

Frequently Asked Questions

Q1. What are the changes to UOB One Card?

- 1) With effect from 1 May 2022, all UOB One Credit Cardmembers can enjoy up to 10% cashback on SimplyGo (bus and train rides)^{NEW}, Dairy Farm International, Grab, Shopee Singapore and Singapore Power utilities bills.

- 2) With effect from your July 2022 statement month, existing UOB One Credit Cardmembers (i.e. card opened before 1 May 2022) will now enjoy up to 3.33% cashback based on a retail spend of S\$2,000, S\$1,000 or S\$500 and minimum 5 transactions per statement month for each qualifying quarter to earn the quarterly cashback of S\$200, S\$100 or S\$50 respectively.

Refer to the table below on the cashback you can enjoy:

	Minimum Spend Per Statement Period in a Quarter	Current Quarterly Cash Rebate	Minimum Spend Per Statement Period in a Quarter	New Quarterly Cash Rebate
Tier 1 Minimum Amount	S\$500 - S\$999	3.33% (S\$50)	S\$500 - S\$999	3.33% (S\$50) ¹
Tier 2 Minimum Amount	S\$1,000 - S\$1,999	3.33% (S\$100)	S\$1,000 - S\$1,999	3.33% (S\$100) ¹
Tier 3 Minimum Amount	S\$2,000 and more	5% (S\$300)	S\$2,000 and more	3.33% (S\$200)¹

Cardmembers who have been awarded quarterly cashback can enjoy additional cashback on the following merchants, capped at S\$100 per month.

Minimum Spend with 5 transactions per month for 3 months (Based on qualifying quarter)	\$500	\$1,000	\$2,000
Up to 10% cashback on daily spend merchants: <ul style="list-style-type: none"> • Rides, Food & Groceries Delivery with Grab • Groceries, health & beauty at Dairy Farm International • Online Shopping at Shopee Singapore • Plan your travels with UOB Travel • Bus and train rides with SimplyGo^{NEW} 		Additional 5% cashback²	Additional 6.67% cashback² ^{NEW}
Up to 4.33% cashback on Singapore Power Utilities Bills	Additional 1% cashback²		
Highest fuel savings of up to 22.66% at Shell & SPC	Up to 22.66% at SPC and 21.15% at Shell		

Get up to S\$2,000 cashback on your daily spend in a year!

¹Enjoy up to 3.33 % cashback based on a retail spend of S\$2,000, S\$1,000 or S\$500 and minimum 5 transactions per statement month for each qualifying quarter to earn the quarterly cashback of S\$200, S\$100 or S\$50 respectively. Please note that exclusions apply. Please refer to the full set of Terms and Conditions.

²Cardmembers who have been awarded the S\$100 or S\$50 quarterly cashback will get an additional 5% cashback and cardmembers who have been awarded S\$200 quarterly cashback will get an additional 6.67% cashback on the total Dairy Farm Singapore such as Cold Storage, CS Fresh Giant, Guardian, 7-Eleven, Marketplace, Jasons, Jasons Deli, Grab (excludes mobile wallet top-ups), Shopee Singapore transactions (excludes ShopeePay), SimplyGo (bus and train rides) ^{NEW} and UOB Travel (excludes online and flight only bookings) and additional 1.67% cashback on Shell transactions successfully charged and posted to the card account in each statement month. All Cardmembers who have been awarded the quarterly cashback will get an additional 1% cashback on Singapore Power utilities bill (excluding payments via AXS) successfully charged and posted to the card account in each statement month. Additional cashback will be capped at S\$100 per month.

Q2. Will there be any change to the minimum spend criteria and number of transactions for each statement month based on my qualifying quarters?

There will be no change to the minimum spend criteria of S\$500, S\$1,000 or S\$2,000 spend with at least 5 transactions per statement month based on your qualifying quarters to earn cashback.

Q3. Will there be a change to my qualifying quarters?

There will be no change in your qualifying quarters where it is based on your card opened month.

Q4. When is the new UOB One Card changes be effective?

- a) For new UOB One Card members whose cards are approved after 1 May 2022, it will be effective from your first quarter.
- b) For existing UOB One Card members whose cards are approved before 1 May 2022, you will enjoy up to 10% cashback on your SimplyGo transactions with effect from 1 May 2022 and all other changes will be effective from your first complete qualifying quarter effective after 1 July 2022 as stated below:

Card Opened Month	Your Qualifying Quarters	Changes will be effected on your new Quarter
July October January April	Jul, Aug, Sep Oct, Nov, Dec Jan, Feb, Mar Apr, May, Jun	Jul, Aug, Sep
August November February May	Aug, Sep, Oct Nov, Dec, Jan Feb, Mar, Apr May, Jun, Jul	Aug, Sep, Oct
September December March June	Sep, Oct, Nov Dec, Jan, Feb Mar, Apr, May Jun, Jul, Aug	Sep, Oct, Nov

Q5. I am an existing UOB One Credit Cardmember, why is the new UOB One Card Quarterly Cash Rebate effective at a later date for me?

We want to minimize and avoid disruption to your current spend patterns and the quarterly cashback that you might be trying to achieve in your current quarter. Cardmembers with different quarters will see the change in their new quarters (refer to table 4b).

Q6. I used to receive S\$300 cashback as I have consistently spent more than S\$2,000. Why am I only receiving S\$200 cashback now?

We are continuously reviewing our cards' value proposition to offer value to our cardmembers. For customers who spend S\$2,000 and above, you can still enjoy up to 10% cashback on your daily spend. While there is a revision of quarterly cashback from 5% (S\$300) to 3.33% (S\$200), we have increased the additional cashback for daily spend partners from 5% to 6.67%.

Q7. Could you guide me on what entails of up to 10% cashback?

Up to 10% cashback comprises of:

- i) Up to 3.33% quarterly cashback based on S\$200, S\$100 or S\$50 awarded based a retail spend of S\$2,000, S\$1,000 or S\$500 and min. 5 transactions per statement month for each qualifying quarter.
- ii) Up to 5% or 6.67% additional cashback on eligible partner spend such as total Dairy Farm International such as Cold Storage, CS Fresh Giant, Guardian, 7-Eleven, Marketplace, Jasons, Jasons Deli, Grab (excludes mobile wallet top-ups), Shopee Singapore transactions (excludes ShopeePay), SimplyGo^{NEW} (bus and train rides), UOB Travel and Singapore Power utilities bills.

Q7. I am unable to verify if I am receiving the correct amount of cashback. Could you guide me on how to compute?

Based on your average eligible spend per month, please refer below for the examples of cashback you may earn.

S\$500						
Statement date and minimum monthly spend	Total Grab, Dairy Farm International, SimplyGo (bus and train rides) ^{NEW} , Shopee Singapore and/or UOB Travel Transactions	Total Singapore Power Transactions	Cashback Earned			
15 AUG (S\$500)	S\$100	S\$100	15 NOV S\$50 +	S\$20	+ S\$2	= S\$72
15 SEP (S\$500)	S\$200	NIL				
15 OCT (S\$500)	S\$100	S\$100				
			3.33% cashback on all spend	5% cashback on Dairy Farm International, SimplyGo (bus and train rides), Shopee Singapore and/or UOB Travel	1% cashback on Singapore Power Utilities Bills	
Minimum number of purchases per statement period	5					

S\$1,000			
Statement date and minimum monthly spend	Total Grab, Dairy Farm International, SimplyGo (bus and train rides) ^{NEW} , Shopee Singapore and/or UOB Travel Transactions	Total Singapore Power Transactions	Cashback Earned
15 AUG (S\$1,000)	S\$200	S\$100	15 NOV
15 SEP (S\$1,000)	S\$200	S\$100	S\$100 + S\$45 + S\$3 = S\$148
15 OCT (S\$1,000)	S\$500	S\$100	3.33% cashback on all spend
Minimum number of purchases per statement period	5		5% cashback on Grab, Dairy Farm International, SimplyGo (bus and train rides), Shopee Singapore and/or UOB Travel 1% cashback on Singapore Power Utilities Bills

S\$2,000			
Statement date and minimum monthly spend	Total Grab, Dairy Farm International, SimplyGo (bus and train rides) ^{NEW} , Shopee Singapore and/or UOB Travel Transactions	Total Singapore Power Transactions	Cashback Earned
15 AUG (S\$2,000)	S\$400	S\$150	15 NOV
15 SEP (S\$2,000)	S\$600	S\$150	S\$200 + S\$100.05 + S\$4.50 = S\$304.55
15 OCT (S\$2,000)	S\$500	S\$150	3.33% cashback on all spend
Minimum number of purchases per statement period	5		5% cashback on Grab, Dairy Farm International, SimplyGo (bus and train rides), Shopee Singapore and/or UOB Travel 1% cashback on Singapore Power Utilities Bills

You can also visit <https://www.uob.com.sg/onecards/rebate-calculator.html> to calculate the cashback on your eligible spend.

Q9. If I replace my current UOB One Card, will I be able to enjoy the new benefits immediately?

No, you will still follow your current quarters. (Refer to Q4)

Q10. How does this impact my supplementary card(s) spending?

Supplementary card(s) spending will still be consolidated to the Principal Cardmember's total spend for you to enjoy higher cashback.

Q11. Will there be any changes to my fuel savings at Shell and SPC?

You will continue to enjoy up to 21.15% fuel savings at Shell.

Example of savings calculations based on S\$100 gross spend on fuel purchases at Shell	UOB One Credit Card
Shell Station discount	S\$5.00
Shell Escape Card discount	S\$5.00
NEW! UOB instant discount from the CVP change	S\$7.00
Nett spend (less station and Escape discount)	S\$83.00
5% One Credit Card Additional Cashback ² <i>(Based on a monthly total spend of S\$2,000)</i>	S\$4.15
Total effective savings (%)	S\$21.15 (21.15%)¹

¹Up to 21.15% savings for UOB One Credit Card is calculated based on 5% upfront Shell station discount, 5% upfront Shell Escape discount, 7% UOB One Card instant discount, and, if applicable, up to 5% UOB One Credit Card cashback². Instant 14% discount for other UOB Cards is calculated based on 5% upfront Shell station discount, 5% upfront Shell Escape discount, 4% upfront discount for UOB Cards. Other Terms and conditions apply. Visit uob.com.sg/fuelpowershell for more details.

²Enjoy up to 3.33% cashback based on a spend of S\$2,000 monthly for each qualifying quarter with min. 5 purchases monthly to earn the quarterly cashback of S\$200. Cardmembers who have been awarded \$200 quarterly cashback will get an additional 1.67% cashback on transactions at Shell successfully charged and posted to the Card Account in each statement month. All Cardmembers who have been awarded the quarterly cashback will get an additional 1% cashback on Singapore Power utilities bill (excluding payments via AXS) successfully charged and posted to the Card Account in each statement month. Additional cashback will be capped at S\$100 per month. Visit uob.com.sg/one for full terms and conditions.

At SPC, you will now enjoy up to 22.66% fuel savings as shown below:

Example of savings calculations based on S\$60 gross spend on fuel purchases at SPC	UOB One Credit Card
SPC&U Card discount	S\$6.00 (10%)
UOB Credit/Debit Card discount	S\$3.00 (5%)
Nett spend (Less 15% discount)	S\$51.00
UOB Cards offer: Additional S\$3 off* (every S\$51 nett spend)	S\$3.00 (5%)
UOB One Card cashback (Up to 3.33% cashback [#] with minimum S\$2,000 spend per statement month based on qualifying quarter)	S\$1.60 (3.33%)
Total savings* (%)	S\$13.60 (22.66%)

*S\$3 off is only applicable with every gross S\$60 spend (or S\$51 nett after all station discount and/or coupons are deducted from the gross amount), for payment made with UOB Visa, MasterCard or UnionPay Credit/Debit Cards only. Non SPC&U members are entitled to a 5% discount.

#Enjoy up to 3.33 % cashback based on a retail spend of S\$2,000, S\$1,000 or S\$500 and min. 5 transactions per statement month for each qualifying quarter to earn the quarterly cashback of S\$200, S\$100 or S\$50 respectively. Please note that exclusions apply.

*Calculation is based on total dollar savings of S\$60.00 gross spend.

Q12. Will I still be able to enjoy higher interest on my savings with UOB One Account*?

Yes, you will enjoy higher interest of up to 2.5% p.a. on your savings with UOB One Account* when you fulfil a minimum of \$500 spend on your UOB One Card per calendar month with three(3) GIROs or salary crediting of minimum \$1,600 per month.

*Insured up to S\$75k by SDIC

1 May 2022