UOB EVOL Card

Frequently Asked Questions (FAQs)

1. What does Online Spend refer to?

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).

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	• *Anytime Fitness* • *Classpass* • *Virgin Active* • *Fitness First* • *Body Fit Training* • *True Fitness* • *247 Fitness* • *Pure Yoga* • *True Yoga* • *Revolution SG*
Telco	4812, 4814	• *Starhub* • *Singtel* • *M1* • *Gomo* • *MyRepublic* • *Giga* • *CirclesLife*
Streaming	4899, 5815	• *Netflix* • *Spotify* • *Disney plus*

4. What does Overseas Foreign Currency Spend (FX 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 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 Online Spend and Mobile Contactless Spend and/or Selected Gym, Telco and Streaming Spend?

To qualify for 10% cashback on Online Spend and Mobile Contactless Spend and/or Selected Gym, Telco and Streaming Spend, you must successfully charge at least S$800 worth of Transactions in a statement month to your Card.

6. How do I earn 1% cashback on Overseas Foreign Currency Spend?

You don't need to meet a minimum spend to enjoy up to 1% cashback on Overseas Foreign Currency Spend as follows with no minimum spend and no cap.

Overseas Transactions	26 Mar 2026 to 31 Dec 2026	1 Jan 2027 to 31 Dec 2027
FX spend in China & Europe	0.5% cashback	0.5% cashback
FX spend in Australia	1% cashback	0.5% cashback
Other FX spend	1% cashback	1% cashback

Please note that exclusions apply.

7. 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 Local Transactions successfully charged to your Card account in that statement month and you will continue to enjoy up to 1% cashback on Overseas Foreign Currency Spend (from 26 Mar 2026 to 31 Dec2027).

8. Is there any cap on the cashback earned?

There is no cap on the cashback that can be earned on Overseas Foreign Currency Spend from 26 March 2026 to 31 December 2027.

The maximum total local spend 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 (from 1 February 2026 to 15 March 2026)	Cashback Cap per statement month (from 26 March 2026 to 31 December 2027)
Up to 1% cashback on Overseas Foreign Currency Spend	S$20	No cap
10% cashback on Selected Gym, Telco and Streaming Spend	S$20	S$20
10% cashback on Online Spend and Mobile Contactless Spend	S$30	S$30
0.3% cashback on all Other Spend	S$30	S$30

9. 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.

10. 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.

11. 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.

12. 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.

With effect from 1 July 2026, the annual fees for both principal and supplementary UOB EVOL Cards will be waived without minimum spend.

13. 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.

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