

Terms and Conditions Governing UOB YOLO Card Cashback (“Programme”) (“Terms”)

These Terms apply to your UOB YOLO Card issued by the United Overseas Bank Limited (the “**Bank**”) in Singapore (the “**Card**”). These Terms are to be read together with and form an integral part of the prevailing UOB Cardmembers Agreement (“**Standard Terms**”).

1. If you successfully charge at least S\$600 worth of Transactions in a statement month to your Card (“**Qualifying Spend**”), you will enjoy the following cashback on your Transactions (“**Cashback**”):
 - 8% Cashback on Grab Transactions, Dining Transactions, Entertainment Transactions and UOB Travel Transactions incurred between Saturday 0000 hour to Sunday 2359 hour based on local time of the city where the Transaction was effected;
 - 3% Cashback on Grab Transactions, Dining Transactions and Entertainment Transactions incurred between Monday 0000 hour to Friday 2359 hour based on local time of the city where the Transaction was effected;
 - 3% Cashback on Online Fashion Transactions and Online Travel Transactions; and
 - 0.3% Cashback on all Other Spend.

The Cashback will be computed based on the Transactions successfully charged to your Card account in a statement month based on the Card statement issued by the Bank in respect of that statement month and will be used to offset against the billed amount for your Card account in your next statement month.

2. “**Transactions**” means retail transactions successfully charged to your Card account and posted on the Bank’s system but excludes:
 - (a) all NETS and NETS-related transactions;
 - (b) Installment Payment Plans, SmartPay and SMART\$ transactions (unless otherwise stated);
 - (c) cash advances;
 - (d) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
 - (e) balance and/or fund transfers;
 - (f) any transaction that is subsequently cancelled, voided, refunded or reversed;
 - (g) transactions with any one of the following Merchant Category Codes:

Merchant Description Code (MCC)	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
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 (wef 1 Feb 2021)
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals (wef 1 Feb 2021)
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
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

(h) any transactions made with the following transaction descriptions:

- AXS*
- CITYINDEX*
- EZ LINK*
- EZ-LINK *
- EZLINK*
- EZLINKS*
- FLASHPAY*
- NETSFLASHPAY*
- MB * MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL*
- PLUS500
- PLUS500UK LIMITED
- Saxo Cap Mkts Pts Ltd
- SKR*PLUS500CY LTD
- SKR*SKRILL.COM
- TRANSIT*
- TRANSIT LINK*
- TRANSITLINK*
- WWW.IGMARKETS.COM.SG
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK

(i) any other transactions which the Bank may exclude from time to time without prior notice to you.

“Dining Transactions” means Transactions made at establishments with food and beverage as main business activity (therefore excluding hotels, bakeries and caterers), provided that such merchant fall within the following Merchant Category Codes (“**MCCs**”):

Category	MCCs
Caterers, Eating places and Restaurants, and Fast food restaurants	5811, 5812, 5814

“Entertainment Transactions” means Transactions made at bars, taverns, lounges, nightclubs, cinemas in Singapore and Ticketing Servicing Provider(s), provided that such merchant fall within the following MCCs:

Category	MCCs
Bars, Taverns, Lounges and Nightclubs	5813
Motion Picture Theaters, Theatrical Producers and Ticket Agencies	7832 and 7922

“Grab Transactions” means Transactions with Grab Taxi Holdings Pte Ltd and its affiliated companies, but excluding Grab mobile wallet top-ups with effect from 30 November 2019.

“UOB Travel Transactions” means Transactions with UOB Travel Planners Pte Ltd, but excluding online, flight only bookings and relevant taxes with effect from 5 November 2019.

“Online Fashion Transactions” means Transactions made via fashion websites that sells clothes, shoes, jewelry, accessories and bags as its main business activity, provided that such merchant fall within the following MCCs:

Category	MCCs
Online Fashion	5611, 5621, 5631, 5641, 5651, 5661, 5691, 5699, 5948

“Online Travel Transactions” means Transactions made online directly at the following merchants:

Category	Merchants
Online Travel	Agoda, Airasia, Airbnb, Cathay Pacific, Expedia, Hotels.com, Jetstar, Scoot, Singapore Airlines

“Other Spend” means Transactions that are not Dining Transactions, Entertainment Transactions, Grab Transactions, Online Fashion Transactions or Online Travel Transactions.

3. If you do not meet the Qualifying Spend, you will only be eligible to earn the 0.3% Cashback on all Transactions successfully charged to your Card account in that statement month.
4. Clauses 1 and 2 above apply regardless of whether your first statement period in relation to your new Card is a less than a statement month.
5. Your total Cashback is capped at S\$60 for each statement month.
6. Transactions incurred by your supplementary holder of your Card will accrue to your principal Card for the purposes of computing the Qualifying Spend on your principal Card account.
7. Unused Cashback will be forfeited on (whichever earlier):
 - 2 calendar years from the last day of the statement month the Cashback was awarded;
 - the Bank’s receipt of your request to terminate your Card; or
 - the termination of your Card by the Bank for any reason whatsoever.
8. No replacement or compensation shall be made for forfeited Cashback.

9. You will only receive electronic statements (eStatements) for your Card account. No physical statement copies will be generated.
10. The Cashback is neither transferable nor exchangeable for cash, reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
11. The Bank may deduct, re-compute, withdraw and/or cancel any Cashback awarded if you fail to meet the Qualifying Spend, if your Card account is not in good standing or for any other reason that the Bank may determine in its sole discretion. No payment or compensation in respect of such deduction, re-computation, withdrawal or cancellation will be made.
12. By participating in this Programme and in addition to any other consent you have already provided to the Bank and any right of the Bank under applicable laws, you consent to the Bank and the necessary third parties collecting, using and disclosing your personal data for the purposes of this Programme and to contact you.
13. The Bank shall not be responsible for (i) any delay or failure in (a) communication relating to this Programme; and/or (b) the posting of Transactions by any other party (including merchants); and (ii) any fees, costs, losses, damages, claims, expenses and/or injuries of any person howsoever incurred or suffered in relation with the Programme or otherwise.
14. The Bank reserves all rights to (i) substitute the Cashback; (ii) forfeit or reclaim the Cashback where participant is subsequently discovered to be ineligible; (iii) update these Terms without prior notification and participation in this Programme shall be bound by any such update; (iv) amend or vary the Card name or design; and (v) make determinations and decisions on all matters relating to this Programme which shall be final, conclusive and binding.
15. Prevailing Standard Terms continues to apply to your Card. In the event of any inconsistency between these Terms and the Standard Terms, these Terms shall to the extent of such inconsistency, prevail in respect of matters relating to this Programme.
16. These Terms shall be governed by the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the Singapore courts. A person not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce these Terms.