



**Terms and Conditions Governing
UOB Business World Debit Card Bonus Cash Rebate Promotion**

1. Promotion

- 1.1 The UOB Business World Debit Card Bonus Cash Rebate Promotion (the “**Promotion**”) is valid from 1 February 2024 to 31 January 2025, both dates inclusive (the “**Promotion Period**”).
- 1.2 By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.3 This Promotion is open to Cardusers (as defined below) of UOB Business World Debit Card (851, 852 or 853) issued by UOB in Singapore (each, an “**Eligible Card**”) and whose Eligible Card account(s) is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion.
- 1.4 To participate in this Promotion, you must successfully charge a total of at least S\$6,000 worth of Eligible Transactions (as defined below) to your Eligible Card in each calendar month during the Promotion Period and you shall be eligible to receive the following Bonus Cash Rebate for those Eligible Transactions during that calendar month but subject to Clause 1.5 below:

Category of Eligible Transactions	Bonus Cash Rebate
Local	0.5%
Overseas	0.5%

- 1.5 The Bonus Cash Rebate awarded will be subjected to a cap of S\$20,000 on the amount incurred on the Eligible Transactions per calendar month and Base Cash Rebate will be awarded on the remaining amount incurred on these Eligible Transactions.
- 1.6 The Bonus Cash Rebate awarded will be in addition to the Base Cash Rebate earned during the Promotion Period.
- 1.7 The date of the Eligible Transactions will be determined based on the posting date reflected on UOB’s systems and stated in your monthly Eligible Card statement.
- 1.8 For the purposes of this Promotion:
 - (a) “**Base Cash Rebate**” means the cash rebate earned in a calendar month at the Eligible Card’s prevailing base earn rate of 0.5% on Local Card Transactions and 1% on Overseas Card Transactions, calculated based on the amount incurred on the Eligible Transactions in that same calendar month.
 - (b) “**Carduser**” means any person nominated or authorised by the cardmember of an Eligible Card from time to time, and acceptable to UOB, to be issued with and to operate the Eligible Card account through the use of the Card.
 - (a) “**Eligible Transactions**” means the Local and Overseas Card Transactions collectively.
 - (b) “**Excluded Transactions**” means:
 - (i) Any bill payment transactions;
 - (ii) Any cash advances, balance and/or funds transfers, instalment payments, or personal loans;



- (iii) Any top-ups or payment of funds to payment service providers or prepaid accounts (including, but not limited to, top-ups for any pre-paid card or mobile wallet such as Revolut, YouTrip, GrabPay, WeChat Pay, ShopeePay, Alipay, etc.);
- (iv) SmartPay transactions;
- (v) UOB\$ transactions;
- (vi) Business Payment Plans transactions;
- (vii) NETS and NETS-related transactions;
- (viii) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees);
- (ix) Any amount charged that is subsequently cancelled, voided, refunded or reversed for any reason;
- (x) Any transaction classified under one or more of the following Merchant Category Codes (the “MCC”):

MCC	Description
5965	Direct marketing –Combination Catalog and Retail Merchants (with effect from 1 October 2024)
5993	Cigar Stores and Stands (with effect from 1 October 2024)
8699	Membership Organizations (Not Elsewhere Classified) (with effect from 1 October 2024)
8999	Professional Services (Not Elsewhere Classified) (with effect from 1 October 2024)
4829	Wire Transfers
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
6050	Quasi Cash–Financial Institutions, Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6529	Quasi Cash-Remote Stored Value Load-Financial Institute
6530	Quasi Cash-Remote Stored Value Load-Merchant
6534	Quasi Cash-Remote Money Transfers
7349	Clean/Maint/Janitorial Serv Aka Property Management
7511	Quasi Cash - Truck Stop Trxns
5933	Pawn Shops
6012	Member Financial Institution–Merchandise and Services
6211	Securities–Brokers and Dealers
6540	Stored Value Card Purchase/Load
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8651	Organisations, Political
6513	Business Services
8398, 8661	Charitable Organisations and Social Service
8211, 8220, 8241, 8244,	Education and Schools

8249, 8299	
9211, 9222, 9311, 9399, 9402, 9405	Government Services
6300, 6399	Insurance Default, Underwriting, Premiums
8062	Medical Services and Hospitals
4111	Transportation – Others

(xi) Any transaction consisting of/containing the following references:

- EZ-Link*
- EZ Link*
- WWW.MYEZLINK.COM.SG
- FlashPay ATU*
- FlashPayATU*
- MB* MONEYBOOKERS.COM
- OANDAASIAPA
- OANDA ASIA PAC
- PAYPAL *PLUS500.COM
- PLUS500
- PLUS500UK LIMITED
- SKR*PLUS500CY LTD
- WWW.PLUS500.CO.UK
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- Saxo Cap Mkts Pte Ltd
- SKR*SKRILL.COM
- WWW.IGMARKETS.COM.SG
- TRANSIT LINK*
- TRANSITLINK*
- NETS VCASHCARD*
- PAY*ALLANDALE RENTALS
- PAY*AMANDA CRIBBS
- PAY*CAREFREEGUARANTEE
- PAY*CARMEL VUE
- PAY*HOMEAWAY HA-J7X6Z5
- PAY*HOMEAWAY HA-VQ26RC
- PAY*PAYPERBOOKING
- PAY*PROPDAMAGEPROTECT
- PAY*RDD HA-VQ26RC
- PAY*VRBO COM 616241 1
- PAYA LEBAR CO
- PAYPAL*
- IPAYMY*
- RWS-LEVY*
- SMOOVE PAY*
- SINGPOST-SAM*
- RazerPay*
- AXS Payment*
- AXSPayment*
- AXS*
- CITYINDEX*
- NORWDS*

New excluded transaction with effect from 1 October 2024

- AMAZE*

(c) **“Local Card Transactions”** means any transactions successfully charged to the Eligible Card as a Mastercard transaction and posted on UOB’s systems, which such transactions are effected in Singapore dollars and/or at merchants with payment gateway in Singapore, but excludes the Exclusions.

(d) **“Overseas Card Transactions”** means any transactions processed out of Singapore and successfully charged to the Eligible Card as a Mastercard transaction in a foreign currency (i.e. non-Singapore Dollar denominated currency) and posted on UOB’s systems, but exclude the Exclusions.

1.9 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.



- 1.10 All Eligible Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's then prevailing exchange rate applicable at the time of exchange and the Singapore dollar amount posted on UOB's system will be used for the purposes of computing of the Eligible Transactions amount and Bonus Cash Rebate under this Promotion.
- 1.11 UOB reserves the right, at any time at its sole discretion, to amend or vary the list of Eligible Transactions and the list of Excluded Transactions without any reason or prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.

2. Bonus Cash Rebate

- 2.1 For each calendar month during the Promotion Period which you satisfy all of the conditions in Clause 1.4 above, you shall be eligible to receive the Bonus Cash Rebate for that calendar month which will be credited to your Eligible Card account and reflected in your Eligible Card statement in the following calendar month.
- 2.2 The Bonus Cash Rebate is not exchangeable for other gifts or benefits of any kind.
- 2.3 UOB may substitute the Bonus Cash Rebate with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.4 In the event that the Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Bonus Cash Rebate are credited to such account, such Bonus Cash Rebate earned shall be forfeited, and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 2.5 UOB is entitled, for any reason, and at any time without liability or prior notice, to suspend the calculation and accrual of Bonus Cash Rebate, to rectify any errors in the calculation or otherwise adjust such calculation.
- 2.6 Adjustments will be made to the Bonus Cash Rebate if there are any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billings disputes, or whatsoever reasons at the sole and absolute discretion of UOB

3. General

- 3.1 The following persons shall not be eligible to participate in this Promotion:
- (a) Cardmembers of an Eligible Card whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) Cardmembers of an Eligible Card whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - (c) Cardmembers of an Eligible Card who are facing legal incapacity, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (d) Cardmembers of an Eligible Card whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.2 UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of any reward under this Promotion or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in



posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.

- 3.3 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether all the requirements of the Promotion have been satisfied. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 3.4 If UOB determines that the cardmember is ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward or charge to and debit an amount equal to the value of the reward from any of the cardmember's accounts with UOB without prior notice to the cardmember. If the monies standing to the credit of the cardmember's accounts are insufficient to reimburse UOB, the cardmember shall immediately reimburse UOB for the value of the reward through such means as UOB may determine in its sole discretion.
- 3.5 The Terms shall be read in conjunction with the prevailing UOB Business World Debit Cardmember Agreement and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.6 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.7 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.8 By participating in this Promotion 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 information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message
- 3.9 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.
- 3.10 These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore. Cardmembers and Cardusers agree to submit to the exclusive jurisdiction of the Singapore courts.

Date of publication: August 2024

