

UOB Lady's Card FAQ

Choosing your Preferred Rewards Category(ies)

1. What Preferred Rewards Categories are available?

UOB Lady's Classic, UOB Lady's Platinum and UOB Lady's World Mastercard Cardmembers may choose one (1) preferred rewards category only.

UOB Lady's Solitaire Cardmembers may choose up to two (2) preferred rewards categories.

Choice of Rewards Category(ies):

Beauty & Wellness
Dining
Entertainment
Family
Fashion
Transport
Travel

2. Where can I choose my Preferred Rewards Category(ies)?

You may visit uob.com.sg/ladys-enrol to choose your preferred rewards category(ies). For more assistance, you can also reach our Call Centre at 1800 222 2121 (Local) and 6222 2121 (overseas).

3. When can I choose/change upcoming quarter's Preferred Rewards Category(ies)?

You may choose or change your preferred rewards category(ies) anytime within current calendar quarter. It has to be made by 2359 hours (Singapore time) before the first calendar date of the following calendar quarter.

Please refer to the calendar quarters here:

Quarter	Month
Quarter 1	January, February, March
Quarter 2	April, May, June
Quarter 3	July, August, September
Quarter 4	October, November, December

4. Can I change my Preferred Rewards Category(ies) after I've chosen them?

Yes. If you have already chosen your preferred categories, and wish to subsequently change your preferred categories, you may visit uob.com.sg/ladys-enrol to update your preferred rewards category(ies). Please be informed that any change will only take effect from the next calendar quarter.

Bonus UNI\$ will be awarded based on the preferred categories chosen for that quarter. If you have chosen your preferred categories multiple times, the bank will take the last entry of your chosen preferred categories to take effect the next calendar quarter .

If you have not chosen your preferred categories, your first choice will take effect as of date of choice.

First entry: Takes effect as of date of category chosen

Subsequent entries: Takes effect the next calendar quarter and the bank will take the last entry of category(ies) for the new quarter

5. Do I need to choose my Preferred Rewards Category(ies) every quarter?

No, you do not need to choose your preferred rewards category(ies) every quarter if you have already registered your choice before. However, if there is no change to the earlier choice made, the previous quarter's choice will remain.

Please refer to the calendar quarters here:

Quarter	Month
Quarter 1	January, February, March
Quarter 2	April, May, June
Quarter 3	July, August, September
Quarter 4	October, November, December

6. I've chosen my category(ies) for the next quarter, can I change them again?

Yes, as long as you have chosen before the start of the next new calendar quarter. The bank will take the last entry chosen before the start of the new quarter to determine that preferred category(ies) choice of the new quarter.

For illustration purpose only, for UOB Lady's Classic/ Platinum/ World Mastercard Cardmembers:

15 April: Chose "Fashion" category.

21 June: Chose "Dining" category.

→ Category for Quarter July – Sept will be effected as "Dining" as UOB Lady's Classic/ Platinum/ World Mastercard Cardmembers may choose one (1) preferred rewards category only.

For illustration purpose only, for UOB Lady's Solitaire Cardmembers:

15 April: Chose "Fashion" and "Dining" categories.

21 June: Chose "Travel" and "Entertainment" categories.

→ Categories for Quarter July – Sept will be effected as “Travel” and “Entertainment” as UOB Lady’s Solitaire Cardmembers may choose up to two (2) preferred rewards categories.

7. Can a UOB Lady’s Solitaire Cardmember choose just one category instead of two?

Yes. The maximum spend cap of S\$2000 is shared among the two preferred rewards categories of your choice.

If you would prefer to choose only one preferred rewards category, it means you will only be able to earn the bonus 9X UNI\$ for that category. However, you will still continue to earn a base of UNI\$1 for every S\$5 spent on your UOB Lady’s Card.

8. What happens when I upgrade my UOB Lady’s Classic/ Platinum/ World Mastercard to UOB Lady’s Solitaire Card?

Please visit uob.com.sg/ladys-enrol to choose TWO (2) of your preferred rewards categories. This will take effect the next calendar quarter. However, you may start enjoying the higher cap of S\$2,000 spend based on your existing chosen ONE (1) preferred rewards category in the calendar month of your card upgrade.

For existing Lady’s Classic/Platinum/World Mastercard cardholders applying for Lady’s Solitaire Card, once your Lady’s Solitaire Card application is approved and Lady’s Solitaire Card has been issued to you, you will no longer enjoy the benefits or privileges of your existing Lady’s Classic/Platinum/World Mastercard.

Earning 10X UNI\$ per S\$5 spent (equivalent to 4 miles per S\$1)

9. How do I earn 10X UNI\$ per S\$5 spent (equivalent to 4 miles per S\$1)?

You will earn 10X UNI\$ per S\$5 spent based on the preferred rewards category(ies) chosen for the current calendar quarter. For more information on how to choose your preferred rewards category(ies), please refer to FAQ1 to FAQ12 in this FAQ.

10. Will I earn UNI\$ if I do not choose my Preferred Rewards Category(ies) to earn 10X UNI\$?

You will not earn the bonus 9X UNI\$ on every S\$5 spent if you do not choose your preferred category(ies). However, you can continue to earn a base of UNI\$1 for every S\$5 spent on your UOB Lady’s Card.

11. When do I start earning 10X UNI\$ on my Preferred Rewards Category(ies)?

You will start earning 10X UNI\$ upon choosing your preferred category(ies). The bonus UNI\$ will be calculated based on the posting date of the qualifying transactions.

12. Is there a minimum spend required to earn 10X UNI\$?

No, there is no minimum spend required.

13. What is the breakdown of the 10X UNI\$ and the maximum bonus UNI\$ I can earn each calendar month?

The earn rate of 10X UNI\$ comprises a base award of UNI\$1 and a bonus award of 9X UNI\$.

The maximum bonus UNI\$ you can earn each calendar month depends on your card type. Please refer to the table below:

Card Type	Maximum Bonus UNI\$ you can earn each calendar month
Lady's Classic/ Platinum/ World Mastercard	1,800 UNI\$ (which is equivalent to S\$1,000 spent)
Lady's Solitaire/ Lady's Solitaire Metal	3,600 UNI\$ (which is equivalent to S\$2,000 spent) Note: From 1 April 2024, the maximum spend cap for your UOB Lady's Solitaire Card will be revised to S\$2,000.

After which, the base award rate of UNI\$1 will be awarded for every S\$5 spent on your card. The maximum bonus UNI\$ earned by a supplementary cardholder will accrue to the main cardholder and will be credited to the main cardholder's UNI\$ account.

14. Do I still receive UNI\$ after hitting the cap of bonus UNI\$ per calendar month?

Yes, upon earning the maximum bonus UNI\$ per calendar month based on the card type you are holding, all transactions made in the abovementioned categories will earn UNI\$1 for every S\$5 spent.

15. Is there a cap to the base award of UNI\$1 for every S\$5 spent for transactions under my chosen preferred rewards category(ies)?

There is no cap. However, the standard list of exclusion applies.
For more details, please visit uob.com.sg/ladys-tncs.

16. When will my bonus UNI\$ be credited into my account?

Bonus UNI\$ earned in a calendar month will be credited into your account by the end of the next calendar month.

17. How are the transactions for Preferred Rewards Category(ies) determined?

Transactions made on credit/debit cards are automatically categorized according to the Merchant Category Code (MCC) of the merchant terminal, and the MCC determines whether the transaction is eligible for bonus UNI\$ under each category.

Categories	Merchant Category Codes(MCC)
Beauty and Wellness	5912, 5977, 7230, 7231, 7297, 7298
Dining	5811, 5812, 5814, 5499
Entertainment	5813, 7832, 7922
Family	5411, 5641
Fashion	5311, 5611, 5621, 5631, 5651, 5661, 5655, 5691, 5699, 5948
Transport	4111, 4121, 4789, 5541, 5542
Travel	Credit card retail transaction(s) made at major airlines and/or hotels with their main business activity classified as flights and/or hotels only. (including card-not-present transactions like ecommerce/mail/phone order transactions)

18. Why didn't I earn 10X UNI\$ for a particular purchase?

Transactions qualifying for 10X UNI\$ depends on whether the transaction posted is categorized under the eligible Merchant Category Codes (MCC) of your preferred category(ies) abovementioned. If your transaction MCC falls within any of the abovementioned MCCs, you will be eligible to earn 10X UNI\$ for that transaction.

Please note that a merchant's registered MCC may not always correspond with its nature of business. MCCs are assigned by payment card organisations (e.g. Visa, MasterCard, American Express) which UOB has no discretion or control over. Therefore, UOB cannot guarantee that a purchase will qualify bonus UNI\$ as any purchase where a merchant uses a category code outside of the eligible MCCs will not qualify for the bonus UNI\$.

19. How do I redeem my UNI\$ for rewards?

You can easily redeem your UNI\$ for miles, rewards and cash rebates across a wide selection of dine, shop and travel merchants via UOB Rewards+. Please refer to UOB Rewards Programme Terms and Conditions on the UOB website.