



**TERMS AND CONDITIONS GOVERNING  
UOB EVOL CARD UP TO 10% CASHBACK ON FX SPEND PROMOTION**

These Terms apply to your UOB EVOL Card issued by the United Overseas Bank Limited (the “Bank” or “UOB”) in Singapore (the “Card”). These Terms are to be read together with and form an integral part of the prevailing UOB Cardmembers Agreement (“Standard Terms”) and Terms and Conditions Governing UOB EVOL Card Cashback Programme.

**1. Promotion**

- 1.1. This UOB EVOL Card up to 10% cashback promotion on FX Spend (the “Promotion”) is valid on the following categories of Overseas Foreign Currency Spend for the respective Promotion Periods stated below:

| Bonus Cashback Categories                                                                              | Promotion Period<br>(both dates inclusive) | Cap per statement<br>month |
|--------------------------------------------------------------------------------------------------------|--------------------------------------------|----------------------------|
| 1% cashback on Overseas Foreign Currency Spend                                                         | 19 June 2025 to<br>31 January 2026         | S\$20                      |
| Additional 9% cashback on Overseas Foreign Currency Spend processed in Malaysia via Mobile Contactless | 22 September 2025 to<br>31 January 2026    | S\$20                      |

For the avoidance of doubt, the Bonus Cashback caps listed above are separate and additional to the existing monthly cashback cap under the Terms and Conditions Governing UOB EVOL Card Cashback Programme. Each Bonus Cashback Category has its own cap of S\$20 per statement month, which means that you can earn up to S\$40 Bonus Cashback per statement month under this Promotion.

- 1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “Terms”).

**2. Definitions**

“Overseas Foreign Currency Spend” means Transactions which are processed outside of Singapore and successfully charged to your Card and posted on UOB’s system, in a foreign currency. Transactions which are processed outside of Singapore, but which are charged to your Card in Singapore dollars at the time of the Transaction will not constitute an Overseas Foreign Currency Spend.

“processed in Malaysia via Mobile Contactless” means in-store contactless Transactions made via the following mobile wallets: Apple Pay, Samsung Pay, Google Pay and such other mobile wallet services and processed in Malaysia as UOB may determine from time to time at its sole discretion. For the avoidance of doubt, Transactions which are made online via any of the mobile wallets listed above will not receive the 9% Bonus Cashback, and instead will only receive the 1% Bonus Cashback for general Overseas Foreign Currency Spend.

“Exclusions” refers to the card transactions described under Clause 6 below.

“Transactions” means retail transactions for good and/or services successfully charged to the Card Account of the Principal Cardmember only AND posted on the Bank’s systems, but excludes the Exclusions.

“Statement” means the statements of account issued by the Bank in respect of the Card Account.

“Statement Month” means the period of a Statement relates.

“Minimum Spend” means the minimum amount of total Card Transactions for a Statement Month.



### 3. Bonus cashback

- 3.1 **"Bonus Cashback"** refers to the bonus promotional cashback of up to 10% during the relevant Promotion Period, as stated in Clause 1.1 above.
- 3.2 To be eligible for Bonus Cashback, Cardmembers must have fulfilled the Minimum Spend of S\$800.
- 3.3 The Bonus Cashback will be calculated based on the total amount of eligible Transactions falling within the applicable Bonus Cashback Categories (as stated under Clause 1.1 above) and successfully charged and posted to the Card Account in each Statement Month.
- 3.4 The Bonus Cashback shall only be used to offset the Principal Cardmember's Transactions incurred in the next Statement Month.
- 3.5 The Bonus Cashback cannot be converted to or exchanged for cash, or be transferred or paid to any person.
- 3.6 All unused Bonus Cashback will be forfeited on the earlier of:
- (a) 2 calendar years from the last day of the Bonus Cashback was awarded;
  - (b) the Bank's receipt of the Principal Cardmember's request to terminate his Card; or
  - (c) the termination or suspension of the Principal Cardmember's Card by the Bank for any reason whatsoever.
- No payment or compensation shall be made for the forfeited Bonus Cashback.
- 3.7 For the avoidance of doubt,
- (a) Please note that a merchant's registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant's acquiring bank. UOB does not determine the merchants' MCC. UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.
  - (b) 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 Qualifying Spend and corresponding Bonus Cashback.

### 4. Exclusions

- 4.1 The following card transactions (collectively referred to as the **"Exclusions"**) do not qualify to earn any Bonus Cashback. 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:
- (a) any cash advances;
  - (b) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
  - (c) NETS and NETS-related transactions;
  - (d) balance and/or funds transfers to or from the Card Account;
  - (e) monthly instalments under 0% Instalment Payment Plan and SmartPay;
  - (f) amounts approved under the UOB Payment Facility and any associated fees or charges;
  - (g) any transactions made at Shell petrol stations and SPC petrol stations;
  - (h) any top-ups or payment of funds to payment service providers or prepaid accounts (including but not limited to, any Grab mobile wallet top-up transactions, and/or any Shopee Pay wallet top-up transaction);
  - (i) any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
  - (j) any payment made with the following Merchant Category Codes ("MCC");

| MCC  | Description                                                                                                      |
|------|------------------------------------------------------------------------------------------------------------------|
| 4829 | Wire Transfer/Remittance                                                                                         |
| 4900 | Utilities                                                                                                        |
| 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 | Charitable and Social Service Organizations                                                                      |
| 8661 | Religious Organizations                                                                                          |
| 8651 | Political Organizations                                                                                          |
| 8699 | Membership Organizations (Not Elsewhere Classified)                                                              |
| 8999 | Professional Services (Not Elsewhere Classified)                                                                 |
| 9211 | Court Costs including Alimony and Child Support                                                                  |
| 9222 | Fines                                                                                                            |
| 9223 | Bail and Bond Payments                                                                                           |
| 9311 | Tax Payment                                                                                                      |
| 9402 | Postal Services—Government Only                                                                                  |
| 9405 | Intra-Government Purchases—Government Only                                                                       |
| 9399 | Government Services—not elsewhere classified                                                                     |

(k) any transactions made with the following transaction descriptions:

- AXS\*
- AMAZE\* TRANSIT\* (w.e.f. 1 Mar'22)
- CITYINDEX\*
- EZ LINK\*
- EZ-LINK\*
- EZLINK\*
- EZLINKS\*
- FLASHPAY\*
- PLUS500
- PLUS500UK LIMITED
- Saxo Cap Mkts Pts Ltd
- SKR\*PLUS500CY LTD
- SKR\*SKRILL.COM
- TRANSIT\*
- WWW.IGMARKETS.COM.SG
- WWW.MYEZLINK.COM.SG



- NETSFLASHPAY\*
- MB \* MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL\* PLUS500
- PAYPAL\* PLUS500.COM
- PAYPAL \* BIZCONSULTA
- PAYPAL \* OANDAASIAPA
- PAYPAL \* CAPITALROYA
- WWW.PLUS500.CO.UK
- IPAYMY\*
- RWS-LEVY\*
- SMOOVE PAY\*
- SINGPOST-SAM\*
- CardUp\*
- RazerPay\*
- NORWDS\*
- AMAZE\*

(l) any other transactions which the Bank may exclude from time to time without prior notice to you.

## 5. General

- 5.1 The Bank may deduct, re-compute, withdraw and/or cancel any Bonus Cashback awarded if you fail to meet the Minimum Spend, if your Card account is not in good standing or for any other reason that the Bank may determine in its sole discretion. No payment or compensation in respect of such deduction, re-computation, withdrawal or cancellation will be made. In the event that your Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Bonus Cashback credited into your Card account, such Bonus Cashback earned shall be forfeited without prior notice to you and you shall not be entitled to any compensation or payment whatsoever.
- 5.2 The Card shall only be used for your own legitimate and genuine personal expenses and shall not be used for commercial or other non-personal expenses. UOB may deduct, re-compute, withdraw, forfeit and/or cancel any Bonus Cashback earned and/or awarded and/or cancel and terminate your Card, without giving any reason or prior notice or assuming any liability to you, if:
- (a) spending on your Card account is deemed by UOB in its sole and absolute discretion to be for commercial, illegitimate, ingenuine, commercial and/or non-personal purposes; or
  - (b) your Card account is not in good standing and not conducted in a proper and satisfactory manner at any time as determined by UOB in its sole discretion; or
  - (c) your Card account is overdue;
  - (d) UOB deems in its sole discretion that there is an abuse of the Cashback programme (whether via unusual, illegitimate, and/or ingenuine transaction activities or otherwise); or
  - (e) the Bonus Cashback was not earned from the applicable Bonus Cashback Categories; or
  - (f) for any other reason that UOB may determine in its sole discretion.

No payment or compensation in respect of such deduction, re-computation, withdrawal or cancellation will be made.

- 5.3 The Card is excluded from earning UNi\$ and Instant rewards under the UOB Rewards Programme.
- 5.4 By participating in this Promotion and in addition to any other consent you have already provided to the Bank and any right of the Bank under applicable laws, you consent to the Bank 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 via voice call or text message.
- 5.5 UOB shall not be responsible or liable in any manner for (i) any failure or delay or mistake in the transmission or submission of card transactions and/or the Transactions by any party (including but not limited to the card



associations, acquiring merchants, merchant establishments, postal or telecommunication authorities) for whatever reason; or (ii) any breakdown or malfunction in any computer system or equipment; or (iii) any loss, expenses, delays, mistake, neglect or omission in the awarding of the Bonus Cashback or your participation in this Promotion.

- 5.6 UOB reserves the right to vary, amend and/or supplement any of these Terms (including but not limited the Bonus Cashback rate, the basis of calculation of the Bonus Cashback and the list of eligible transactions which are eligible to earn the Bonus Cashback) from time to time without the giving of notice or reason and without liability to any person and you agree to be bound by any such variations, amendments and/or supplements.
- 5.7 The Bank reserves all rights to (i) substitute the Bonus Cashback; (ii) forfeit or reclaim the Bonus Cashback where participant is subsequently discovered to be ineligible; (iii) amend or vary the Card name or design; and (v) make determinations and decisions on all matters relating to this Promotion which shall be final, conclusive and binding.
- 5.8 Prevailing Standard Terms as well as the Terms and Conditions Governing UOB EVOL Card Cashback Programme (the "**Programme Terms**") continues to apply to your Card. In the event of any inconsistency between these Terms, the Standard Terms and/or the Programme Terms, these Terms shall to the extent of such inconsistency, prevail in respect of matters relating to this Promotion. These Terms shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion.
- 5.9 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.
- 5.10 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.
- 5.11 Adjustments will be made to the Bonus Cashback if there are any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billing disputes, or any other reason at the sole discretion of UOB.
- 5.12 Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any Bonus Cashback for such transactions. UOB reserves the right to cancel and reverse any cashback awarded in a Cardmember's statement of account at any time if it deems that such cashback was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 5.13 The Bank shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission or posting of card transactions or the cashback. UOB's decision on all matters relating to the Cardmember's Card Account shall be final and binding on Cardmembers.
- 5.14 The Bank shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.
- 5.15 Whilst all information is believed to be correct at the time of publishing, UOB makes no representation or warranty whether expressed or implied and accepts no responsibility or liability for its completeness or accuracy.
- 5.16 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.



- 5.17 These terms and conditions shall be governed by the laws of the Republic of Singapore and Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Updated as at 22 Sep 2025