

# **UOB EVOL Card - Programme 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, Google Pay, Fitbit Pay and Mighty 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. How do I earn 8% cashback on online and mobile contactless spend?

To qualify for 8% cashback on Online and Mobile Contactless Spend, you must successfully charge at least S\$600 worth of Transactions in a statement month to your Card.

### 4. Do I still earn cashback if I do not meet the minimum spend of S\$600?

If you do not meet the minimum spend of \$\$600, you will earn 0.3% cashback on all Transactions successfully charged to your Card account in that statement month.

# 5. Is there any cap on the cashback earned?

Cashback is capped at \$\$20 per category stated below per statement month. The maximum total cashback that you can earn is capped at \$\$60 for each statement month.

Cashback	Cap per statement month
8% cashback on Online Spend	S\$20
8% cashback on Mobile Contactless Spend	S\$20
0.3% cashback on all other spend	S\$20

# 6. What qualifies for the minimum \$\$600 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 <a href="https://www.uob.com.sq/evoltncs">uob.com.sq/evoltncs</a>.

#### 7. When will 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 \$\$196.20 (inclusive of GST) yearly. You can enjoy an annual fee waiver for a year when you make a minimum of 3 Transactions per statement month for 12 consecutive statement months prior to your card anniversary date.

### 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. The little things add up: each UOB EVOL card reduces use of plastic by 84%, saves 4.48g of plastic and lessens carbon footprint by 10g per card, bringing us a step closer in protecting our home. With the UOB EVOL Card, you can enjoy a suite of privileges at eco-conscious merchants. For more details, visit uob.com.sg/EVOLeco.

#### 10. Where can I visit for more information?

For more information, you can visit <u>uob.com.sg/EVOL</u>

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