



TERMS AND CONDITIONS GOVERNING UOB ONE CARD

1. Overview

These terms and conditions apply to the UOB One Card credit cards issued by the United Overseas Bank Limited (the "**Bank**") (collectively the "**Cards**" and each a "**Card**"). These terms and conditions are to be read together with the prevailing UOB Cardmembers Agreement (as may be amended from time to time at the Bank's sole discretion). Capitalised terms used in these terms and conditions shall have the meanings ascribed to them under the prevailing UOB Cardmembers Agreement unless otherwise defined herein. The Bank's decision on all matters pertaining to the awarding of all the benefits stated below shall be final and binding on a Cardmember.

2. Definitions

"Base Cashback" means the cashback awarded at the end of the statement months between January to December in a calendar year calculated at 0.03% of the total Card Transactions amount in that year.

"Card Transactions" means the transactions successfully charged to the Card Account by the Principal and Supplementary Cardmembers AND posted on the Bank's systems, but excludes the Exclusions.

"Exclusions" refers to the Card Transactions described under Clause 5 below.

"Principal Cardmember's Transactions" means the transactions successfully charged to the Card Account of the Principal Cardmember only AND posted on the Bank's systems, but excludes the Exclusions.

"Quarter" means a period of three consecutive statement months, and where the first Quarter shall start from the Card account opening date of the Principal Cardmember.

"Quarterly Cashback" means the cashback awarded in each Quarter, calculated based on the Minimum Spend incurred in that Quarter.

"Statement" means the statements of account issued by the Bank in respect of the Card Account.

"Statement Month" means the period of a Statement relates.

"Minimum Spend" means the minimum amount of total Card Transactions for a Quarter as set out in Clause 3.1 below.

3. Quarterly and Base Cashback

- 3.1. With effect from 1 July 2025, the Quarterly Cashback is awarded on a tiered basis based on the Minimum Spend incurred for the Quarter in the following manner:

Tier	Minimum Spend for the respective Quarter	Quarterly Cashback for the respective Quarter
1	Tier 1 Minimum Spend means, in respect of each Statement Month for the Quarter, a total of at least S\$600 but less than S\$1,000 worth of Card Transactions comprising at least 10 Card Transactions.	S\$60
2	Tier 2 Minimum Spend means, in respect of each Statement Month for the Quarter, a total of at least S\$1,000 but less than S\$2,000 worth of Card Transactions comprising at least 10 Card Transactions.	S\$100
3	Tier 3 Minimum Spend means, in respect of each Statement Month for the Quarter, a total of at least S\$2,000 worth of Card Transactions comprising at least 10 Card Transactions.	S\$200

3.2. Quarterly Cashback for the **first Quarter** may be awarded on a pro-rated basis as follows:

- i) where the Minimum Spend for a Tier is only met in the third Statement for the first Quarter, then one-third of the Quarterly Cashback for that respective Tier will be awarded;
- ii) where the Minimum Spend for a Tier is only met in the second and third Statements for the first Quarter, then two-thirds of the Quarterly Cashback for that respective Tier will be awarded; or

For the purpose of this clause, the **first Quarter** means the period of three consecutive statement months commencing from the month on which the Principal Cardmember is first issued the Card.

For the avoidance of doubt, Quarterly Cashback for any subsequent Quarter will only be awarded if the Minimum Spend is fully met for the Quarter.

- 3.3. The determination of the Quarterly Cashback or Base Cashback awarded is at the Bank's discretion, and the Bank may amend or vary the Quarterly Cashback, the Base Cashback and/or Minimum Spend from time to time at its sole discretion.
- 3.4. To earn the Quarterly Cashback or Base Cashback, the Cardmember's Card Account must be in good standing and cannot be cancelled, terminated or suspended for any reason.
- 3.5. The Quarterly Cashback for a given a Quarter will be credited to the Card Account in the next Statement Month following the end of that Quarter.
- 3.6. The Base Cashback will be credited to the Card Account in the month of February of the following calendar year if no Quarterly Cashback has been awarded for any Quarter in a calendar year.
- 3.7. The Quarterly Cashback and/or Base Cashback for a given a Quarter shall only be used to offset the Principal Cardmember's Card Transactions incurred in the following Statement Month.

- 3.8. The Quarterly Cashback or Base Cashback cannot be converted to or exchanged for cash, or be transferred or paid to any person.
- 3.9. All unused Quarterly Cashback and/or Base Cashback will be forfeited on the earlier of:
- (a) 2 calendar years from the last day of the Quarter which the Quarterly Cashback was awarded;
 - (b) the Bank's receipt of the Principal Cardmember's request to terminate his Card; or
 - (c) the termination or suspension of the Principal Cardmember's Card by the Bank for any reason whatsoever.
- 3.10. No payment or compensation shall be made for the forfeited or awarded Quarterly Cashback and/or Base Cashback.

4. Additional cashback on Selected Merchant Transactions

- 4.1 **"Selected Merchant Transactions"** is defined as transactions with the merchants listed below (and as may be amended by the Bank from time to time in its sole discretion):

Selected Merchants for Additional Cashback	Additional Cashback		
	Qualified for Tier 1	Qualified for Tier 2	Qualified for Tier 3
Grab transactions with description "GRAB*" under Grab Taxi Holdings Pte Ltd and its affiliated companies, but shall exclude any Grab wallet top-up transactions	5%	5%	6.67%
McDonald's transactions with description "McDonald*" and "HanBaoBao*"	5%	5%	6.67%
Shopee Singapore transactions with description "Shopee-*" under Shopee Singapore including Shopee Supermarket but exclude ShopeePay wallet top-up transactions	5%	5%	6.67%
SimplyGo (Bus/MRT) transactions	5%	5%	6.67%
Shell transactions	NIL	NIL	1.67%
Singapore Power transactions	1%	1%	1%
All other Grocery transactions with Grocery Stores/Supermarket MCC 5411 (w.e.f. 1 July 2025)	NIL	2.67%	4.67%
DFI Retail Group merchants such as 7-Eleven, Cold Storage, CS Fresh, Giant, Guardian, Jasons, Jasons Deli, Marketplace and CART (valid till 31 July 2025 only)	5%	5%	6.67%

The asterisk symbol ("*") used in transaction descriptions signifies that any number of characters may follow the specified word or phrase. For example, "GRAB*" encompasses variations such as "GRAB12345", "GRABFOOD123456", and other transaction descriptors that begin with "GRAB".

- 4.2 To be eligible for additional cashback on Selected Merchant Transactions (“**Additional Cashback**”) in a given Quarter, Cardmembers must have fulfilled the Minimum Spend and been awarded the Quarterly Cashback for that Quarter.
- 4.3 The Additional Cashback will be calculated based on the total amount of Selected Merchant Transactions successfully charged and posted to the Card Account in each Statement Month, capped at S\$120 per Statement Month.
- 4.4 The Additional Cashback for each Quarter will be consolidated and shall only be used to offset the Principal Cardmember’s Transactions incurred in the first statement month after the qualifying quarter.

5. Transitional Provision

- 5.1. If you are an existing UOB One Cardholder whose principal Card was issued before 1 July 2025, the revised terms and conditions of the Quarterly Cashback under Clause 3 will only apply to Card Transactions in the Quarter starting from 1 September 2025.
- 5.2. Any revisions to the award of additional cashback on Selected Merchant Transactions under Clause 4 shall take effect on the relevant stated effective date.

6. Exclusions

- 6.1 The following Card Transactions (collectively referred to as the “**Exclusions**”) do not qualify to earn any Quarterly Cashback, Additional Cashback or Base Cashback. The Bank reserves the right to amend the list set out below from time to time without any prior notice or giving any reason or being liable to any party:

- (a) any cash advances;
- (b) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
- (c) balance and/or funds transfers to or from the Card Account;
- (d) any credit card transaction that was subsequently cancelled, voided or reversed for any reason;
- (e) monthly instalments under 0% Instalment Payment Plan and SmartPay;
- (f) amounts approved under the UOB Payment Facility and any associated fees or charges
- (g) any Grab mobile wallet top-up transactions;
- (h) any Shopee Pay wallet top-up transactions;
- (i) any payment made with the following Merchant Category Codes (“MCC”);

Merchant Description Code (MCC)	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing –Combination Catalog and Retail Merchants (wef 1 October 2024)
5993	Cigar Stores and Stands
6012	Member Financial Institution–Merchandise and Services
6050	Quasi Cash–Financial Institutions, Merchandise and Services

6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales/Underwrite
6513	Real Estate Agents & Managers – Rentals
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash-Remote Money Transfers
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv aka Property Management
7511	Quasi Cash – Truck Stop Trxns
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organisations, Political
8699	Membership Organizations (Not Elsewhere Classified)
8999	Professional Services (Not Elsewhere Classified)
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9399	Government Services—not elsewhere classified
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only

(j) any transactions made with the following transaction descriptions:

- AXS*
- AMAZE* TRANSIT*
- CITYINDEX*
- EZ LINK*
- EZ-LINK*
- EZLINK*
- EZLINKS*
- FLASHPAY*
- NETSFLASHPAY*
- MB * MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL* PLUS500
- PAYPAL* PLUS500.COM
- PAYPAL * BIZCONSULTA
- PLUS500
- PLUS500UK LIMITED
- Saxo Cap Mkts Pts Ltd
- SKR*PLUS500CY LTD
- SKR*SKRILL.COM
- TRANSIT*
- WWW.IGMARKETS.COM.SG
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK
- IPAYMY*
- RWS-LEVY*
- SMOOVE PAY*
- SINGPOST-SAM*
- CardUp*
- RazerPay*



- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- NORWDS*
- AMAZE*

(k) any other transactions as may be prescribed by the Bank from time to time.

7. General

- 7.1 Adjustments will be made to the Base Cashback, Quarterly Cashback and/or Additional Cashback if there are any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billing disputes, or any other reason at the sole discretion of UOB.
- 7.2 Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any Base Cashback, Quarterly Cashback and/or Additional Cashback for such transactions. UOB reserves the right to cancel and reverse any cashback awarded in a Cardmember's statement of account at any time if it deems that such cashback was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 7.3 The Bank shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission or posting of card transactions or the cashback. UOB's decision on all matters relating to the Cardmember's Card Account shall be final and binding on Cardmembers.
- 7.4 The Bank shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.
- 7.5 The Bank reserves the right to vary, amend and/or supplement any of these terms and conditions (including but not limited to the Base Cashback, Quarterly Cashback and Additional Cashback rates, the basis of calculation of the Base Cashback and Quarterly Cashback and Additional Cashback rates and the list of eligible transactions which are eligible to earn the Quarterly Cashback and Additional Cashback) from time to time without the giving of notice or reason and without liability to any person and you agree to be bound by any such variations, amendments and/or supplements
- 7.6 Whilst all information is believed to be correct at the time of publishing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 7.7 A person who is not a party to these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce these terms and conditions.
- 7.8 These terms and conditions shall be governed by the laws of the Republic of Singapore and Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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