

UOB Absolute Cashback Card – 3% Cashback on Overseas Spend Campaign (the “Promotion”) Terms and Conditions (the “Terms and Conditions”)

1. Eligibility

- 1.1 This Promotion is valid from 17 November to 31 December 2025, 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 open to all principal holders of a UOB Absolute Cashback American Express® Card (“**Card**”) that is issued by United Overseas Bank Limited (“**UOB**” or the “**Bank**”) in Singapore.
- 1.3 To participate in this Promotion, you must successfully register to participate in this Promotion by sending in an SMS to 77862 using your Singapore mobile number registered with UOB during the Promotion Period in the following format (the “**SMS Registration**”):

ABX<space>Last 4 alphanumeric characters of your NRIC or Passport Number

Example: If your NRIC is S1234567A, you will need to send “ABX 567A” to 77862.

- 1.4 All SMS Registrations for this Promotion which are not in the format prescribed in these Terms and Conditions, sent to an incorrect number, sent from a mobile number which is not registered with UOB, or sent outside of the Promotion Period will be automatically disqualified.
- 1.5 For the avoidance of doubt, you will only need to register once for this Promotion within the Promotion Period to participate in the Promotion.
- 1.6 During the Promotion Period, if you successfully charge at least S\$1,500 in Eligible Overseas Transactions (as defined below) to your Card, you shall be eligible to earn 3% Cashback on the total amount of the Eligible Overseas Transactions charged using your Card during the Promotion Period. This is based on:
- (a) the base cashback of 1.7% on Transactions successfully charged to your Eligible Card and awarded in accordance with the prevailing [Terms and Conditions Governing the UOB Absolute Cashback Card](#) (the “**Base Rebate**”); and
 - (b) a one-time bonus cash rebate of 1.3% on Eligible Overseas Transactions successfully charged to your Eligible Card (the “**Bonus Rebate**”) under this Promotion during the Promotion Period.
- 1.7 There is no cap on the dollar value of the **Bonus Rebate** that you may earn for the entire duration of the Promotion Period. For the avoidance of doubt, there is also no cap on the **Base Rebate** that you may be eligible to earn on your Eligible Overseas Transactions during the Promotion Period based on the prevailing [Terms and Conditions Governing the UOB Absolute Cashback Card](#).



1.8 For the purposes of the Promotion:

- a. **“Eligible Overseas Transactions”** refers to for the purchase of goods and/or services at merchants located outside of Singapore which are successfully charged to your Card and posted on UOB’s systems. For the avoidance of doubt, only transactions which are processed outside of Singapore (whether via a payment gateway, processing system or otherwise) shall constitute Overseas Card Transactions. All Eligible Overseas Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB’s prevailing exchange rate and the Singapore dollar amount posted on UOB’s system will be used for the purposes of computing your Base Rebate and Bonus Rebate eligibility under this Promotion.
- b. **“Excluded Transactions”** shall mean:
 - i. cash advance, late payment, personal loan, balance and/or funds transfer, SmartPay, funds to pre-paid cards or mobile wallets, fees, chargebacks, interests, reversals, interest charges and any finance charges;
 - ii. balances owing on your Card account(s) accruing from months that do not fall within the Spend Period;
 - iii. any transaction that was subsequently cancelled, voided, disputed or reversed for any reason; and/or
 - iv. such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.
- (a) Eligible Overseas Transactions incurred by the supplementary holder of your Card under this Promotion shall accrue to your Card for the purposes of this Promotion.
- (b) UOB reserves the right, at any time and at its discretion, to amend or vary the list above without 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.
- (c) Merchant Category Codes (the **“MCCs”**) are assigned to a merchant/business by the merchant’s acquiring bank. UOB as the issuing bank of the Card does not determine the merchant’s MCC.

1.9 If you are eligible to earn the Bonus Rebate, the Bonus Rebate will be credited to your Card account within two (2) months after the Promotion Period (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 Sending and receiving SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to and/or received by any person. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or for any lost SMS.
- 2.2 You shall only be eligible to earn the Bonus Rebate for this Promotion once across all Card accounts during the entire Promotion Period, regardless on the number of Cards you hold.
- 2.3 UOB may substitute the awards under the Promotion with any item of equivalent or similar value, without prior notice of reason or being liable to any person.
- 2.4 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.
- 2.5 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 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.
- 2.6 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.
- 2.7 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, determination as to whether a transaction qualifies to be eligible and determination of any reward 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. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any



person on any matter relating to the Promotion or its decision or to assume any liability to any person and no appeal, correspondence or claims will be entertained.

- 2.8 If you are discovered to be ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may at its sole discretion forfeit such reward, reverse or cancel any reward already awarded to you.
- 2.9 These Terms and Conditions shall be read in conjunction with the prevailing UOB 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 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.
- 2.10 Notwithstanding anything in the Terms and Conditions, UOB 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.
- 2.11 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.
- 2.12 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.
- 2.13 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.
- 2.14 This Promotion is not valid with other promotions unless otherwise expressly stated.

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

17 November 2025

