terms and conditions.
- 7.7. These terms and conditions shall be governed by the laws of the Republic of Singapore and Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Updated as at 19 Dec 2024