



**UOB One Credit Card – Bonus 2.67% Cashback on Overseas Spend Campaign (the “Promotion”)
Terms and Conditions (the “Terms and Conditions”)**

1. Eligibility

- 1.1 This Promotion is valid from 1 November 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 open to all principal cardholders of a UOB One Credit 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 submitting an online registration on the UOB One Credit Card website, or via Rewards+ in UOB TMRW, with your full name, date of birth, Singapore mobile number and last 4 alphanumeric characters of your NRIC or Passport Number, as registered with UOB, during the Promotion Period (the **“Online Registration”**).
- 1.4 All Online Registrations for this Promotion, which are not in the format prescribed in these Terms and Conditions, or which are incorrect, or which include details which are not registered with UOB, or which are submitted 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 If you successfully charge a total of at least S\$2,000 in Eligible Overseas Transactions to your Card during the Promotion Period, you shall be eligible to earn an additional 2.67% cashback on Eligible Overseas Transactions (the **“Bonus Award”**) on Eligible Overseas Transactions charged to your Card during the Promotion Period. The Bonus Award is in addition to any cashback you may be eligible to receive on your eligible Card spend in accordance with the Terms and Conditions Governing UOB One Card.
- 1.7 The maximum Bonus Award that you may earn for the entire duration of the Promotion Period is capped at S\$120 cashback. For avoiding of doubt, this Bonus Award cap is in addition to the existing cap in accordance with the Terms and Conditions Governing UOB One Card.
- 1.8 For the purposes of the Promotion:
 - (a) **“Eligible Overseas Transactions”** refers to Dining Transactions and Shopping Transactions which successfully charged to your Card in a foreign currency which are processed through a payment gateway outside of Singapore, and posted on UOB’s system but shall exclude the Excluded Transactions.
 - (b) For the avoidance of doubt, transactions which are processed out of Singapore but which are charged or effected in Singapore dollars at the time of the transaction will not constitute an “Eligible Overseas Transaction” or “overseas spend”. All transactions charged to your Card account 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 this Promotion.

(c) **"Excluded Transactions"** shall mean: -

- i. transactions in dynamic currency conversion (Singapore dollar transactions processed outside Singapore);
- ii. overseas transactions made in foreign currency which do not fall under the list of Dining Transactions and Shopping Transactions set out below;
- iii. cash advances, late payment charges, personal loan, balance and/or funds transfer, SmartPay, funds added to pre-paid cards or mobile wallets, fees, chargebacks, interests, reversals, interest charges and any finance charges;
- iv. balances owing on your Card account(s) accruing from months that do not fall within the Promotion Period;
- v. any transaction that was subsequently cancelled, voided, disputed or reversed for any reason; and/or
- vi. such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.

(d) Eligible Overseas Transactions incurred by the supplementary cardholder of your Card under this Promotion shall accrue to your Card for the purposes of this Promotion.

(e) **"Dining Transactions"** refers to food and beverage transactions or food and beverage transactions within hotels, country clubs, grocery stores or supermarkets, and which fall under any one of the following Merchant Category Codes ("**MCC**"):

MCC	Description
5441	Candy, Nut, and Confectionary Stores
5451	Dairy Product Stores
5462	Bakeries
5499	Miscellaneous Food Stores — Convenience Stores and Specialty Markets
5812	Eating Places and Restaurants
5813	Drinking Places (Alcoholic Beverages) — Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
5814	Quick Payment Service — Fast Food Restaurants
5912	Drug Stores and Pharmacies
5921	Package Stores — Beer, Wine, and Liquor

(f) **"Shopping Transactions"** refers to shopping transactions which fall under any one of the following MCC:

MCC	Description
5309	Duty Free Stores
5310	Discount Store

5311	Department Stores
5331	Variety Stores
5399	Miscellaneous General Merchandise
5611	Men's & Boys' Clothing and Accessory Stores
5621	Women's Ready-to-Wear Stores
5631	Women's Accessory and Specialty Stores
5641	Children's and Infants' Wear Stores
5651	Family Clothing Stores
5655	Sports and Riding Apparel Stores
5661	Shoe Stores
5681	Furriers & Fur Shops
5691	Men's and Women's Clothing Stores
5697	Tailors, Seamstresses, Mending, Alterations
5698	Wig & Toupee Shops
5699	Miscellaneous Apparel and Accessory Stores
5732	Electronics Stores
5733	Music Stores — Musical Instruments, Pianos, and Sheet Music
5735	Record Stores
5941	Sporting Goods Stores
5942	Book Stores
5943	Stationery, Office and School Supply Stores
5944	Jewelry, Watch, Clock, and Silverware Stores
5945	Hobby, Toy and Game Stores
5946	Camera and Photographic Supply Stores
5947	Gift, Card, Novelty, and Souvenir Stores
5948	Luggage and Leather Goods Stores
5949	Sewing, Needlework, Fabric, and Piece Good Stores
5950	Glassware and Crystal Stores
5970	Artist Supply and Craft Stores
5971	Art Dealers and Galleries
5977	Cosmetic Stores
5993	Cigar Stores & Stands
5994	News Dealers & Newsstands
5999	Miscellaneous & Specialty Retail Stores

- (g) UOB reserves the right, at any time and at its discretion, to amend or vary the scope of the various types of transactions 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.
- (h) A merchant's registered MCC may not always correspond with its nature of business. 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. UOB shall not be liable in any way whatsoever relating to the categorization of a merchant's MCC.

- 1.9 If you are eligible to earn the Bonus Award, the Bonus Award will be credited to your Card account by 31 May 2027 (or such other date as may be determined by UOB in its sole discretion) and reflected in your monthly Card statement.
- 1.10 No advance crediting of any cashback will be entertained.
- 1.11 The Bonus Award is strictly non-transferrable.

2. General

- 2.1 You shall only be eligible to earn the Bonus Award for this Promotion once across all Card accounts during the entire Promotion Period, regardless of the number of Cards you hold.
- 2.2 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.
- 2.3 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.
- 2.4 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 award under this Promotion 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.
- 2.5 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 award under this Promotion is credited, you will not be entitled to receive any such award and you shall not be entitled to any compensation or payment whatsoever.
- 2.6 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, the determination as to whether a transaction



qualifies to be eligible under this Promotion and the determination of the cashback 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 its decision or to assume any liability to any person, relating to the Promotion, and no appeal, correspondence or claims will be entertained.

- 2.7 If you are discovered to be or UOB determines that you are ineligible to participate in this Promotion or to receive any award under this Promotion, UOB may at its sole discretion forfeit the award, reverse or cancel any cashback already credited to your Card account without prior notice to you.
- 2.8 These Terms and Conditions shall be read in conjunction with the prevailing UOB Cardmember Agreement, the Card Terms 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.
- 2.9 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.
- 2.10 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.
- 2.11 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.
- 2.12 A person who is not a party to the Terms and Conditions and/or any agreement governed by the Terms and Conditions 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.
- 2.13 This Promotion is not valid with other offers, privileges or promotions unless otherwise expressly stated.

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

As at 15 October 2026