Terms and Conditions Governing UOB Absolute Cashback Card ("Terms")

These Terms apply to your UOB Absolute Cashback Card issued by United Overseas Bank Limited ("**UOB**") in Singapore (the "**Card**").

1. Cashback

(i) Subject to Clause 1(iv) below, you will be eligible to earn cashback for transactions charged to your Card ("**Cashback**") at the following rates:

(a) 1.7% on all Local Card Transactions (as defined below) but excluding the Selected Local Card Transactions (as defined below). For the avoidance of doubt, SimplyGo (ABT) Transactions (as defined below) are eligible to earn 1.7% Cashback;

(b) 1.7% on all Overseas Card Transactions (as defined below) but, with effect from 4 September 2026, excluding the Selected Overseas Card Transactions (as defined below); and

(c) 0.3% on the following Local Card Transactions (the "**Selected Local Card Transactions**") and, with effect from 4 September 2026, the following Overseas Card Transactions (the "**Selected Overseas Card Transactions**"):

- Grab mobile wallet top-up transactions which are Local Card Transactions or Overseas Card Transactions (w.e.f. 4 September 2026); and

- Local Card Transactions or Overseas Card Transactions (w.e.f. 4 September 2026) with the following MCC:

Merchant Category Code (MCC)	Description
7911	Schools, Dance Halls and Studios
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
9311	Tax Payment
9399	Government Services—not elsewhere classified
9402	Postal Services—Government Only
0742	Pet stores and Veterinary Services
5047	Medical Equipment and Supplies
5122	Drug Stores
5912	Drug Store and Pharmacies
5975	Medical Equipment, Hearing Aid
8011	Medical Services, Doctors
8021	Medical Services, Dentist and Orthodontist

8041	Medical Services, Chiropractors
8042	Medical Services, Optometrists and Ophthalmologist
8043	Medical Services, Opticians
8049	Medical Services, Chiropractors and Podiatrists
8062	Hospitals
8071	Medical Services, Dental Laboratories
8099	Medical and Health Services
4900	Utilities
8398	Organizations, Charitable and Social Service
6513	Real Estate Agents & Managers – Rentals
7261	Funeral Services and Crematories
7278	Shopping Services
7311	Advertising Services
7361	Employment Services and Agency
7392	Consulting and Public Relation Services
8999	Professional Services

(ii) For the purposes of these Terms:

(a) "**Local Card Transactions**" refers to retail transactions for the purchase of goods and/or services at merchants located in Singapore which are successfully charged to your Card and posted on UOB's systems, and includes SimplyGo (ABT) Transactions.

(b) "**Overseas Card Transactions**" refers to retail transactions for the purchase of goods and/or services at merchants located outside of Singapore which are successfully charged to your Card and posted on UOB's systems. For the avoidance of doubt, only transactions which are processed outside of Singapore (whether via a payment gateway, processing system or otherwise) shall constitute Overseas Card Transactions.

(c) "**SimplyGo (ABT) Transactions**" refers to payments for bus or train fares in Singapore which are made by tapping or waving your Card against the reader on the bus or train, and made using an Account Based Ticketing System which enables such payments to be charged directly to your Card account.

(iii) All transactions must be successfully charged to your Card account and posted on the UOB's system in order to qualify for the Cashback.

(iv) The following transactions shall be excluded from the eligibility to earn any Cashback:

(a) all NETS and NETS-related transactions;

(b) Installment Payment Plans, SmartPay transactions (unless otherwise stated);

(c) cash advances;

(d) any fees and/or charges (including without limitation, late payment charges, interest charges, annual or monthly fees or charges, service fees or processing fees) imposed by UOB;

(e) personal loans, balance and/or fund transfers;

(f) any transaction that is subsequently cancelled, voided, refunded or reversed;

(g) amounts approved under the UOB Payment Facility and any associated fees or charges; and

(h) amounts which have been rolled over from any preceding month's statement.

UOB reserves the right at any time and from time to time at its sole and absolute discretion to vary and/or amend the list of exclusions above for which Cashback will not be awarded without giving any reason or prior notice or assuming any liability to you.

(v) There is no minimum spend required to receive Cashback.

(vi) There is no cap on the maximum amount of Cashback that you can earn.

(vii) The Cashback amount for each transaction category will be computed based on the total value of all transactions in that category which are successfully charged to your Card and posted onto UOB's systems in a statement month as shown in your Card statement in respect of that statement month, and will be rounded to the nearest two decimal places.

(viii) The Cashback earned for the current statement month will be credited into your Card account in the following statement month in Singapore dollars.

(ix) The Cashback amount credited will be used to automatically offset the billed amount for your Card account in your next statement month. The Cashback cannot be withdrawn as cash, cannot be transferred to any other UOB credit card or debit card accounts or UOB accounts, and cannot be used to offset any minimum payment due, late payment charge, interest charges or any other fees imposed by UOB.

(x) A merchant's registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant's acquiring bank. UOB does not determine the merchants' MCC. UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.

(xi) Transactions incurred by your supplementary holder of your Card will be consolidated under the principal Card account.

(xii) In the event of any cancelled, disputed and/or reversed transactions, you will need to make incremental spend to offset the reversed transaction amount in order to continue earning Cashback.

(xiii) Unused Cashback will be forfeited on (whichever earlier):

(a) UOB's receipt of your request to terminate your Card; or

(b) the termination of your Card by UOB for any reason whatsoever.

(xiv) No replacement or compensation shall be made for forfeited Cashback. Any forfeited Cashback cannot be transferred to any other UOB card account.

(xv) The Cashback is neither transferable nor exchangeable for cash (including any credit balance refund), reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.

(xvi) The crediting of the Cashback amount by UOB does not constitute payment of any amount due on your Card account (including any minimum payment amount due).

(xvii) Your Card account must be in good standing and conducted in a proper and satisfactory manner as determined by UOB in its sole discretion in order to earn and receive the Cashback.

(xviii) UOB reserves all rights to (i) substitute the Cashback; (ii) forfeit, reverse or reclaim the Cashback where participant is subsequently discovered to be ineligible; (ii) amend or vary the Card name or design; and (iii) make determinations and decisions on all matters relating to this Cashback programme which shall be final, conclusive and binding.

2. General

(i) Where any Transaction posted to your Card account is subsequently voided, refunded, cancelled, reversed, disputed and/or reversed for any reason (whether in whole or in part), UOB shall have the sole and absolute discretion to reverse and forfeit the Cashback awarded in respect of the Transaction amount voided, refunded, cancelled, reversed, disputed and/or reversed.

(ii) The Card shall only be used for your own legitimate and genuine personal expenses and shall not be used for commercial or other non-personal expenses.

(iii) UOB may deduct, re-compute, withdraw, forfeit and/or cancel any Cashback earned and/or awarded and/or cancel and terminate your Card, without giving any reason or prior notice or assuming any liability to you, if:

(a) spending on your Card account is deemed by UOB in its sole and absolute discretion to be for commercial, illegitimate, not genuine, commercial and/or non-personal purposes;

(b) your Card account is not in good standing and not conducted in a proper and satisfactory manner at any time as determined by UOB in its sole discretion;

(c) your Card account is overdue;

(d) UOB deems in its sole discretion that there is an abuse of the Cashback programme (whether via unusual, illegitimate, and/or not genuine transaction activities or otherwise);

(e) relevant Cashback was not earned from qualifying spend; or

(f) for any other reason that UOB may determine in its sole discretion.

No payment or compensation in respect of such deduction, re-computation, withdrawal or cancellation will be made.

(iv) In the event that your Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Cashback credited into your Card account, such Cashback earned shall be forfeited without prior notice to you and you shall not be entitled to any compensation or payment whatsoever.

(v) UOB shall not be responsible or liable in any manner for (i) any failure or delay or mistake in the transmission or submission of card transactions by any party (including but not limited to American Express, acquiring merchants, merchant establishments, postal or telecommunication authorities) for whatever reason; or (ii) any breakdown or malfunction in any computer system or equipment; or (iii) any loss, expenses, delays, mistake, neglect or omission in the awarding of the Cashback or your participation in this Cashback programme.

(vi) The Card is excluded from earning UNI$, SMART$, Instant Rewards Redemption, or any other rewards under the UOB Rewards Programme.

(vii) UOB's decision on all matters relating to your Card account shall be final, conclusive and binding and no payment or compensation will be given or paid by UOB to any person. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.

(viii) UOB reserves the right to vary, amend and/or supplement any of these Terms (including but not limited the Cashback rate, the basis of calculation of the Cashback and the list of eligible transactions which are eligible to earn the 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.

(ix) These Terms supplement, are to be read together with and form an integral part of the UOB Cardmembers Agreement. In the event of any inconsistency between these Terms and the UOB Cardmembers Agreement, these Terms shall prevail in relation to any matter concerning the Card. These Terms shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card.

(x) 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.

(xi) By participating in this Cashback programme and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your personal data for the purposes of this Cashback programme and to contact you.

(xii) A person who is not a party to any agreement governed by the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of such agreement.

(xiii) The Terms shall be governed by the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

American Express is a trademark of American Express. The UOB Absolute Cashback American Express® Card is issued by United Overseas Bank Limited pursuant to a license from American Express.

United Overseas Bank Limited Co. Reg. No.193500026Z

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