UOB One Credit Card Frequently Asked Questions (FAQs)
for all Cardmembers

1. **How do I earn UOB One Card quarterly cashback?**
Here's how in 2 simple steps:

Please note that the monthly spend is based on your statement period.

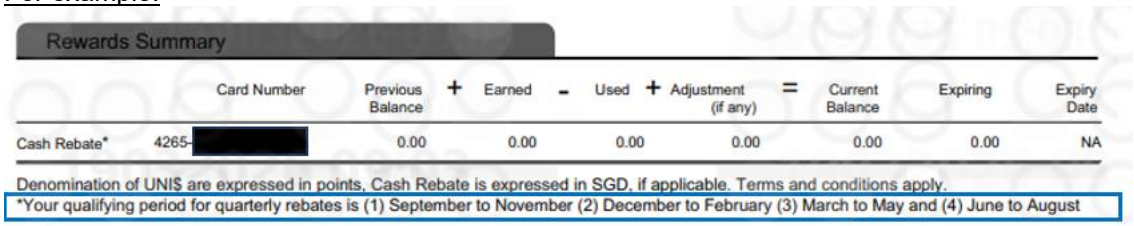
- Example 1: If your statement is generated on 30th, your monthly spend for January will be from 1 January to 30 January.

- Example 2: If your statement is generated on 15th, your monthly spend for January will be from 16 December – 15 January.

2. **What is my qualifying quarter?**
The qualifying quarter is a 3-month period based on your first 3 statements. For example, if your card was issued in Feb, your qualifying quarters will be:

- Qualifying quarter #1: Feb, Mar, Apr
- Qualifying quarter #2: May, Jun, Jul
- Qualifying quarter #3: Aug, Sep, Oct
- Qualifying quarter #4: Nov, Dec, Jan

To find out what is your qualifying quarters, you can refer to the credit card statement.
For example:



Rewards Summary

	Card Number	Previous Balance	+ Earned	- Used	+ Adjustment (if any)	= Current Balance	Expiring	Expiry Date
Cash Rebate*	4265-[redacted]	0.00	0.00	0.00	0.00	0.00	0.00	NA

Denomination of UNI$ are expressed in points, Cash Rebate is expressed in SGD, if applicable. Terms and conditions apply.
*Your qualifying period for quarterly rebates is (1) September to November (2) December to February (3) March to May and (4) June to August

3. **How do I earn additional cashback? Which partners are eligible for additional cashback?**

Cardmembers who have qualified for quarterly cashback of S$60 will get:

- additional 5% cashback on the total McDonald's, Grab (excludes mobile wallet top-ups), Shopee Singapore (excludes ShopeePay) and SimplyGo (bus and train rides only) transactions; and
- additional 1% cashback on Singapore Power utilities transactions successfully charged and posted to the Card Account in each statement month

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Cardmembers who have qualified for quarterly cashback of S$100 will get:

- additional 5% cashback on the total McDonald's, Grab (excludes mobile wallet top-ups), Shopee Singapore (excludes ShopeePay) and SimplyGo (bus and train rides only) transactions;
- additional 2.67% cashback on the total Grocery transactions; and
- additional 1% cashback on Singapore Power utilities transactions successfully charged and posted to the Card Account in each statement month

Cardmembers who have qualified for quarterly cashback of S$200 will get:

- an additional 6.67% cashback on the total McDonald's, Grab (excludes mobile wallet top-ups), Shopee Singapore (excludes ShopeePay) and SimplyGo (bus and train rides only) transactions;
- an additional 4.67% cashback on the total Grocery transactions;
- an additional 1.67% cashback on total Shell transactions; and
- an additional 1% cashback on Singapore Power utilities transactions successfully charged and posted to the Card Account in each statement month

The above partner transactions are "Selected Merchant Transactions".

All Selected Merchant Transactions successfully charged and posted to the Card Account in each statement month will qualify for additional cashback that will be capped at S$120 per statement month. T&Cs apply, please visit uob.com.sg/one for full terms and details.

4. **What are spend exclusions or non-eligible spend?**
Spend exclusions are transactions that do not count towards minimum spend requirement to earn rewards and/or do not qualify for any rewards.

Such transactions are typically defined by Merchant Category Code (MCC) which is a four-digit number used by merchant and its acquiring bank to classify businesses and indicates the types of services or goods being sold to customers or transaction description. Most banks' credit cards will have a pre-defined list of spend exclusions.

Please note that the MCC is determined by the merchant and its acquiring and out of the control of UOB One Credit Cards. For full list of spend exclusions, visit uob.com.sg/onetncs

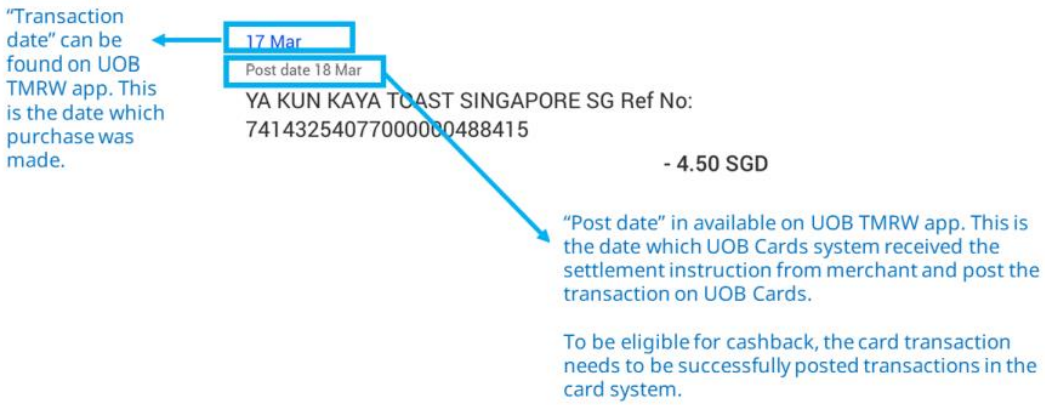
5. **Are GrabPay and ShopeePay eligible for cashback?**
No, they are not eligible for cashback and will not count into the minimum spend accumulation to be eligible for cashback. Instead, to enjoy cashback, simply choose to pay directly from your UOB One Card to get up to 10% cashback at Grab and Shopee. No cashback will be awarded for top up into GrabPay or ShopeePay wallets. You may refer to uob.com.sg/onetncs for the full list of exclusions.

6. **Is insurance eligible for cashback and does it count into the min spend for cashback on UOB One Credit Card?**
No, transactions tagged under MCC 6300 (Insurance Sales/Underwrite) are not considered as purchases, hence, they are not eligible for cashback and will not count into the minimum spend accumulation for cashback. You may refer to uob.com.sg/onetncs for the full list of exclusions.

However, card spend tagged under insurance are eligible to earn bonus interest for UOB One Account. You may refer to go.uob.com/oneaccount to find out more

7. **How can I track my spend to earn UOB One Card cashback?**
Simply consolidate your daily spend on groceries, dining, transport, fuel, shopping and more to enjoy cashback. You may login to UOB TMRW app to track and monitor your spend by manually adding up eligible transactions or using UOB One Card cashback calculator on uob.com.sg/one.

8. **What is the difference between posting date and transaction date? How does this affect my cashback on UOB One Card?**
The posting date is the date on which the transaction has been received and posted on the UOB Cards system. To earn cashback, transactions need to be successfully charged AND posted on the Bank's system so that the system may count and calculate the cashback eligibility. The posting date, rather than the transaction date, will be the date used to determine which statement period the transaction falls under.



Click here for other UOB Cards FAQs.

9. What is the qualifying minimum card spend for bonus interest on my One Account balance?

The minimum card spend on your UOB One Credit Card to earn bonus interest on your UOB One Account balance will remain at S$500.

Updated on 19 Mar 2026.