



UOB EVOL Card

Frequently Asked Questions (FAQs)

1. What does Local Online Spend refer to?

Local Online Spend refers to Transactions made via the internet based on system indicators and processed by the respective merchants/acquirers as an online transaction (including in-app purchases) locally in Singapore.

2. What does Local Mobile Contactless Spend refer to?

Local Mobile Contactless Spend refers to in-store contactless Transactions made via Apple Pay, Samsung Pay and Google Pay (or other mobile wallet services as UOB may determine from time to time at its sole discretion) which are processed locally in Singapore.

3. What does Telco, Gym and Streaming spend refer to?

Selected Gym, Telco and Streaming Spend refers to Transactions made with the following Merchant Category Codes (MCC) and which contains the corresponding transaction descriptions as set out in the table below:

Category	MCC	Descriptions
Gym	5734, 7298, 7997	<ul style="list-style-type: none">• *Anytime Fitness* *Classpass*• *Virgin Active*• *Fitness First*• *Body Fit Training*• *True Fitness*• *247 Fitness*• *Pure Yoga*• *True Yoga*• *Revolution SG*
Telco	4812, 4814	<ul style="list-style-type: none">• *Starhub*• *Singtel*• *M1*• *Gomo*• *MyRepublic*• *Giga*• *CirclesLife*
Streaming	4899, 5815	<ul style="list-style-type: none">• *Netflix*• *Spotify*• *Disney plus*

4. What does Overseas Foreign Currency Spend refer to?

Overseas Foreign Currency Spend refers Transactions which are processed outside of Singapore and successfully charged to your Card and posted on UOB's system, in a foreign currency. Transactions which are processed outside of Singapore, but which are charged to your Card in Singapore Dollars and/or United States Dollars at the time of the Transaction, will not constitute an Overseas Foreign Currency Spend.

For avoidance of doubt, all eligible Overseas Foreign Currency Spend made online or via mobile contactless methods will qualify for Cashback under the category of Overseas Foreign Currency Spend and not under the categories of Online Spend and/or Mobile Contactless Spend.

5. How do I earn 10% cashback on Local Online Spend and Mobile Contactless Spend and/or Selected Gym, Telco and Streaming Spend and/or 1% cashback on Overseas Foreign Currency Spend?

To qualify for 10% cashback on Online Spend and Mobile Contactless Spend and/or Selected Gym, Telco and Streaming Spend and/or 1% cashback on Overseas Foreign Currency Spend (valid till 31 December 2025), you must successfully charge



at least S\$800 worth of Transactions in a statement month to your Card.

6. Do I still earn cashback if I do not meet the minimum spend of S\$800?

If you do not meet the minimum spend of S\$800, you will earn 0.3% cashback on all Transactions successfully charged to your Card account in that statement month.

7. Is there any cap on the cashback earned?

Total Cashback is capped at S\$100 as stated below per statement month till 31 December 2025.

From 1 January 2026, the maximum total cashback that you (as a principal Cardholder) can earn on your Card is capped at S\$80 for each statement month.

Cashback	Cashback Cap per statement month
1% cashback on all Overseas Foreign Currency Spend, valid till 31 December 2025	S\$20
10% cashback on Selected Gym, Telco and Streaming Spend	S\$20
10% cashback on Local Online Spend and Mobile Contactless Spend	S\$30
0.3% cashback on all Other Spend	S\$30

8. What qualifies for the minimum S\$800 spend requirement?

Retail transactions successfully charged to your Card account and posted on the Bank's system, but excludes cash advances, balance and/or fund transfers, NETS and NETS-related transactions, monthly instalments under 0% Instalment Payment Plan and SmartPay, any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank, any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason, any other transactions excluded by the Merchant Category Codes (MCC) and transaction descriptions as listed in our full terms and conditions at uob.com.sg/evoltncs.

9. When will I receive the cashback?

The Cashback earned for the current statement month will be credited into your Card account in the following statement month to offset against the billed amount for your Card account in your next statement month.

10. What are the FX Fees charged for UOB EVOL?

There will be no administrative fees applied on Transactions in foreign currencies ("FX Fees") charged on all Overseas Foreign Currency Spend successfully charged and posted to your Card account. This is regardless of whether you meet the minimum spend of S\$800 in a statement month.

For avoidance of doubt, the International Processing Fee of 1% of the transaction amount, which is chargeable on transactions made in Singapore Dollars and processed outside Singapore using Visa or Mastercard respectively, will continue to apply.

11. What is the card annual fee for UOB EVOL?

Your first-year principal card annual fee will be waived; subsequently it will be S\$196.20 (inclusive of GST) yearly. Enjoy no annual fee when you make a minimum of 3 Transactions per calendar month for 12 consecutive calendar months prior to your card anniversary date. Terms and conditions apply.

12. What other benefits are there for the UOB EVOL Card?

UOB EVOL is Singapore's first bio-sourced card made using renewable plant-based materials such as non-edible corn, which a more sustainable option helps to minimise plastic use and pollution. Each UOB EVOL card reduces use of plastic by 84%, saves 4.48g of plastic and lessens carbon footprint by 10g per card.



UOB EVOL is Singapore's first to collaborate with Singapore Power Group to offset up to 100% of your electricity carbon footprint simply by paying for your SP Digital bill with UOB EVOL Card.

With the UOB EVOL Card, you can enjoy a suite of privileges at eco-conscious merchants.

For more details, visit uob.com.sg/EVOLeco

Click [here](#) for other UOB Card FAQs.

For existing UOB EVOL Cardmembers (principal cards issued before 19 June 2025)

13. Why is UOB changing the UOB EVOL card benefits?

We are updating the UOB EVOL card benefits as part of our efforts to enhance our product offerings and improve customer experience. For existing UOB EVOL Cardmembers whose card was issued before 19 June 2025, the revised terms and conditions of the UOB EVOL Card programme will only take effect for your next UOB Credit Card statement generated on or after 19 August 2025.

14. I am an existing UOB EVOL Cardmember, do I need to register/apply to enjoy the UOB EVOL Card benefits?

No. You will automatically enjoy the enhanced UOB EVOL Card benefits with effect from your next UOB Credit Card statement generated on/after 19 August 2025 on your existing card. No action will be required on your part.

15. Is there a change in card design?

No, there is no change to the UOB EVOL Card design.

16. I have my UOB EVOL Card issued before 19 June 2025, when will I start enjoying the new enhanced benefits of 10% cashback?

With effect from 19 June 2025, all overseas foreign currency transactions will enjoy 0% FX fee.

To minimize disruptions for existing UOB EVOL Cards issued before 19 June 2025, you can enjoy the other changes on your cashback benefits from your next statement generated on or after 19 August 2025 if you are an existing cardmember.

	UOB EVOL Card existing benefits (statement generated before 19 August 2025)	UOB EVOL Card revised cashback benefits (statement generated on or after 19 August 2025)
Cashback programme	<ul style="list-style-type: none">• 10% cashback on local online and mobile contactless spend• 10% cashback on overseas spend• 0.3% cashback on other spend	<ul style="list-style-type: none">• 1% cashback on all Overseas Foreign Currency spend (regardless payment mode), valid till 31 Dec 2025• 10% cashback on Selected Gym, Telco and Streaming Spend• 10% cashback on Local Online and Mobile Contactless Spend• 0.3% cashback on other spend
Total monthly cashback cap	S\$80 (S\$30 on online & mobile contactless, S\$20 on overseas ins-tore FX spend, S\$30 on others)	Till 31 Dec 2025: S\$100 (S\$30 on Local Online & Mobile Contactless, S\$20 on Selected Gym, Telco and Streaming, S\$20 on all Overseas Foreign Currency and S\$30 on Others) From 1 Jan 2026: S\$80 (S\$30 on Local Online & Mobile Contactless, S\$20 on Selected Gym, Telco and Streaming and S\$30 on Others)
Min. spend	S\$800	S\$800



Example (i):

During the transition period, if customer's card statement generation dates fall on 19 July 2025 and 19 August 2025:

- For July statement:
Spend made between 20 June 2025 to 19 July 2025 will be based on the existing UOB EVOL cashback programme;

and
- For August statement:
Spend made between 20 July 2025 to 19 August 2025 will be based on the enhanced UOB EVOL cashback programme.

Statement period	Cashback Programme	Cashback Cap	Min. monthly spend
Jul statement: 19 Jul 2025 Spend period: 120 Jun 2025 to 19 Jul 2025	10% cashback local online, mobile contactless and Overseas in-store FX spend 0.3% cashback on other spend	S\$80	S\$800
Aug statement: 19 Aug 2025 Spend period: 20 Jul 2025 to 19 Aug 2025	1% cashback on all Overseas Foreign Currency Spend (valid till 31 Dec 2025) 10% cashback on Selected Gym, Telco & Streaming Spend 10% cashback on Local Online & Mobile Contactless Spend 0.3% cashback on other spend	Till 31 Dec 2025: S\$100 From 1 Jan 2026: S\$80	S\$800



Example (ii):

During the transition period, if customer's card statement generation dates fall on 24 July 2025 and 24 August 2025.

- For July statement:
Spend made between 25 Jun 2025 to 24 Jul 2025 will be based on the existing UOB EVOL cashback programme;
and
- For August statement:
Spend between 25 Jul 2025 to 24 Aug 2025 spend will be based on the enhanced UOB EVOL cashback programme.

Statement period	Cashback Programme	Cashback Cap	Min. monthly spend
Jul statement: 24 Jul 2025 Spend period: 25 Jun 2025 to 24 Jul 2025	10% cashback local online, mobile contactless and Overseas in-store FX spend 0.3% cashback on other spend	S\$80	S\$800
Aug statement: 24 Aug 2025 Spend period: 25 Jul 2025 to 24 Aug 2025	1% cashback on all Overseas Foreign Currency Spend (valid till 31 Dec 2025) 10% cashback on Selected Gym, Telco & Streaming Spend 10% cashback on Local Online & Mobile Contactless Spend 0.3% cashback on other spend	Till 31 Dec 2025: S\$100 From 1 Jan 2026: S\$80	S\$800

Updated as at 19 Jun 2025