

Frequently Asked Questions

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

- (i) Any Card Transaction (as defined in the prevailing terms and conditions of UOB ONE Card) which are payments made to an Excluded Merchant and such Card Transactions are posted in your Statements (as defined in the prevailing terms and conditions of UOB ONE Card) from 1 February 2018 onwards will no longer qualify towards the minimum spend tiers and will not be awarded any cash rebates.
- (ii) The term “**Excluded Merchant**” refers to any merchant that is/are tagged to any one of the following Merchant Category Codes (MCC) (“**Excluded MCC**”):

Merchant Category Code (MCC)	Description
8398, 8661	Charities/Religious Organizations
9211, 9222, 9223, 9311, 9402, 9405, 9399	Government Institutions and Services

2. What are some of the examples of Excluded Merchants?

- (i) Examples of Excluded Merchants include, but are not limited to, the following merchants:
- Ministries and Government Agencies such as MOM, MOE, NEA, AVA, HDB, ICA, IRA, ACRA etc.
 - People’s Association & Community Centres
 - Town Councils
 - Government Hospitals & Polyclinics
 - Public Recreation such as National Library Board, Singapore Sport Council, Swimming Complexes, NParks, SAFRA
 - Postal Services such as Singapore Post, VPOST
 - Transactions via SAM machine
 - LTA eServices
- (ii) Please note that the list of Excluded Merchants as set out above is not exhaustive in nature.

3. When are the new exclusions effective?

Card Transactions which are payments made to any Excluded Merchant and such Card Transactions are posted in your Statements from 1 February 2018 onwards will no longer qualify towards the minimum spend tiers and will not be awarded any cash rebate.

4. Are the exclusions applicable to all UOB One Card members?

Yes, the exclusions are applicable to both existing UOB One Card members and new UOB One Card members.

5. What is a merchant category code (MCC) and who determines the MCC for each merchant?

A merchant category code (MCC) is a four digit number assigned to a business by the merchants' acquiring bank that is providing the credit card terminal.

The classification and set up of a merchant's MCC is done by the merchant's acquiring bank. A merchant's classification under a MCC would depend on that merchant's nature of business. If the credit card issuing bank is not the acquiring bank of that merchant, then such credit card issuing bank does not have any control over the MCC that assigned to that merchant.

6. Will there be instances where merchants may be tagged with an incorrect MCC?

Yes, there are merchants who may be erroneously assigned with a MCC. Card Transactions involving payments to such merchants may be excluded if the MCC tagged to such merchant falls into the exclusion list. In such cases, the non-acquiring bank has no control over the tagging and may inform the card association to check with the acquiring bank to rectify the tagging, if necessary.

7. Will there be cases where merchants may have multiple MCC?

Yes, it is possible for merchants to have more than one (1) acquiring bank.

8. Will rewards/cash rebates be awarded for selected Card Transactions that relate to payments that are made to an Excluded Merchant?

Yes, depending on the credit card terminal that the Card Transaction (as defined in the prevailing terms and conditions of UOB ONE Card) was made on, rewards/cash rebate may be awarded. The awarded rewards/cash rebate will not be reversed.