

How do I earn UOB SMART\$?

- You will earn the amount of SMART\$ usually offered under the UOB SMART\$ Rebate Programme for every retail purchase charged to your UOB Cards at Shell based on the different card types. SMART\$ rebates earned (applies after Shell site & Escape discount)

Which cards are not applicable under Rebate UOB SMART\$ Rebate Programme?

- UOB SMART\$ Rebate Programme is applicable to all UOB Cards (except UOB PRVI Miles Platinum American Express® Card, UOB Preferred Platinum American Express® Card, UOB CUP, Bank 121, MPC Mastercard, Travel Accounts, Purchasing and Private Label Card).

Can I earn and redeem my SMART\$ with contactless card payment e.g. VISA Paywave / MasterCard Paypass?

- Yes. You can earn and redeem SMART\$ using VISA paywave / MasterCard Paypass provided it is an Eligible card that rewards SMART\$. Please refer to above or <http://www.uob.com.sg/personal/cards/privileges/smartclub.html> for cards that do not award SMART\$.

Do I earn SMART\$ with UOB Mighty Pay / Apple Pay / Android Pay?

- You will still earn SMART\$ for participating cards under Rebate UOB SMART\$ Rebate Programme, however SMART\$ will be earned backend after 3 working days and not upfront at point of transaction. Please refer to above or <http://www.uob.com.sg/personal/cards/privileges/smartclub.html> for cards that do not award SMART\$.

Can I redeem my SMART\$ with mobile payment e.g. UOB Mighty Pay / Apple Pay / Android Pay?

- No redemption of SMART\$ can be done using UOB Mighty Pay / Apple Pay / Android Pay.

When will my SMART\$ expire?

- All SMART\$ will expire 6 months from the date of issuance or on the expiry date of the UOB Card, whichever is earlier.

How do I check and redeem my SMART\$ balance?

- You can check and redeem your SMART\$ balance at any participating SMART\$ merchants. Alternatively, you may call our 24-Hour hotline (IVR) 1800 222 2121 to check.