



## TERMS AND CONDITIONS FOR UOB DEBIT CARD 10% CASHBACK PROMOTION

### Promotion

1. This **UOB Debit Card 10% Cashback Promotion** (the “**Promotion**”) is valid from 1 July 2023 to 31 March 2024 (both dates inclusive) (the “**Promotion Period**”).
2. This Promotion is only open to individuals who are not existing holders of any UOB debit card issued by United Overseas Bank Limited (“**UOB**”) in Singapore.
3. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
4. To participate in this Promotion, you must satisfy all of the following conditions: -
  - (a) you must successfully apply for any one of the following debit cards issued by UOB in Singapore (the “**Eligible Debit Card**”) during the Promotion Period (the “**Application**”);
    - (i) UOB One Debit Mastercard
    - (ii) UOB One Visa Debit Card; or
    - (iii) UOB Lady’s Debit Card;
  - (b) your Application must be approved by UOB within the Promotion Period; and
  - (c) you must not be an existing holder of any debit card issued by UOB in Singapore six (6) months prior to the approval date of your Application.
5. The following persons shall not be eligible to participate in this Promotion:
  - (a) individuals who have cancelled their UOB debit card within six (6) months prior of their approved Application;
  - (b) individuals who are existing holders of a UOB debit cards at the time when their Application is approved;
  - (c) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (d) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
  - (e) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
  - (f) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
6. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.
7. For the purposes of this Promotion:
  - (a) “**McDonald’s Transactions**” shall mean all transactions made with description “McDonald\*” or “HanBaoBao” with effect from 1 Oct 2023.
  - (b) “**DFI Retail Group Transactions**” or “**DFI Transactions**” shall mean all transactions made at 7-Eleven, Cold Storage, Giant, Guardian, Jasons, Jasons Deli and CS Fresh.

- (c) **“Shopee Singapore Transactions”** shall mean all transactions made with description “Shopee \*\*” under Shopee Singapore, but shall exclude any Shopee Pay transactions.
- (d) **“Grab Transactions”** shall mean all transactions made with Grab Taxi Holdings Pte Ltd and its affiliated companies with the description “Grab”, but shall exclude any Grab mobile wallet top-up transactions.
- (e) **“SimplyGo Transactions”** shall mean all transactions made with SimplyGo (i.e. bus and train rides only).
- (f) **“Eligible Transactions”** shall refer to all retail transactions successfully charged and posted to your Eligible Debit Card, but excluding the Excluded Transactions (as defined below).
- (g) **“Excluded Transactions”** shall refer to:
- (i) any instalment payment plans;
  - (ii) any charges and fees imposed by UOB;
  - (iii) fund transfers to or from a debit/credit card account;
  - (iv) unposted/voided/disputed/reversed transactions;
  - (v) any payment made with the following Merchant Category Code (**“MCC”**);

<b>MCC</b>	<b>Description</b>
<b>4829</b>	Wire Transfer/Remittance
<b>5199</b>	Nondurable Goods
<b>5960</b>	Direct Marketing - Insurance Services
<b>6010</b>	Financial Institutions – Manual Cash Disbursements
<b>6012</b>	Member Financial Institution - Merchandise And Services
<b>6050</b>	Quasi Cash - Financial Institutions, Merchandise And Services
<b>6051</b>	Quasi Cash - Merchant (Non-Financial Institutions - Foreign Currency, Non-Fiat Currency, Cryptocurrency)
<b>6211</b>	Securities - Brokers And Dealers
<b>6300</b>	Insurance Sales/Underwrite
<b>6513</b>	Real Estate Agents & Managers - Rentals
<b>6529</b>	Quasi Cash - Remote Stored Value Load-Financial Institute Rentals
<b>6530</b>	Quasi Cash - Remote Stored Value Load-Merchant Rentals
<b>6534</b>	Quasi Cash - Remote Money Transfers
<b>6540</b>	Stored Value Card Purchase/Load
<b>7349</b>	Clean/Maint/Janitorial Serv Aka Property Management
<b>7511</b>	Quasi Cash - Truck Stop Trxns
<b>7800</b>	Government-Owned Lotteries (US Region only)
<b>7801</b>	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
<b>7802</b>	Government-Licensed Horse/Dog Racing (US Region only)
<b>7995</b>	Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks
<b>8398</b>	Organizations, Charitable And Social Service
<b>8211</b>	Elementary and Secondary Schools
<b>8220</b>	Colleges, Universities, Professional Schools, and Junior Colleges
<b>8241</b>	Correspondence Schools
<b>8244</b>	Business and Secretarial Schools
<b>8249</b>	Vocational and Trade Schools

<b>8651</b>	Organisations, Political
<b>8661</b>	Organizations, Religious
<b>9211</b>	Court Costs Including Alimony And Child Support
<b>9222</b>	Fines
<b>9223</b>	Bail And Bond Payments
<b>9311</b>	Tax Payment
<b>9399</b>	Government Services - Not Elsewhere Classified
<b>9402</b>	Postal Services - Government Only
<b>9405</b>	Intra-Government Purchases - Government Only

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

- AXS\*
- AMAZE\*TRANSIT  
(with effect from 1 March 2022)
- EZ LINK\*
- EZ-LINK\*
- EZLINK\*
- EZLINKS\*
- FLASHPAY\*
- NETSFLASHPAY\*
- MB \* MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL \* PLUS500
- PAYPAL \* PLUS500.COM
- RWS-LEVY\*  
(with effect from 1 Aug 2022)
- SINGPOST-SAM\*  
(with effect from 1 August 2022)
- RazerPay\*  
(with effect from 1 August 2022)
- PAYPAL \* BIZCONSULTA
- PAYPAL \* OANDAASIAPA
- PAYPAL \* CAPITALROYA
- PLUS500
- PLUS500UK LIMITED
- Saxo Cap Mkts Pte Ltd
- SKR\*PLUS500CY LTD
- SKR\*SKRILL.COM
- TRANSIT\*
- WWW.IGMARKETS.COM.SG
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK/
- IPAYMY\*  
(with effect from 1 August 2022)
- SMOOVE PAY\*  
(with effect from 1 August 2022)
- CardUp\*  
(with effect from 1 August 2022)
- FLASHPAY ATU\*

8. For the avoidance of doubt:

- (a) UOB reserves the right at any time to amend the list of Eligible Transactions and the list of Excluded Transactions in its sole discretion and without any prior notice or giving any reasons.
- (b) A merchant's registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant's acquiring bank. UOB does not determine the merchants' MCC. UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.
- (c) Transactions charged to the Eligible Debit Card in foreign currencies will be converted into Singapore dollars based on UOB's then prevailing exchange rate applicable at the time of exchange.
- (d) If you apply for more than one (1) Eligible Debit Card under this Promotion, only the Eligible Debit Card in your first Application successfully submitted and approved under this Promotion shall be eligible for this Promotion.

### Cashback Reward

9. If you satisfy all of the conditions in Clause 4 above, you shall be eligible to receive the cashback reward set out in the table below (the "**Cashback Reward**") if you successfully charge at least S\$500 worth of

Eligible Transactions to your Eligible Debit Card in any calendar month during the Cashback Reward Period (as defined below).

<b>Cashback Reward</b>	
<b>UOB One Debit Mastercard</b> <b>UOB One Visa Debit Card</b>	<ul style="list-style-type: none"> <li>• Additional 7% cashback (on top of the 3% cashback under the UOB One Debit Cards Cashback Programme*) on: <ul style="list-style-type: none"> <li>○ McDonald's Transactions (w.e.f. 1 October 2023)</li> <li>○ Shopee Singapore Transactions</li> <li>○ DFI Retail Group Transactions</li> <li>○ SimplyGo (bus and train rides only) Transactions</li> </ul> </li> <li>• Additional 9% cashback (on top of the 1% cashback under the UOB One Debit Cards Cashback Programme*) on Grab Transactions</li> </ul>
<b>UOB Lady's Debit Card</b>	10% cashback on: <ul style="list-style-type: none"> <li>• McDonald's Transactions (w.e.f. 1 October 2023)</li> <li>• Shopee Singapore Transactions</li> <li>• DFI Retail Group Transactions</li> <li>• SimplyGo (bus and train rides only) Transactions</li> <li>• Grab Transactions</li> </ul>

\*For more details, please refer to the terms and conditions governing UOB One Debit Cards Cashback Programme.

For the purposes of this Promotion, "**Cashback Reward Period**" means the period commencing from your Eligible Debit Card approval date to the last day of the calendar month which is 6 months after your Eligible Debit Card approval date. So, for illustration purposes:

<b>Eligible Debit Card Approval Date</b>	<b>Cashback Reward Period</b>
15 September 2023	15 September 2023 – 29 February 2024
28 January 2024	28 January 2024 – 30 June 2024
15 March 2024	15 March 2024 – 31 August 2024

10. The Cashback Reward is capped at a maximum total cashback of S\$20 per calendar month.
11. If you are eligible to receive the Cashback Reward, the Cashback Reward will be directly credited into your Eligible Debit Card account based on your Spending Period as shown in the table below (or such other date may be determined by UOB in its sole discretion):

<b>Spending Period</b>	<b>Cashback Reward Crediting Period</b>
1 October 2023 – 31 October 2023	By 31 January 2024
1 November 2023 – 30 November 2023	By 28 February 2024
1 December 2023 – 31 December 2023	By 31 March 2024
1 January 2024 – 31 January 2024	By 30 April 2024
1 February 2024 – 29 February 2024	By 31 May 2024
1 March 2024 – 31 March 2024	By 30 June 2024
1 April 2024 – 30 April 2024	By 31 July 2024
1 May 2024 – 30 May 2024	By 31 August 2024
1 June 2024 – 31 June 2023	By 30 September 2024
1 July 2024 – 31 July 2024	By 31 October 2024
1 August 2024 – 31 August 2024	By 30 November 2024

12. The Cashback Reward is non-transferable, non-assignable and not exchangeable for cash, reward points, credit, goods and/or services or privileges whatsoever in full or in part.
13. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof or being liable to any person, replace or substitute the Cashback Reward with any other gift of equivalent or similar value selected by UOB.
14. Your Eligible Debit Card account must be in good standing as determined by UOB at its absolute discretion. In the event that your Eligible Debit Card account is delinquent, voluntarily or involuntarily closed, cancelled, terminated or suspended for any reason whatsoever before the Cashback Reward is credited into your Eligible Debit Card account, the Cashback Reward shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.

## General

15. UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of any reward under this Promotion or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
16. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
17. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the reward through such means as UOB may determine in its sole discretion.
18. The Terms shall be read in conjunction with the prevailing UOB Debit Cardmember Agreement and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
19. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this Promotion.
20. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
21. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
22. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
23. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.

24. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.