

## Frequently Asked Questions

### 1. What is the new UOB One Card Quarterly Cash Rebate? What are the changes?

UOB One Card now gives you higher cash rebate of up to 5% on all spend. All you need to do is spend a minimum amount of S\$500, S\$1,000 or S\$2,000 per month in your quarter to earn up to 5% cash rebate<sup>1</sup>. That's up to S\$1,200 cash rebate in a year.

Refer to the table below for new spend tiers and cash rebate you can earn:

	Current Minimum Spending Per Statement Period in a Quarter <sup>1</sup>	Current Quarterly Cash Rebate	New Minimum Spending Per Statement Period in a Quarter <sup>1</sup>	New Quarterly Cash Rebate
Tier 1 Minimum Amount	S\$300 - S\$799	S\$30 <sup>2</sup>	S\$500 - S\$999	S\$50 <sup>2</sup>
Tier 2 Minimum Amount	S\$800 – S\$1,499	S\$80 <sup>2</sup>	S\$1,000 - S\$1,999	S\$100 <sup>2</sup>
Tier 3 Minimum Amount	S\$1,500 and more	S\$150 <sup>2</sup>	S\$2,000 and more	S\$300 <sup>3</sup>

<sup>1</sup> Card must be successfully used for at least 3 card transactions in each statement period within the qualifying quarter.

<sup>2</sup> The amount of the Quarterly Cash Rebate earned will depend on which tier of the Minimum Amount is met for the Quarter (3.33% cash rebate).

<sup>3</sup> The amount of the Quarterly Cash Rebate earned will depend on which tier of the Minimum Amount is met for the Quarter (5% cash rebate).

### 2. Are there exclusions to qualify for the new UOB One Card Quarterly Cash Rebate?

There are no changes. And the following are the transactions that are currently not qualify as Card Transactions for the Quarterly Cash Rebate:

- (a) any cash advances;
- (b) any late payment charges or interest charges on any Card;
- (c) any fees payable to the Bank (or any other third party) for transfer of any debit balance on any other credit card to a Card;
- (d) any other interest, fees and charges (including without limitation, cash advance, annual or monthly fees or charges) imposed by the Bank from time to time;
- (e) balance and/or funds transfers to or from the Card Account;
- (f) any credit card transaction that was subsequently cancelled, voided or reversed for any reason; and  
any other transactions as may be prescribed by the Bank,

(collectively referred to as the “Exclusions”)

Exclusions also do not qualify as Principal Cardmember’s Transactions which can be offset with Quarterly Cash Rebate.

**3. When is the new UOB One Card quarterly cash rebate effective?**

(a) For new UOB One Cardmembers who apply after 9 August 2015, effective from your first quarter. Pro-ration of the first qualifying quarter for new UOB One Cardmembers will still apply. For example: If the minimum amount is met in the third statement for the first quarter, then one-third of the Quarterly cash rebate will be awarded. If the minimum amount is met in the second and third statement for the first quarter, then two-thirds of the Quarterly cash rebate will be awarded.

(b) For existing UOB One Cardmembers, your first complete qualifying quarter effective after 1 October 2015 as stated below:

Card Opened Month	Your Qualifying Quarters	New Quarter to be effected with new awarding tiers
October January April July	Oct, Nov, Dec Jan, Feb, Mar Apr, May, Jun Jul, Aug, Sep	Oct, Nov, Dec
November February May August	Nov, Dec, Jan Feb, Mar, Apr May, Jun, Jul Aug, Sep, Oct	Nov, Dec, Jan
December March June September	Dec, Jan, Feb Mar, Apr, May Jun, Jul, Aug Sep, Oct, Nov	Dec, Jan, Feb

**4 Why is the new UOB One Card Quarterly Cash Rebate and new spend tier effective at a later date for me?**

We want to minimize and avoid disruption to your current spend patterns and the quarterly cash rebate that you might be trying to achieve in your current quarter. Cardmembers with different qualifying quarters will enjoy the new benefit in their new quarters (refer to table 3(b)).

**5 If I replace my current UOB One Card, will I be able to enjoy the new benefits immediately?**

No, you will still follow your current qualifying quarters (refer to Question 3(b))

**6 How does this impact my supplementary card(s) spending?**

Supplementary card(s) spending will consolidate to Principal Cardmember’s total spend for you to enjoy higher cash rebate.

**7 Will I be awarded with more cash rebate on selected spend categories? (E.g. Additional 2% cash rebate on overseas spend)**

UOB One Card now gives you higher cash rebate of up to 5% on all spend, including overseas spend, without the hassle of remembering spend categories. Hence, the additional 2% cash rebate on overseas spend will not apply with effect from 1 October 2015.