Terms and Conditions Governing
UOB Business World Debit Card (851, 852 and 853)

1. Overview

1.1 These terms and conditions govern the UOB Business World Debit Card (851, 852 and 853) ("**Card**") issued by UOB (the "**Terms and Conditions**"). These Terms and Conditions are to be read together with the prevailing UOB Business World Debit Cardmember Agreement (as may be amended by UOB in its sole discretion from time to time).

1.2 Capitalised terms used in these Terms and Conditions shall have the meanings ascribed to them under the prevailing UOB Business World Debit Cardmember Agreement unless otherwise defined herein.

1.3 With effect from 1 February 2026, Cardmembers enjoy 0% FX Fee on all Overseas Foreign Currency Transactions, with no minimum spend required.

For the purposes of this Clause:

(a) "**FX Fee**" refers to administrative fee typically applied to Card transactions charged in foreign currencies; and

(b) "**Overseas Foreign Currency Transactions"** refers to any Card transactions processed outside of Singapore and successfully charged to the Account by the Cardmember and Cardusers in a foreign currency (i.e. non-Singapore Dollar denominated currency) and posted on UOB's systems.

For the avoidance of doubt, the International Processing Fee of 1% of the transaction amount shall continue to apply for transactions charged in Singapore dollars and processed outside of Singapore.

2. Definitions

2.1 In these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:

(a) "**Account**" means each and any of the Cardmember's accounts maintained with UOB which is designated by the Cardmember as the account for the settlement of Card transactions.

(b) "**Cash Rebate**" means the cash rebate earned at the end of a calendar month calculated at the rates set out in Clause 3 below of the total Local Card Transactions amount in that calendar month, and which is credited into Account in the following calendar month.

(c) "**Card**" means a UOB Business World Debit Card (851 or 852 or 853) issued by UOB in Singapore.

(d) **"Cardmember"** in relation to a Card, means the person who and which is the applicant for the Card or to whom the Card is issued to;

(e) **"Carduser"** means any person nominated or authorised by the Cardmember from time to time, and acceptable to UOB, to be issued with and to operate the Account through the use of the Card.

(f) **"Exclusions**" refers to the Card Transactions described under Clause 4 below.

(g) "**Local Card Transactions**" refers to any Card transactions successfully charged to the Account by the Cardmember and Cardusers 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.

(h) **"Statement"** means a statement of account issued by UOB reflecting the total transactions of the Account.

(i) "**UOB**" or "**Bank**" means United Overseas Bank Limited.

3. Cash Rebate for Local Card Transactions

3.1 With effect from 1 February 2026, Cash Rebate will be awarded for total amount of Local Card Transactions (but excluding the Medical Transactions) in a calendar month, computed as follows:

Monthly Spend On Local Card Transactions (but excluding Medical Transactions)	**Base Local Cash Rebate**	**Bonus Local Cash Rebate**	**Total Local Cash Rebate (Base + Bonus)**
Less than S$6,000	0.5%	N.A.	**0.5%**
S$6,000 to less than S$15,000	0.5%	0.7%	**1.2%**
S$15,000 to S$20,000	0.5%	1%	**1.5%**
More than S$20,000	0.5%	N.A.	**0.5% on the amount in excess of S$20,000**

For the avoidance of doubt,
(i) Medical Transactions will only earn a flat cash rebate of 0.2% as stated under Clause 3.2 below; and
(ii) Exclusions and Overseas Foreign Currency Transactions will not earn any cash rebate.

3.2 With effect from 1 July 2025, Local Card Transactions or Overseas Foreign Currency Transactions processed under any of the following Merchant Category Codes (the "**Medical Transactions**") will be awarded with a cash rebate of 0.2% calculated on the total Medical Transactions amount charged to the Card in that calendar month:

i) MCC 5047 – Medical Equipment & Supplies
ii) MCC 5122 – Drugs, Druggist Sundries
iii) MCC 5912 – Drug Stores & Pharmacies
iv) MCC 5975 – Hearing Aid: Sales, Service, Supply
v) MCC 5976 – Orthopaedic Goods
vi) MCC 8011 – Doctors
vii) MCC 8021 – Dentists, Orthodontists
viii) MCC 8031 – Osteopathic Physicians
ix) MCC 8041 – Chiropractors
x) MCC 8042 – Optometrists, Ophthalmologists
xi) MCC 8043 – Opticians, Optical Goods
xii) MCC 8049 – Chiropractors, Podiatrists
xiii) MCC 8050 – Nursing and Personal Care Facilities
xiv) MCC 8071 – Medical and Dental Laboratories
xv) MCC 8099 – Health Practitioners, Medical Services

3.3 The Bonus Cash Rebate will be awarded on eligible Local Card Transactions (but excluding Medical Transactions), subject to a cap of S$20,000 in aggregate transaction value per calendar month. Any amount incurred beyond this cap will earn only the Base Cash Rebate.

For the avoidance of doubt,
(i) Medical Transactions will only earn a flat cash rebate of 0.2% as stated under Clause 3.2 below; and
(ii) Exclusions and Overseas Foreign Currency Transactions will not earn any cash rebate.

3.4 The Bonus Cash Rebate awarded will be in addition to the Base Cash Rebate earned.

3.5 The date of the Card transactions for every calendar month will be determined based on transaction dates reflected on the Statement.

3.6 The Cash Rebate earned under a calendar month will be credited to the Account in the Statement for the following calendar month.

3.7 In the event that the Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Cash Rebate is awarded into such Account, such Cash Rebate earned shall be forfeited, and the Cardmember shall not be entitled to any compensation or payment whatsoever.

3.8 UOB is entitled, for any reason, and at any time without liability or prior notice, to suspend the calculation and accrual of Cash Rebate, to rectify any errors in the calculation or otherwise adjust such calculation.

3.9 Adjustments will be made to the 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.

4. Exclusions

4.1 The following Transactions (collectively referred to as the "**Exclusions**") do not qualify to earn any Cash Rebate. The Bank reserves the right to amend the list set out below from time to time without any prior notice or giving any reason or being liable to any party:

(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
5993	Cigar Stores and Stands
8699	Membership Organizations (Not Elsewhere Classified)
8999	Professional Services (Not Elsewhere Classified)
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, 8249, 8299	Education and Schools
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
- PAY*ALLANDALE RENTALS
- PAY*AMANDA CRIBBS
- PAY*CAREFREEGUARANTEE
- PAY*CARMEL VUE
- PAY*HOMEAWAY HA-J7X6Z5
- PAY*HOMEAWAY HA-VQ26RC

- 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*
- AMAZE*
- 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*

5. General

5.1 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 rewards, benefits and privileges stated herein. 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.

5.2 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the rewards, benefits and privileges stated herein, including but not limited to the determination of whether all the requirements of the rewards, benefits and privileges stated herein 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 rewards, benefits and privileges stated herein.

5.3 If UOB determines that the Cardmember is ineligible to receive the rewards, benefits and/or privileges stated herein, UOB may in its sole discretion forfeit the rewards, benefits and/or privileges stated herein, reclaim the rewards, benefits and/or privileges stated herein or charge to and debit an amount equal to the value of the rewards, benefits and privileges stated herein 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 rewards, benefits and/or privileges stated herein through such means as UOB may determine in its sole discretion.

5.4 Prevailing UOB Business World Debit Cardmember Agreement and any other terms and conditions that may be relevant in connection with the Card shall continue to apply (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) these Terms and Conditions and the Standard Terms, these Terms and Conditions shall to the extent of such inconsistency prevail in respect of matters relating to the rewards, benefits and privileges stated herein.

5.5 UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete any of these Terms and Conditions without assuming any liability to any person. Cardmembers and Cardusers who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.

5.6 All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.

5.7 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.

5.8 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.

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