

## UOB Lady's Card FAQ

### Choosing your Bonus UNI\$ Category(ies)

**1. Do I need to choose my Bonus UNI\$ category(ies) every quarter?**

You do not need to choose your Bonus UNI\$ category(ies) every quarter if you have already registered your selection before. However, if no selection is made, the previous quarter's selection will remain.

**2. Where can I choose my current quarter's Bonus UNI\$ category(ies)?**

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

**3. Can I change my Bonus UNI\$ category(ies) after I've selected them?**

If you have already chosen your preferred category(ies) and will like to make a change, you may visit [uob.com.sg/ladys-enrol](http://uob.com.sg/ladys-enrol) to update your preferred category(ies) which will take effect in the **next new calendar quarter**.

**First entry:** Takes effect as of date of enrolment

**Subsequent entries:** Takes effect the next quarter and the bank will take the last entry of category(ies) for the new quarter Bonus UNI\$ awarding.

**4. What are the calendar quarters?**

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

**5. When can I choose or change my upcoming quarter's Bonus UNI\$ category?**

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

**6. I have selected my category(ies) for the next quarter, but I changed my mind.**

**Can I change again?**

Yes, as long as you enrolled before the start of the next new calendar quarter.

The bank will take the last entry enrolled before the start of the new quarter to determine that Bonus category(ies) selection of the new quarter.

For illustration purpose only:

15 April: Selected "Fashion" category.

21 June: Selected "Dining" category.

➔ Category(ies) for Quarter July – Sept will be effected as "Dining".

**7. I am a Lady's Solitaire / Solitaire Metal Cardmember, must I select two categories? What happens if I only choose 1(one) category instead of 2(two)?**

The maximum spend cap of S\$3000 is shared among the two categories of your choice. If you would prefer to select only one category, it means you will only be able to earn on one selected category, instead of two.

**8. What happens when I upgrade my Lady's Platinum Card to Lady's Solitaire Card (513)? Do I need to re-select my categories? How will my max cap be different?**

Please visit [uob.com.sg/ladys-enrol](http://uob.com.sg/ladys-enrol) to select TWO(2) of your preferred categories. This will take effect the next calendar quarter. However, you may start enjoying the higher cap of S\$3,000 spend based on your existing selected ONE(1) category in the calendar month of your card upgrade.

**9. What happens when I upgrade my Lady's Solitaire Card (513) to Lady's Solitaire Metal Card (516)? Do I need to re-select my categories? How will my max cap be different?**

No change.

**10. What happens when I replace my card? Do I need to re-select my categories?**

No, the bank will keep record based on your previous card.

**11. Must I activate my card first before I choose my category(ies)?**

Yes, please activate your card before making your category(ies) selection.

**12. How can I confirm that I have chosen my Bonus UNI\$ category(ies)?**

You can call the Cardmember service phone number printed on the back of your UOB Lady's Card and a customer service advisor will assist you.

## **Earning 10X UNI\$**

### **13. How do I earn 10X UNI\$ (or 20 miles)?**

1. Visit [uob.com.sg/ladys-enrol](http://uob.com.sg/ladys-enrol)
2. Simply select your preferred category(ies) from the 7 categories.
3. Spend at eligible merchants that fall within your selected category(ies), be it online or in stores, locally and overseas to earn 10X UNI\$ for every S\$5 spend.

Lady's Platinum Cardmember may choose 1 category only;

Lady's Solitaire Cardmember may choose up to 2 categories.

<b>Categories</b>	
Beauty & Wellness	Fashion
Dining	Transport
Entertainment	Travel
Family	

### **14. Will I earn UNI\$ if I do not select my preferred category(ies) to earn Bonus 10X UNI\$?**

No, you will not earn Bonus UNI\$ if you do not select your preferred category(ies).

However, you can continue to earn 1X UNI\$ for every S\$5 spend on your UOB Lady's Card.

### **15. When do I start earning 10X UNI\$ on my selected category(ies)?**

You will start earning your Bonus UNI\$ upon enrolment of your preferred category(ies).

Qualified transactions will be based on posting date.

### **16. Is there a minimum spend required to earn Bonus UNI\$?**

No, there is no minimum spend required.

### **17. How much BONUS UNI\$ can I earn every month?**

<b>Card Type</b>	<b>Maximum UNI\$ earned each calendar month</b>
<b>Lady's Classic/Lady's Platinum</b>	UNI\$1,800
<b>Lady's Solitaire/ Lady's Solitaire Metal</b>	UNI\$5,400

After which, 1X UNI\$ will be awarded for every S\$5 spend. The maximum Bonus UNI\$ earned is shared between the main and supplementary cardholder and will be credited to the main cardholder's UNI\$ account.

**18. 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 1X UNI\$ for every S\$5 spend.

**19. Is there a cap to the 1X UNI\$?**

No. There is no cap to 1X UNI\$. However, the standard list of exclusion applies. For more details, please visit [uob.com.sg/ladys-tncs](http://uob.com.sg/ladys-tncs).

**20. When will my Bonus UNI\$ be credited into my account?**

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

**21. How are the transactions for 10X UNI\$ 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.

<b>Categories</b>	<b>Merchant Category Codes(MCC)</b>
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)

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

Transactions qualifying for 10X UNI\$ depends on whether the merchant falls within the selected eligible categories. If its MCC falls within any of the abovementioned MCCs, or it is one of the eligible merchants that we recognise, you will earn 10x UNI\$ for your purchases made at the store.

However, if the merchant does not fall within any of the eligible MCCs you will not earn 10X UNI\$ even if your transaction made contains for specific items relevant to the eligible categories.

Note that MCCs are assigned by payment card organisations (e.g. Visa, MasterCard, American Express), which UOB Bank has no discretion over. Please note that the merchant's registered MCC may not always correspond with its nature of business. 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\$.

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

You can easily redeem your preferred choice of gifts from retail therapy to luxury indulgence via the UOB Rewards Webpage (<https://pib.uob.com.sg/Rewards>)