

Terms and Conditions Governing UOB EVOL Card (formerly the UOB YOLO Card)
Cashback Programme (“Terms”)

These Terms apply to your UOB EVOL Card (formerly the UOB YOLO Card) issued by the United Overseas Bank Limited (the “**Bank**” or “**UOB**”) in Singapore (the “**Card**”). These Terms are to be read together with and form an integral part of the prevailing UOB Cardmembers Agreement (“**Standard Terms**”). For customers who do not hold a UOB YOLO Card as at 17 May 2021, these Terms shall be effective immediately. For customers who hold a valid and existing UOB YOLO Card as at 17 May 2021 (the “**Existing Customers**”), these Terms shall be effective from 17 June 2021.

Cashback

1. You will enjoy the following cashback on Transactions charged to your Card (“**Cashback**”):

Cashback	Cap per statement month
8% cashback on Online Spend	S\$20
8% cashback on Mobile Contactless Spend	S\$20
0.3% cashback on all other spend	S\$20

2. The maximum total cashback that you (as a principal Cardholder) can earn on your Card is capped at S\$60 for each statement month.
3. To qualify for 8% cashback on Online and Mobile Contactless Spend, you must successfully charge at least S\$600 worth of Transactions in a statement month to your Card (“**Qualifying Spend**”).
4. If you do not meet the Qualifying Spend in a statement month, you will earn 0.3% cashback on all Transactions successfully charged to your Card account in that statement month.
5. The Cashback will be computed based on the Transactions successfully charged and posted to your Card account 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. Cashback earned by the supplementary holder of your Card will be credited to your principal Card account.
6. The Cashback earned for the current statement month will be credited into your Card account in the following statement month in Singapore dollars and can only be used to offset against 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 The Cashback cannot be withdrawn as cash, cannot be transferred to any other UOB credit card or debit card accounts or UOB accounts, and cannot be used to offset any minimum payment due, late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.
7. Transactions incurred by your supplementary holder of your Card will accrue to your principal Card for the purposes of computing the Qualifying Spend on your principal Card account.
8. Clauses 3 and 4 above apply regardless of whether your first statement period in relation to your new Card is a less than a statement month.
9. Unused Cashback will be forfeited on (whichever earlier):
- 2 calendar years from the last day of the statement month the Cashback was awarded;
 - the Bank’s receipt of your request to terminate your Card; or
 - the termination of your Card by the Bank for any reason whatsoever.

10. The Cashback is neither transferable nor exchangeable for cash, reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
11. 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).
12. Any Cashback awarded in respect of any reversed, voided, refunded or cancelled Transactions will be deducted from the Card account.

Annual Fee

13. The annual fee for the principal Card is S\$192.60 (inclusive of GST) per year.
14. The annual fee on the principal Card is waived for the first Card anniversary year. Subsequently, you will be eligible to receive a waiver of the annual fee on your principal Card for a year only if you make a minimum of three (3) Transactions per statement month for 12 consecutive statement months prior to your Card anniversary date.

Transitional Provisions

15. Notwithstanding clause 14, if you are an Existing Customer and your card anniversary date for your current card year occurs before 1 June 2022, you shall continue to be eligible to receive an annual fee waiver on your Card for your current card year if you spend a minimum of S\$12,000 in your current card year.
16. If you are an Existing Customer, the terms and conditions of the UOB YOLO Card Cashback Programme will continue to apply to Transactions (as defined thereunder) successfully charged to your Card and posted on the Bank's systems on or prior to 17 June 2021.

Definitions

17. **"Online Spend"** refers to Transactions made via the internet based on system indicators and processed by the respective merchants/acquirers as an online transaction.
18. **"Mobile Contactless Spend"** means in-store contactless Transactions made via the following mobile wallets: Apple Pay, Samsung Pay, Google Pay, Fitbit Pay, Mighty Pay and such other mobile wallet services as UOB may determine from time to time at its sole discretion. For the avoidance of doubt, Transactions which are made online via any of the mobile wallets listed above will not be eligible to receive any Cashback under the "Mobile Contactless Spend" category but will receive Cashback under the "Online Spend" category.
19. **"Other Spend"** means all other Transactions that are not Online or Mobile Contactless Spend.
20. **"Transactions"** means retail transactions for the purchase of goods and/or services successfully charged to your Card account and posted on the Bank's system but excludes:
 - (a) cash advances;
 - (b) balance and/or fund transfers;
 - (c) NETS and NETS-related transactions;

- (d) monthly instalments under 0% Instalment Payment Plan and SmartPay;
- (e) any transactions at UOB\$ merchants where UOB\$ are issued (previously known as SMART\$);
- (f) any transactions made at Shell petrol stations and SPC petrol stations;
- (g) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
- (h) any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
- (i) any transaction made with the following Merchant Category Codes (MCC):

MCC	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
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	Charitable and Social Service Organizations
8661	Religious Organizations
8651	Political Organizations
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only
9399	Government Services—not elsewhere classified

- (j) any top-ups or payment of funds to payment service providers or prepaid accounts;
- (k) any transaction made with the following transaction descriptions:

• AXS*	• PAYPAL * PLUS500.COM
• CITYINDEX*	• PAYPAL * CAPITALROYA
• EZ LINK*	• PAYPAL * BIZCONSULTA
• EZ-LINK *	• Saxo Cap Mkts Pts Ltd
• EZLINK*	• SKR*PLUS500CY LTD
• EZLINKS*	• SKR*SKRILL.COM
• FLASHPAY*	• TRANSIT*
• NETSFLASHPAY*	• TRANSIT LINK*
• MB * MONEYBOOKERS.COM	• TRANSITLINK*
• OANDA ASIA PAC	• WWW.IGMARKETS.COM.SG
• OANDAASIAPA	• WWW.MYEZLINK.COM.SG
• PAYPAL * OANDAASIAPA	• WWW.PLUS500.CO.UK
• PLUS500	• SP Digital* (with effect from 17 June 2021)
• PLUS500UK LIMITED	• SP Services* (with effect from 17 June 2021)
• PAYPAL * PLUS500	

- (l) any other transactions which the Bank may exclude from time to time without prior notice to you.

Please note that 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.

E-statement

21. You will only receive electronic statements (eStatements) for your Card account. No physical statement copies will be generated.

General

22. The Bank may deduct, re-compute, withdraw and/or cancel any Cashback awarded if you fail to meet the Qualifying Spend, if your Card account is not in good standing or for any other reason that the Bank may determine in its sole discretion. No payment or compensation in respect of such deduction, re-computation, withdrawal or cancellation will be made. 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.
23. 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. 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, ingenuine, commercial and/or non-personal purposes; or

- (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; or
- (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 ingeniune transaction activities or otherwise); or
- (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.

- 24.** The Card is excluded from earning UNI\$ and Instant rewards under the UOB Rewards Programme.
- 25.** By participating in this Programme and in addition to any other consent you have already provided to the Bank and any right of the Bank under applicable laws, you consent to the Bank and the necessary third parties collecting, using and disclosing your personal data for the purposes of this Programme and to contact you.
- 26.** 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 and/or the Transactions by any party (including but not limited to the card associations, 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.
- 27.** 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
- 28.** The Bank reserves all rights to (i) substitute the Cashback; (ii) forfeit or reclaim the Cashback where participant is subsequently discovered to be ineligible; (iii) amend or vary the Card name or design; and (v) make determinations and decisions on all matters relating to this Programme which shall be final, conclusive and binding.
- 29.** Prevailing Standard Terms continues to apply to your Card. In the event of any inconsistency between these Terms and the Standard Terms, these Terms shall to the extent of such inconsistency, prevail in respect of matters relating to this Programme. These Terms shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card.
- 30.** These Terms shall be governed by the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the Singapore courts. A person not a party to these

Terms has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce these Terms.

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