



TERMS AND CONDITIONS FOR UOB ONE DEBIT MASTERCARD 2X CASHBACK PROMOTION

1. The terms and conditions governing UOB One Debit Mastercard 2X Cashback Promotion (the “**Promotion**”) applies to the UOB One Debit Mastercard (the “**Card**”) issued by UOB in Singapore.
2. To qualify for the Promotion, the customer must satisfy the following conditions:
 - a. The customer must apply for a UOB One Debit Mastercard (“**Eligible Card**”) commencing on 1 October 2025 and ending on 31 December 2025, both dates inclusive (“**Application Period**”).
 - b. The application for the Eligible Card must be approved by UOB within the Application Period. Applications approved outside of the Application Period shall not be eligible for the Promotion.
 - c. The customer must not have held or cancelled any UOB debit card(s) in Singapore within the six (6) months immediately preceding the approval date of the Eligible Card.
3. The following persons shall not be eligible to participate in this Promotion:
 - a. individuals are applied for a UOB One Debit Visa Card.
 - b. individuals who have cancelled any of their UOB debit card(s) within six (6) months prior of their approved Application;
 - c. individuals who are existing holders of UOB debit card(s) at the time when their application is approved;
 - d. individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - e. individuals 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;
 - f. individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - g. anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
4. If you satisfy the conditions in Clauses 2 and 3, the Cashback Reward Period will commence on the first calendar day of the month following your card approval date and will last for the next three consecutive full calendar months.

For illustration purposes, if your card is approved in the month of October, the Cashback Reward Period shall run from 1 November 2025 to 31 January 2026.

Card Approval Month	Cashback Reward Period
October 2025	November 2025, December 2025, January 2026
November 2025	December 2025, January 2026, February 2026
December 2025	January 2026, February 2026, March 2026

5. You are eligible to receive the Cashback on the Eligible Transactions that are successfully charged and posted to your Card Account if:
 - a. The Monthly Qualifying Spend of S\$600 and above is met in each calendar month during the Cashback Reward Period;

- b. your Card account is determined by UOB to be in good standing and satisfactorily conducted; and
 - c. For the avoidance of doubt, any Cashback that may be awarded for any Eligible Transactions charged to your Card will be computed based on the date that the transaction is posted on UOB's systems.
- 6. The Cashback is calculated in the same manner as the UOB One Debit Card Cashback Programme if the Monthly Qualifying Spend of S\$600 and above is met in each calendar month during the Cashback Reward Period.
- 7. The maximum Cashback that you may receive for a Card is capped at S\$30 per calendar month during the Cashback Reward Period across all Eligible Transactions. Each of the Monthly Qualifying Spend, Cashback earned and Cashback cap is calculated on a per Card basis and on a per calendar month basis. The Cashback earned under this Promotion is **awarded separately** from the base cashback under the UOB One Debit Card Cashback Programme. Cardholders who meet the Monthly Qualifying Spend may receive up to S\$30 per calendar month in promotional Cashback, in addition to the base cashback, for the Cashback Reward Period. **Both cashback types are calculated independently and credited separately.**
- 8. If you are eligible to receive the Cashback, the Cashback will be credited to your Card account maintained with UOB ("**Account**") in the following calendar month.
- 9. For the purposes of these Terms:
 - a) "**Eligible Transactions**" shall refer to the following cashback eligible transactions successfully charged to your Card and which are posted on UOB's systems, but excluding the Exclusions.
 - i. "**GOMO Recurring Transactions**" shall mean any transaction made with description "GOMO MOBILE PLAN" or "GOMO MOBILE PL" that are charged on a recurring basis to the Card.
 - ii. "**Grab Transactions**" shall mean all transactions made with Grab Taxi Holdings Pte Ltd and its affiliated companies with the description "GRAB*", but shall exclude any Grab wallet top-up transactions.
 - iii. "**McDonald's Transactions**" shall mean all transactions made with description "MCDONALD*" or "HANBAOBAO*".
 - iv. "**Shopee Singapore Transactions**" shall mean all transactions made with description "SHOPEE*" under Shopee Singapore, but shall exclude any ShopeePay wallet top-up transactions.
 - v. "**SimplyGo Transactions**" shall mean all transactions made with SimplyGo (bus and train rides only).
 - vi. "**Singapore Power Transactions**" shall mean all transactions made with description "SP DIGITAL*" or "SP SERVICES*".
 - vii. "**Singtel Recurring Transactions**" shall mean any transaction made with description "SINGTEL" that is charged on a recurring basis to the Card.

- viii. **“Mobile Payment Transactions”** shall mean in-store contactless transactions, online or in-app transactions made via Apple Pay, Google Pay or Samsung Pay but shall exclude GOMO Recurring Transactions, Grab Transactions, McDonald’s Transactions, Shopee Singapore Transactions, SimplyGo Transactions, Singapore Power Transactions and Singtel Recurring Transactions.
- b) **“Monthly Qualifying Spend”** shall refer to all retail transactions successfully charged and posted to your Card for that calendar month, but excluding the Exclusions.
- c) **“Exclusions”** shall refer to the following transactions that are excluded from cashback eligibility.
- i. any instalment payment plans;
 - ii. any charges and fees imposed by UOB;
 - iii. fund transfers to or from a Card account;
 - iv. unposted/voided/disputed/reversed transactions;
 - v. any payment made with the following Merchant Category Code (“MCC”);

Merchant Description Code (MCC)	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing –Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
6012	Member Financial Institution–Merchandise and Services
6050	Quasi Cash–Financial Institutions, Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales/Underwrite
6513	Real Estate Agents & Managers – Rentals
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash-Remote Money Transfers
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv aka Property Management
7511	Quasi Cash – Truck Stop Trxns
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organisations, Political
8699	Organizations, Membership-Not Elsewhere Classified (Labor Union)
8999	Professional Services (Not Elsewhere Classified)
9211	Court Costs including Alimony and Child Support
9222	Fines

9223	Bail and Bond Payments
9311	Tax Payment
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services—Government Only
9405	Government Services—not elsewhere classified

vi. any transactions made with the following transaction descriptions:

- AXS*
- AMAZE*
- AMAZE* TRANSIT*
- EZ LINK*
- EZ-LINK*
- EZLINK*
- EZLINKS*
- FLASHPAY*
- NETSFLASHPAY*
- MB * MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL* PLUS500
- PAYPAL* PLUS500.COM
- RWS-LEVY*
- SINGPOST - SAM*
- RAZERPAY*
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- PLUS500
- PLUS500UK LIMITED
- SAXO CAP MKTS PTS LTD
- SKR*PLUS500CY LTD
- SKR*SKRILL.COM
- TRANSIT*
- WWW.IGMARKETS.COM.SG
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK
- IPAYMY*
- SMOOVE PAY*
- CARDUP*
- NORWDS*

vii. any other transactions as may be prescribed by UOB from time to time, and as may be amended by UOB from time to time without prior notice or being liable to any person.

d) The asterisk symbol (“*”) used in transaction descriptions signifies that any number of characters may follow the specified word or phrase. For example, “GRAB*” encompasses variations such as “GRAB12345”, “GRABFOOD123456”, and other transaction descriptors that begin with “GRAB”.

10. Transactions charged to the Card in foreign currencies will be converted into Singapore dollars based on UOB’s then prevailing exchange rate applicable at the time of exchange.
11. The Cashback is neither transferable nor exchangeable for cash, reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
12. 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 personal data for the purposes of this Promotion and to contact you.
13. UOB shall not be responsible for (i) any delay or failure in (a) communication relating to this Promotion; and/or (b) the posting of Transactions by any other party (including merchants); and (ii) any fees, costs, losses, damages, claims, expenses and/or injuries of any person howsoever incurred or suffered in relation with this Promotion or otherwise.
14. UOB reserves all rights to (i) substitute the Cashback; (ii) forfeit or reclaim the Cashback where participant is subsequently discovered to be ineligible; (iii) update these Terms without prior notification and participation in this Promotion shall be bound by any such update; and (v) make determinations and decisions on all matters relating to this Promotion which shall be final, conclusive

and binding.

15. Prevailing UOB Debit Cardmember Agreement and the Terms and Conditions Governing Accounts and Services for Individual Customers (collectively, the “Standard Terms”) shall continue to apply. In the event of any inconsistency between these Terms and the Standard Terms, these Terms shall to the extent of such inconsistency, prevail in respect of matters relating to this Promotion.
16. These Terms shall be governed by the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the Singapore courts. A person not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce these Terms.
17. UOB is not an agent of any merchant or the service provider and as such, any dispute about the quality or service standard of the goods and services offered by the merchant or service provider must be resolved directly with them.
18. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

Updated as at 1 October 2025.