

Frequently Asked Questions

1. What are the changes to Exclusions which do not qualify towards earning the UOB One Card quarterly cash rebate?

With effect from 1 Feb 2017, all monthly instalments under 0% Instalment Payment Plan and SmartPay will no longer qualify toward the minimum spend tiers and will not be awarded cash rebate.

Please refer to the full list of exclusions below:

- (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; any other transactions as may be prescribed by the Bank;
- (g) monthly instalments under 0% Instalment Payment Plan and SmartPay**
- (h) any payment of funds to any prepaid accounts including without limitation,:-
 - i) top-ups made for any pre-paid card;
 - ii) payment of funds to any of the following prepaid accounts – the Bank reserves the right to amend the list set out below from time to time without any prior notice or giving any reason or being liable to any party.:-

- EZ LINK PTE LTD
- EZ LINK PTE LTD (FEVO)
- EZ-LINK PTE LTD EZ-RELOAD
- EZ-LINK PTE LTD SINGAPORE
- EZ-LINK TOP-UP KIOSK
- EZ-LINK (IMAGINE
- EZ-LINK (IMAGINE CARD)
- EZ-LINK EZ-RELOAD (ATU)
- EZ-LINK EZ-RELOAD (ATU)
- EZ-LINK EZ-RELOAD (REG
- EZ-LINK EZ-RELOAD (REG)
- EZLINK*
- EZLINKS.COM
- FLASHPAY ATU
- MB * MONEYBOOKERS.COM
- OANDAASIAPA
- OANDA ASIA PAC
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- Saxo Cap Mkts Pts Ltd
- SKR*SKRILL.COM
- TRANSITLINK*
- TRANSIT LINK*
- TRANSIT LINK PL
- TRANSIT
- WWW.IGMARKETS.COM.SG

2. Why are monthly instalments under 0% Instalment Payment Plan and SmartPay excluded from UOB One Card cash rebate?

Monthly instalments under 0% Instalment Payment Plan and SmartPay are not considered card spend. This is to align with market practice.

3. Are the new exclusions for monthly instalments under 0% Instalment Payment Plan and SmartPay applicable to only new Instalment Payment Plan and SmartPay arrangements?

No, the new exclusions are also applicable to UOB One Card members with existing 0% Instalment Payment Plans and/or SmartPay arrangements.

4. Why can't cardmembers with existing 0% Instalment Payment Plans and/or SmartPay arrangements be exempted from the new exclusions?

The changes are consistent across all UOB One Card members. However, any acceleration or full/partial cancellation of payment plans will be considered as card spend and awarded cash rebate.

5. Are there any other changes to the UOB One Card quarterly cash rebate?

There are no changes to the cash rebate amount and spend tiers. UOB One Card still gives you up to 5% cash rebate on all your other spend, based on a minimum spend of S\$500, S\$1,000 or S\$2,000 per month in your qualifying quarter.

Please note that with effect from 1 Feb 2017, customers now must fulfill at least 5 instead of 3 successful Card Transactions in each statement period within the qualifying quarter.

6. When does this change from 3 transactions to 5 transactions take effect?

- (a) For new UOB One Card members who sign up after 1 Feb 2017, the change will be effective from the first qualifying quarter.
- (b) For existing UOB One Card members, the change will be effective from your first complete qualifying quarter effective after 1 Feb 2017 as stated below:

Card Opened Month	Your Qualifying Quarters	New Quarter to be effected with 5 minimum transactions
January April July October	January, February, March April, May, June July, August, September October, November, December	April, May, June
February May August November	February, March, April May, June, July August, September, October November, December, January	February, March, April
March June September December	March, April, May June, July, August September, October, November December, January, February	March, April, May

For example, for card members with UOB One Card opened in January, their current qualifying quarter (January, February, March) will still be based on a minimum of 3 transactions per statement period. The change to 5 transactions per month will be effective from their new qualifying quarter (Apr, May, June).

For the avoidance of doubt, exclusions on monthly instalments under 0% Instalment Payment Plan and SmartPay will be effective 1 February 2017.

7. Why is the change in 3 to 5 transactions effective at a later date for existing UOB One Card cardmembers?

We hope to minimize and avoid disruption to your current spend patterns and the quarterly cash rebate that you may already be trying to achieve in your current qualifying quarter. Cardmembers with different qualifying quarters will see the change in their new quarters (refer to table 4(b) above).

8. Will spend and transactions under the exclusion list be considered for the minimum spend or 5 transactions criteria?

No. Only the eligible transactions are included for the minimum spend and/or transactions towards earning cash rebate.