

## Lazada-UOB Card

### Frequently Asked Questions (FAQs)

#### 1. How can I earn rebates using Lazada-UOB Card?

Simply make at least S\$500 spend on your Lazada-UOB Card within each calendar month to earn up to 20% off your eligible spend charged to your Lazada-UOB Card for that calendar month! Rebates are awarded in the form of Lazada Gift Card credits and credited into the Principal Cardmember's Lazada Account in the following calendar month after meeting the spending requirements in the current month.

Here's how:

Rebates earned per transaction category	Cap on rebates value
20% rebates on Lazada Spend	S\$20
6% rebates on RedMart Spend	S\$20
5% rebates on Dining, Entertainment and Transport Spend	S\$25
0.3% rebates on all other spend	S\$25

The minimum spend requirement, rebates and cap on rebates value reflected above apply from 1 September 2024 to 31 August 2025.

For example:

If a Principal Cardmember makes the following spend on the Principal Cardmember's Lazada-UOB Card during a particular calendar month in the left column below, the Principal Cardmember will receive the following rebates in the right column below:

Spend on Lazada-UOB Card during a particular month	Rebates earned
S\$100 Lazada Spend	S\$20
S\$250 RedMart Spend	S\$15
S\$600 Dining, Entertainment and Transport Spend	S\$25
S\$1000 on All Other Spend	S\$3
<b>Total rebates earned:</b>	<b>S\$63</b>

#### 2. What is considered Lazada or RedMart Spend?

"**Lazada Spend**" refers to transactions made on Lazada Singapore that are successfully charged to the Lazada-UOB Card and posted on UOB's systems with description LAZADA\*, AMAZE\*LAZADA\*, 2C2P\*LAZADA" and Merchant Category Code ("**MCC**") 5262, 5311, 5310, 5331, 5399, 5732 and 5999, but shall exclude RedMart and any Lazada Wallet top-up transactions.

"**RedMart Spend**" refers to transactions made on Lazada Singapore that are successfully charged to the Lazada-UOB Card and posted on UOB's systems with description beginning with "LAZADA\*",

REDMART\* AMAZE\* LAZADA\*, AMAZE\* REDMART\*\* and MCC 5411, but shall exclude Lazada Spend.

“**Lazada Wallet**” means the Lazada payment account or e-wallet for used for electronic payment.

**3. What is considered Dining, Entertainment and Transport Spend?**

“**Dining Spend**” refers to transactions made at dining establishments or bakeries that are successfully charged to the Lazada-UOB Card and posted on UOB’s systems, provided that such merchant fall within the following MCCs :

MCC	Description
5462	Bakeries
5811, 5812, 5813 and 5814	Caterers, Eating places and Restaurants, Bars, Taverns, Lounges and Nightclubs and Fast Food restaurants

“**Entertainment Spend**” refers to transactions made at entertainment establishments that are successfully charged to the Lazada-UOB Card and posted on UOB’s systems, provided that such merchant fall within the following MCCs:

MCC	Description
7829 and 7932	Motion Picture Theaters, Theatrical Producers and Ticket Agencies
7841	Video Tape Rental Stores
7911	Dance Halls/Studios/ Schools
7922	Theatrical Producers
7929	Bands, Orchestra and Entertainment Establishments
7932 and 7933	Bowling Alleys, Billards and Pool Establishments
7941 and 7992	Athletic Fields, Commercial Sports, Professional Sports Clubs, Sports Promoters, Golf Courses
7991, 7996, 7998 and 7999	Tourist Attractions and Exhibits, Amusement Parks, Aquariums, Dolphinariums, Zoos and Seaquariums & Recreation Services–Not Elsewhere Classified
7993 and 7994	Video Game Arcades and Establishments and Video Amusement Game Supplies

“**Transport Spend**” refers to transactions made on the following that are successfully charged to the Lazada-UOB Card and posted on UOB’s systems:

- Ride-hailing services provided that such merchant fall within MCC 4121
- SimplyGo

**4. What is considered as All Other Spend?**

“**All Other Spend**” refers to all transactions, other than Lazada Spend, RedMart Spend and Dining, Entertainment and Transport Spend, that are not part of the exclusions in Clause 5 of the Terms and Conditions Governing Lazada-UOB Card.

**5. What happens if I do not meet the minimum spend requirement of S\$500?**

If the minimum spend for a calendar month is not met, no rebates will be awarded for that calendar month.

**6. How does UOB compute the minimum spend of S\$500?**

UOB computes the minimum spend and rebates to be awarded based on the date on which a transaction is successfully charged to the Lazada-UOB Card, provided that such transaction has been successfully posted on UOB’s system at the point of computation.

Any transactions successfully charged by Supplementary Cardmember(s) and posted on UOB’s system will be included in the computation of Principal Cardmember’s minimum spend and rebates to be awarded to Principal Cardmember.

**7. What is the difference between transaction date and posting date?**

Transaction date refers to the date when a purchase is made, while posting date refers to the date when the transaction pertaining to the purchase is received by UOB and posted on UOB’s system. As merchants may make a settlement a few days after a transaction has been made, the posting date may be a few days later than the date on which the transaction is made. Thus, UOB has no control over when merchants record the transaction(s).

**8. What happens if I make a refund on Lazada?**

In the event that you decide to request a refund for your order before its delivery, any Lazada Gift Card credits used will be refunded to your Lazada Account. In the case of partial returns or cancellations, only the Lazada Gift Card credits for the specific items you return or cancel will be refunded to your Lazada Account.

Please click [here](#) visit Lazada website for more information

**9. What happens to the computation of minimum spend and rebates to be awarded when I make a refund?**

Refunded transactions will be deducted from the computation of minimum spend and rebates in the same month that the refunded transactions occurred.

For example:

A Principal Cardmember meets the minimum spend in month 1 and month 2. However, the Principal Cardmember makes a refund in month 2 that results in the Principal Cardmember not meeting the minimum spend for that month. The Principal Cardmember will receive rebates for month 1 and will not receive rebates in month 2.

Month	Amount spent	Amount refunded	Amount computed for minimum spend	Eligibility
January 2024	\$500	-	\$500	Y
February 2024	\$500	\$200	\$300	N

**10. When will I receive my rebates on Lazada?**

Rebates are awarded in the form of Lazada Gift Card credits and they will be credited in the Principal Cardmember's Lazada Account by the 15th day in the following calendar month after meeting the minimum spend in the current month.

**11. What should I do if I made a replacement for Lazada-UOB Card?**

If a Principal Cardmember made a replacement for the Principal Cardmember's Lazada-UOB Card, the Principal Cardmember will have to remove the old Lazada-UOB Card from the Lazada Wallet linked to Lazada Account and add the Principal Cardmember's new Lazada-UOB Card as card-on-file in the Lazada Wallet linked to the Principal Cardmember's Lazada Account.

**12. What happens to my Lazada Account when my Lazada-UOB Card is expiring?**

A Principal Cardmember will receive a new Lazada-UOB Card at least one (1) month prior to its expiry date. Upon receipt of the new card, the Principal Cardmember will have to remove the old Lazada-UOB Card from Lazada Wallet linked to Lazada Account and add the Principal Cardmember's new Lazada-UOB Card as card-on-file in the Lazada Wallet linked to the Principal Cardmember's Lazada Account.