

**Revision to UOB One Credit Card Changes**  
**(for existing cards issued before 1 July 2025)**

As part of our efforts to enhance our product offerings and improve customer experience, we will be making changes to the UOB One card benefits as follows:

Up to 3.33% quarterly cashback	Current			New			Remarks
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	
Min. Spend	\$500	\$ 1,000	\$ 2,000	\$600	\$1,000	\$2,000	Changes will be effective from your next qualifying quarter
Min. Transaction Count	5	5	5	10	10	10	
Base cashback (per quarter)	\$50	\$100	\$200	\$60	\$100	\$200	

Additional Cashback	Current			New			Remarks
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	
• Grab (excluding top-ups)	5%		6.67%	5%		6.67%	
• McDonalds	5%		6.67%	5%		6.67%	
• Shopee	5%		6.67%	5%		6.67%	
• SimplyGo	5%		6.67%	5%		6.67%	
• Shell	-		1.67%	-		1.67%	
• UOB Travel	5%		6.67%	-	-	-	Change will be effective from 1 Aug 2025
• DFI Retail Group	5%		6.67%	-	-	-	
• Grocery <sup>NEW</sup>	-	-		-	2.67%	4.67%	New benefits will be effective from 1 Jul 2025
• SP Utilities	1%			1%			
Monthly cap	\$100			\$120			Change will be effective from 1 Jul 2025

**Frequently Asked Questions (FAQs) for existing UOB One Credit Cardmembers**  
**(cards issued before 1 July 2025)**

**1. I am an existing UOB One Cardmember, do I need to register/apply to enjoy the new additional cashback benefits on my grocery spend?**

For existing UOB One Credit Cardmembers issued before 1 July 2025, you will automatically enjoy the following added benefits from 1 July 2025:

- (i) Monthly cashback cap for additional cashback is increased from S\$100 to S\$120  
The total cashback you can earn in a year is increased from S\$2,000 to S\$2,240; and
- (ii) New additional cashback of up to 4.67% on your Grocery transactions (with MCC 5411) if you have met a minimum of \$1,000 or \$2,000 monthly spend for your qualifying spend quarter.

Please note that minimum spend and other card conditions apply. Please note that 7-Eleven, Guardian and UOB Travel transactions will no longer earn additional cashback with effect from 1 August 2025.



## 2. I have my UOB One Card issued before 1 July 2025, when will the conditions on my Quarterly Cashback be changed?

To minimize disruptions to your current qualifying quarter, the following changes on your Quarterly Cashback will be effective from your next qualifying quarter from 1 September 2025 onwards.

Up to 3.33% Quarterly Cashback	Current			New		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Min. Spend	\$500	\$1,000	\$2,000	\$600	\$1,000	\$2,000
Min. Transaction Count	5	5	5	10	10	10
Base cashback (per qtr)	\$50	\$100	\$200	\$60	\$100	\$200

Changes to the Quarterly Cashback will be effective from your next qualifying quarter that begins on or after 1 September as follows:

- September, October and November
- October, November and December
- November, December, January

### Illustrations

Example (i): During the transition period, if you spend \$800 at FairPrice supermarket; \$800 at Giant supermarket; \$200 at Shopee supermarket; and \$200 on Guardian every month during the qualifying quarters below, cashback will be awarded as follows:

	Spend Quarter: Jul – Sep 2025 (on assumption your statement date is on 30 <sup>th</sup> )			Spend Quarter: Oct - Dec 2025 (on assumption your statement date is on 30 <sup>th</sup> )		
Period	July	August	September	October	November	December
- FairPrice spend	\$800	\$800	\$800	\$800	\$800	\$800
- Giant spend	\$800	\$800	\$800	\$800	\$800	\$800
- Shopee Supermarket	\$200	\$200	\$200	\$200	\$200	\$200
- Guardian spend	\$200	\$200	\$200	\$200	\$200	\$200
Total	\$2,000 (min. 5 transactions) monthly			\$2,000 (min. 10 transactions) monthly		
	↓			↓		
Quarterly Cashback	\$200			\$200		
Additional cashback	\$117.76 (\$1,200 spend including Giant till 31 Jul'25 x 6.67% = \$80.40) + (\$800 FairPrice x 4.67% = \$37.36)	\$88.06 (\$1,600 grocery spend from 1 Aug '25 x 4.67% = \$74.72) + (\$200 Shopee supermarket spend x 6.67% = \$13.34) Guardian will not earn additional cashback w.e.f 1 Aug 2025	\$88.06	\$88.06	\$88.06	\$88.06
	↓			↓		
Total	\$493.88 cashback			\$464.18 cashback		



Example (ii): During the transition period, if you spend \$500 at FairPrice and \$500 at Giant supermarket every month during the qualifying quarters below, cashback will be awarded as follows:

	<b>Spend Quarter: Jul – Sep 2025</b> (on assumption your statement date is on 30 <sup>th</sup> )			<b>Spend Quarter: Oct - Dec 2025</b> (on assumption your statement date is on 30 <sup>th</sup> )		
Period	July	August	September	October	November	December
- FairPrice spend	\$500	\$500	\$500	\$500	\$500	\$500
- Giant spend	\$500	\$500	\$500	\$500	\$500	\$500
Total	\$1,000 (min. 5 transactions) monthly			\$1,000 (min. 10 transactions) monthly		
	↓			↓		
Quarterly Cashback	\$100			\$100		
Additional cashback	\$38.35 (\$500 Giant spend till 31 Jul'25 x 5% = \$25) + (\$500 NTUC x 2.65% = \$13.35)	\$26.70 (\$1,000 grocery spend from 1 Aug'25 x 2.67%)	\$26.70	\$26.70	\$26.70	\$26.70
	↓			↓		
Total	\$197.75 cashback			\$180.10 cashback		

Example (iii): During the transition period, if you spend \$200 at GrabFood; \$200 on SimplyGo; and \$200 at Giant every month during the qualifying quarters below, cashback will be awarded as follows:

	Spend Quarter: Jul – Sep 2025 (on assumption your statement date is on 30 <sup>th</sup> )			Spend Quarter: Oct - Dec 2025 (on assumption your statement date is on 30 <sup>th</sup> )		
Period	July	August	September	October	November	December
- GrabFood spend	\$200	\$200	\$200	\$200	\$200	\$200
- SimplyGo spend	\$200	\$200	\$200	\$200	\$200	\$200
- Giant spend	\$200	\$200	\$200	\$200	\$200	\$200
Total	\$600 (min. 5 transactions and \$500 required) monthly			\$600 (min. 10 transactions and \$600 required) monthly		
	↓			↓		
Quarterly Cashback	\$50			\$60		
Additional cashback	\$30	\$20	\$20	\$20	\$20	\$20
	(\$600 spend x 5% cashback)	(\$400 GrabFood/ SimplyGo spend x 5%) Giant will not earn additional cashback w.e.f 1 Aug'25)-		(\$400 GrabFood/SimplyGo spend x 5%)		
	↓			↓		
Total	\$120 cashback			\$120 cashback		



**3. Will the One Credit Card revision effective from 1 July 2025 affect the qualifying minimum card spend for bonus interest on my One Account balance?**

No, the One Credit Card revision effective from 1 July 2025 will not affect the minimum card spend required to earn bonus interest on your One Account balance. The minimum card spend on your One Credit Card to earn bonus interest on your One Account balance will remain at S\$500 from 1 July 2025. Please refer to [One Credit Card page](#) for details on the revisions to the One Credit Card effective 1 July 2025.

Updated as at 1 July 2025

