

Frequently Asked Questions Debit Card New Annual Fee Waiver Criteria

Q1. What is the new criteria for UOB Debit Card Annual Fee waiver?

With effect from 1 December 2013, the annual fee waiver criteria will be revised from \$2,400 spend on Visa transactions annually to 12 Visa transactions annually.

Q2. How will it affect me?

For new Debit cardmembers who apply from 1 December 2013 onwards, the annual fee waiver criteria will be 12 Visa transactions annually.

For existing Debit Cardmembers, the new annual fee waiver criteria will take effect after your next annual fee due date.

For example:

Scenario	2013	2014	2015
Debit Cardmember with	<u>On 1 June 2013</u>	<u>On 1 June 2014</u>	<u>On 1 June 2015</u>
Annual Fee Due Date in	Annual Fee criteria is	Annual Fee criteria is	Annual Fee criteria is 12
June	\$2,400 spend p.a.	\$2,400 spend p.a.	Visa Transactions p.a.
	Waiver is based on	Waiver is based on	Waiver is based on 12
	S\$2,400 spend from June	S\$2,400 spend from June	Visa Transactions from
	2012 to May 2013	2013 to May 2014	June 2014 to May 2015
Debit Cardmember	<u>On 1 Dec 2013</u>	<u>On 1 Dec 2014</u>	<u>On 1 Dec 2015</u>
Annual Fee Due date in	Annual Fee criteria is	Annual Fee Criteria is 12	Annual Fee Criteria is 12
December	\$2,400 spend p.a.	Visa Transactions p.a.	Visa Transactions p.a.
	Waiver is based on	Waiver is based on 12	Waiver is based on 12
	S\$2,400 spend from	Visa Transactions from	Visa Transactions from
	December 2012 to May	Dec 2013 to Nov 2014	Dec 2014 to Nov 2015
	2014		

Q3. Is there a min. amount for each Visa transaction?

No, there is no minimum amount requirement.

Q4. Which Debit Card does the new Annual Fee waiver criteria apply?

It applies to UOB Direct Visa and UOB Debit Visa. Simply make 12 Visa transactions to waive the annual fee for UOB Direct Visa (S\$18 p.a.) or UOB Debit Visa (S\$10 p.a.)