



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 Mobile Contactless Spend refer to?

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).

For the avoidance of doubt, Transactions which are made online via any of the mobile wallets listed above will not be eligible to receive any Cashback under "Mobile Contactless Spend" category but will receive Cashback under the "Online Spend" category.

3. What does Overseas Spend refer to?

Overseas Spend refers to in-store, physical-Card Transactions which are processed outside of Singapore and successfully charged to your Card in a foreign currency.

For avoidance of doubt, foreign currency Transactions which are made online or via mobile contactless methods will receive Cashback under "Online Spend" or "Mobile Contactless Spend" category respectively and not under "Overseas Foreign Currency Spend" category.

4. How do I earn 10% cashback on Online Spend, Mobile Contactless Spend and Overseas Spend?

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

5. 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.

6. Is there any cap on the cashback earned?

Total Cashback is capped at S\$80 as stated below per statement month.

Cashback	Cashback Cap
10% cashback on Online Spend and Mobile Contactless Spend	S\$30
10% cashback on Overseas Spend	S\$20
0.3% cashback on other spend	S\$30



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.

7. 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.

8. 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 statement month for 12 consecutive calendar months prior to your card anniversary date. Terms and conditions apply.

9. 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 7 June 2024)

10. 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 as at 7 June 2024, 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 7 August 2024.

11. 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 7 August 2024 on your existing card. No action will be required on your part.

12. Is there a change in card design?

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

13. I have my UOB EVOL Card issued before 7 Jun 2024, when will can I start enjoying the new enhanced benefits of 10% cashback?

To minimize disruptions for existing UOB EVOL Cards issued before 7 June 2024, you can enjoy the enhanced benefits from your next statement generated on or after 7 August 2024 if you are an existing cardmember.

	UOB EVOL Card existing benefits (statement generated before 7 August 2024)	UOB EVOL Card enhanced benefits (statement generated on or after 7 August 2024)
Cashback programme	<ul style="list-style-type: none">8% cashback on online spend8% cashback on mobile contactless spend0.3% cashback on other spend	<ul style="list-style-type: none">10% cashback on online spend^{ENHANCED}10% cashback on mobile contactless spend^{ENHANCED}10% cashback on overseas spend^{NEW}0.3% cashback on other spend
Total monthly cashback cap	S\$60 (S\$20 online, S\$20 mobile contactless, S\$20 others)	S\$80 (S\$30 online & mobile contactless, S\$20 overseas spend, S\$30 others)
Min. spend	S\$600	S\$800

Example (i):

During the transition period, if customer's card statement generation dates fall on 7 July 2024 and 7 August 2024:

- For July statement:
Spend made between 8 June 2024 to 7 July 2024 will be based on the existing UOB EVOL cashback programme;

and



- For August statement:
Spend made between 8 July 2024 to 7 August 2024 will be based on the enhanced UOB EVOL cashback programme.

Statement period	Cashback Programme	Cashback Cap	Min. monthly spend
Jul statement: 7 Jul 2024 Spend period: 8 Jun 2024 to 7 Jul 2024	8% cashback on online & mobile contactless spend	S\$60	S\$600
Aug statement: 7 Aug 2024 Spend period: 8 Jul 2024 to 7 Aug 2024	10% cashback online, mobile contactless and overseas in-store FX spend	S\$80	S\$800

Example (ii):

During the transition period, if customer's card statement generation dates fall on 24 July 2024 and 24 August 2024.

- For July statement:
Spend made between 25 June 2024 to 24 July 2024 will be based on the existing UOB EVOL cashback programme;
- and
- For August statement:
Spend between 25 July 2024 to 24 August 2024 spend will be based on the enhanced UOB EVOL cashback programme.

Statement period	Cashback Programme	Cashback Cap	Min. monthly spend
Jun statement: 24 Jul 2024 Spend period: 25 Jun 2024 to 24 Jul 2024	8% cashback on online & mobile contactless spend	S\$60	S\$600
Jul statement: 24 Aug 2024 Spend period: 25 Jul 2024 to 24 Aug 2024	10% cashback online, mobile contactless & overseas spend	S\$80	S\$800

Updated as at 28 July 2024