

UOB One Credit Card Frequently Asked Questions (FAQs)

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 spend quarter?

The spend quarter is a 3-month period base on your first 3 statements. For example, if your card is issued in Feb, your spend quarters will be:

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

To find out when is your card issued, you can refer to the physical card for your anniversary month as a reference.



Example of a card which is issued in October. For this customer, the spend quarters will be:

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

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

Cardmembers who have qualified for quarterly cashback of S\$100 or S\$50 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 McDonald's, DFI Retail Group (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) 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 qualified for the quarterly cashback will get an additional 1% cashback on Singapore Power utilities bill successfully charged and posted to the Card Account in each statement month. Additional cashback will be capped at S\$100 per statement month.

From daily essentials to food deliveries and online shopping – UOB One Card got you covered with the highest cashback of up to 10% and more as these daily favourites:



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 Grab Pay and Shopee Pay Eligible for cashback?

No, they are not eligible for cashback and will not count into the minimum spend accumulation for cashback.

Instead, to enjoy cashback, simply choose to pay directly from your 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.

Pro tip: remember to set your UOB One Card as the default payment card/option for a more convenient and rewarding purchase.

6. Are 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.



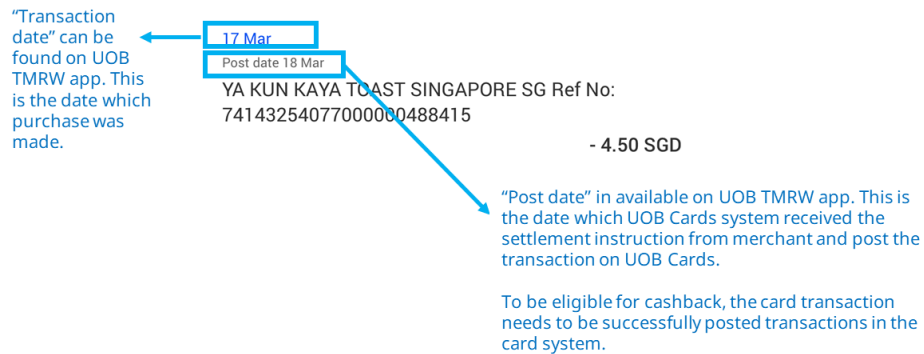
However, card spend tagged under insurance are eligible to earn bonus interest for UOB One Account. You may refer to go.uob.com/oneaccount to find out more.

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.

8. What is the difference between posting date and transaction date? How does this affect my cashback on UOB One Card?

To enjoy cashback, transactions needs to be successfully charged AND posted on the Bank's systems in order for system to have sufficient information to calculate and count into the minimum spend conditions to track for cashback eligibility.



Click [here](#) for other UOB Cards FAQs.

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