



UOB Absolute Cashback Card – Up to 2% Cashback on Contactless Spend Campaign (the “Promotion”) Terms and Conditions (the “Terms and Conditions”)

1. Eligibility

- 1.1 This Promotion is valid from 4 August 2026 to 31 January 2027, both dates inclusive (the **“Promotion Period”**). By participating in this Promotion, you agree to be bound by these Terms and Conditions.
- 1.2 This Promotion is only open to all principal cardholders of a UOB Absolute Cashback American Express® Card that is issued by United Overseas Bank Limited (**“UOB”** or the **“Bank”**) in Singapore (**“Card”**).
- 1.3 During the Promotion Period, you shall be eligible to earn up to 2% cashback on the total amount of Eligible Contactless Transactions (as defined below) successfully charged using your Card and posted on UOB’s system during this period. This is based on:
 - (a) the base cashback of up to 1.7% awarded in accordance with the prevailing [Terms and Conditions Governing the UOB Absolute Cashback Card](#) (**“Base Rebate”**); and
 - (b) a bonus cashback of 0.3% (the **“Bonus Rebate”**) under this Promotion.

The Base Rebate and Bonus Rebate are each a **“Rebate”**.
- 1.4 There is no limit on the amount of Bonus Rebate that you may earn on Eligible Contactless Transactions charged using your Card during the Promotion Period. For the avoidance of doubt, there is also no cap on the amount of Base Rebate that you may earn on such Eligible Contactless Transactions.
- 1.5 For the purposes of the Promotion:
 - (a) **“Eligible Contactless Transactions”** refers to transactions in which the purchase of goods and/or services are successfully charged to your Card via physical card contactless payment at Point-Of-Sale terminals (whether in Singapore dollars or in foreign currency) and posted on UOB’s system but shall exclude the Excluded Transactions.
 - (b) **“Excluded Transactions”** shall mean:-
 - i. transactions made via the internet and processed by the respective merchants/acquirers as an online transaction through American Express networks;
 - ii. any cash advances, personal loans, balance and/or funds transfers, SmartPay transactions, chargebacks, reversals, top-up of funds to pre-paid cards or mobile wallets;
 - iii. any payment of fees and charges, including late payment fees, interest charges and finance charges;
 - iv. any balances owing on your Card account(s) accruing from months that do not fall within the Promotion Period; and/or

- v. any transaction that was subsequently cancelled, voided, disputed or reversed for any reason.
 - (c) Eligible Contactless Transactions incurred by the supplementary cardholder of your Card during the Promotion Period shall accrue to your Card for the purposes of this Promotion.
 - (d) UOB reserves the right, at any time and at its discretion, to amend or vary the list of Eligible Contactless Transactions and Excluded Transactions above without giving any reasons, 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.
- 1.6 If you are eligible to earn the Bonus Rebate, the Bonus Rebate earned during each month of the Promotion Period will be credited to your Card account within the following month (or such other date as may be determined by UOB in its sole discretion) and reflected in your monthly UOB Credit Card statement. No advance crediting of the Bonus Rebate or the Base Rebate will be entertained.
- 2. General**
- 2.1 UOB may substitute the rewards under this Promotion with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.2 The following persons shall not be eligible to participate in the Promotion:
- (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) 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;
 - (c) 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
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 2.3 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 the Rebate 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.

- 2.4 If your Card account is not validly subsisting and in good standing, is closed, terminated and/or suspended for any reason whatsoever during the Promotion Period or before any reward under this Promotion is credited, you will not be entitled to receive any such reward.
- 2.5 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 you have met all the requirements of the Promotion, whether a transaction qualifies as an eligible transaction under the Promotion and the amount of Rebate to be awarded to you under this Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given. The Bank 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 or to assume any liability to any person and no appeal, correspondence or claims will be entertained.
- 2.6 If UOB determines that you are ineligible to participate in this Promotion or to receive any reward, UOB may in its sole discretion forfeit the reward, reclaim the reward, reverse or cancel any Rebate already credited to your Card account or charge to and debit an amount equal to the value of the reward from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the reward through such means as UOB may determine in its sole discretion.
- 2.7 These Terms and Conditions shall be read in conjunction with the prevailing UOB Cardmember Agreement, the Terms and Conditions Governing UOB Absolute Cashback Card 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 Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 2.8 Notwithstanding anything in the Terms and Conditions, the Bank may, at any time and at its discretion terminate the Promotion and/or vary any of the Terms and Conditions without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments.
- 2.9 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.
- 2.10 These Terms and Conditions shall be governed by the laws of the Republic of Singapore and you hereby agree to submit to the exclusive jurisdiction of the courts of Singapore.
- 2.11 A person who is not a party to the terms and conditions herein and/or any agreement governed by the terms and conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term of such agreement or any of the terms and conditions herein.



2.12 This Promotion is not valid with other promotions unless otherwise expressly stated.

Disclaimer: UOB Absolute Cashback American Express® Card is issued by United Overseas Bank Limited pursuant to a license from American Express®.

United Overseas Bank Limited Co. Reg. No.193500026Z

4 August 2026