

Frequently Asked Questions on the Discontinuation of the UOB JCB Card Programme

Q1 Why is the Bank discontinuing the UOB JCB Card Programme?

A1 As part of our continuing efforts to review and meet the changing needs of our cardholders, we will no longer be offering the UOB JCB Card as part of our suite of UOB Cards.

Q2 What will happen to my UOB JCB Card? Can I / my supplementary cardholders still use my/our UOB JCB Card(s)?

A2 Your UOB JCB Card(s) (including supplementary cards) will be closed in April 2021. You and your supplementary cardholder(s) can continue to use your UOB JCB Card(s) until March 2021.

Q3 Will I still get my UOB JCB Card(s) upon it expiring?

A3 We will cease the issuance of renewal UOB JCB Cards for cards from November 2020. If your UOB JCB Card is expiring in or after November 2020, a renewal UOB JCB Card will not be issued to you.

Q4 What if I need an urgent UOB JCB renewal/replacement card?

A4 Renewal and replacement cards will no longer be issued from November 2020 onwards. Please call UOB Call Centre for further assistance.

Q5 Will my existing bill payment arrangements, GIRO instructions, and other account linkages on my existing UOB JCB Card be affected?

A5 Yes, they will be affected. If you have any existing standing instructions arranged for recurring payments and/or any GIRO instructions linked to your UOB JCB Card, you will need to inform your bank/service providers concerned of the changes.

Q6 What will happen to my outstanding balances, SmartPay, IPP, Balance Transfer and/or Personal Loan on my UOB JCB Credit Card?

A6 You can continue to service your outstanding balances, SmartPay, IPP, Balance Transfer and/or Personal Loan through your closed account after it has been closed.

Q7 If the outstanding balance on my UOB JCB Card is S\$10 or less, what will happen to it upon the closure of my UOB JCB Card?

A7 Outstanding balances of S\$10 or less will be transferred to another existing valid UOB Credit Card which you hold with us.

Q8 Can I request to accelerate my SmartPay or IPP on my UOB JCB Credit Card?

A8 Yes you can. Upon request, you will be billed the total outstanding amount plus a S\$150 administrative fee, in your next statement cycle. We will not be able to waive this S\$150 administrative fee.

Q9 Can I request to accelerate my Personal Loan on my UOB JCB Credit Card?

A9 Yes you can. Upon request, you will be billed the total outstanding amount plus a cancellation charge, in your next statement cycle. We will not be able to waive this cancellation charge.

Q10 What will happen to the SMART\$ on my UOB JCB Card?

A10 Your SMART\$ is valid for 6 months from the date of issuance. All unredeemed SMART\$ will be forfeited on its expiry date.

Q11 Can I transfer my SMART\$ to my other UOB Card(s)?

A11 You can only transfer any unredeemed/balance SMART\$ in your UOB JCB Card to another UOB Card if your UOB JCB Card is expiring in or after November 2020 onwards. Please call the UOB Call Centre at 1800 2222 121 to request for your SMART\$ to be transferred to another UOB Card.

In all other cases, existing SMART\$ cannot be transferred. Please fully redeem them at any SMART\$ merchant, otherwise they will be forfeited by their expiry date.

Q12 What will happen to the credit balance in my UOB JCB Card?

A12 Please utilize all your credit balance in your UOB JCB Card by March 2021 as we will be discontinuing the UOB JCB Card Programme and closing your UOB JCB Card in April 2021. In the event you are unable to do so, you can request for a transfer of your credit balance to another UOB Credit Card which you hold, your UOB Current/Savings Account or receive it via a Cashier's Order.

Q13 Why does it take several days to close my UOB JCB Card(s) upon cessation of the UOB JCB Card Programme?

A13 With the cessation of the UOB JCB Card Programme, closure of the UOB JCB Cards will take place progressively. The entire closure process for all UOB JCB Cards is expected to be completed by 30 April 2021.

Q14 In the event any transactions are being performed/posted on my UOB JCB Card between 1 April - 30 April 2021, am I liable for them?

A14 Yes, you will be liable for all transactions performed/posted on your UOB JCB Card between 1 April - 30 April 2021 up to and including the date of your UOB JCB Card closure. Please notify the Bank immediately if you suspect any fraudulent or unauthorised transaction(s) has been performed.

Q14 When is the complimentary airport lounge access available till?

A14 Complimentary airport lounge access using your UOB JCB Card will remain available till 31 March 2021.

Q15 Where can I find more information on the discontinuation of the UOB JCB Card Programme?

A15 Please visit uob.com.sg/jcb for more information.