



TERMS AND CONDITIONS GOVERNING

UOB ONE CREDIT CARD UP TO 20% CASHBACK PROMOTION 15th MAY 2026 UNTIL 30th SEPTEMBER 2026

1. **Promotion**

- 1.1. This UOB One Credit Card up to 20% cashback promotion (the "**Promotion**") is valid from 15th May 2026 until 30th September 2026, both dates inclusive (the "**Promotion Period**").
- 1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.3. This Promotion is only open to individuals who are new-to-United Overseas Bank Limited ("**UOB**") credit cards who applied for a UOB One Credit Card.
- 1.4. To participate in this Promotion, you must satisfy all the following conditions:
 - (a) you must not be an existing principal holder of any credit card issued by UOB in Singapore at the time when your UOB One Credit Card Application (as defined below) under this Promotion is approved and you have not cancelled any principal UOB credit card(s) six (6) months prior to the commencement of the Promotion Period;
 - (b) you must successfully submit an application for a new UOB One Credit Card issued by UOB in Singapore ("**UOB Card**") as a principal credit cardholder during the Promotion Period (the "**Application**"); and
 - (c) your Application must be approved by UOB during the Promotion Period.
- 1.5. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.
- 1.6. For the avoidance of doubt:
 - (a) UOB reserves the right at any time to amend the list of Excluded Transactions (refer to Clause 6) in its sole discretion and without any prior notice or giving any reasons.
 - (b) 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.

2. **Enhanced Cashback Period**

- 2.1. If you satisfy all of the conditions set out in Clause 1.4 above and fulfilled Clause 5.2, the Enhanced Cashback Period will commence for 3 months (1 quarter) from your card approval date.
- 2.2. Illustration

Card Approval Date	Enhanced Cashback Period (First Qtr)	Awarding (First Qtr)
15 th - 31 st May	May - July	August Statement

1 st – 30 th June	June – August	September Statement
1 st – 31 st July	July – September	October Statement
1 st – 31 st August	August – October	November Statement
1 st – 30 th September	September – November	December Statement

3. Definitions

"Base Cashback" means the cashback awarded at the end of the statement months between January to December in a calendar year calculated at 0.03% of the total Card Transactions amount in that year.

"Card Transactions" means the transactions successfully charged to the Card Account by the Principal and Supplementary Cardmembers AND posted on the Bank's systems, but excludes the Exclusions.

"Exclusions" refers to the Card Transactions described under Clause 5 below.

"Principal Cardmember's Transactions" means the transactions successfully charged to the Card Account of the Principal Cardmember only AND posted on the Bank's systems, but excludes the Exclusions.

"Quarter" means a period of three consecutive statement months, and where the first Quarter shall start from the Card account opening date of the Principal Cardmember.

"Quarterly Cashback" means the cashback awarded in each Quarter, calculated based on the Minimum Spend incurred in that Quarter.

"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 Quarter as set out in Clause 4.1 below.

"Enhanced Cashback" refers to the additional promotion 5% or 10% cashback on selected merchant spend for new-to-UOB Credit Card customers where the account opening date must fall within 15 May 2026 to 30 September 2026 (both dates inclusive).

"Enhanced Cashback Period" refers to a 3-month period from the account opening date, where the account opening date must fall within 15 May 2026 to 30 September 2026 (both dates inclusive).

4. Quarterly and Base Cashback

- 4.1. The Quarterly Cashback is awarded on a tiered basis based on the Minimum Spend incurred for the Quarter in the following manner:

Tier	Minimum Spend for the respective Quarter	Quarterly Cashback for the respective Quarter
1	Tier 1 Minimum Spend means, in respect of each Statement Month for the Quarter, a total of at least S\$600 but less than S\$1,000 worth of Card Transactions comprising at least 10 Card Transactions.	Capped at S\$60

Tier	Minimum Spend for the respective Quarter	Quarterly Cashback for the respective Quarter
2	Tier 2 Minimum Spend means, in respect of each Statement Month for the Quarter, a total of at least S\$1,000 but less than S\$2,000 worth of Card Transactions comprising at least 10 Card Transactions.	Capped at S\$100
3	Tier 3 Minimum Spend means, in respect of each Statement Month for the Quarter, a total of at least S\$2,000 worth of Card Transactions comprising at least 10 Card Transactions.	Capped at S\$200

4.2. Quarterly Cashback for the **first Quarter** may be awarded on a pro-rated basis as follows:

- i) where the Minimum Spend for a Tier is only met in the third Statement for the first Quarter, then one-third of the Quarterly Cashback for that respective Tier will be awarded;
- ii) where the Minimum Spend for a Tier is only met in the second and third Statements for the first Quarter, then two-thirds of the Quarterly Cashback for that respective Tier will be awarded; or

For the purpose of this clause, the **first Quarter** means the period of three consecutive statement months commencing from the month on which the Principal Cardmember is first issued the Card.

For the avoidance of doubt, Quarterly Cashback for any subsequent Quarter will only be awarded if the Minimum Spend is fully met for the Quarter.

- 4.3. The determination of the Quarterly Cashback or Base Cashback awarded is at the Bank's discretion, and the Bank may amend or vary the Quarterly Cashback, the Base Cashback and/or Minimum Spend from time to time at its sole discretion.
- 4.4. To earn the Quarterly Cashback or Base Cashback, the Cardmember's Card Account must be in good standing and cannot be cancelled, terminated or suspended for any reason.
- 4.5. The Quarterly Cashback for a given Quarter will be credited to the Card Account in the next Statement Month following the end of that Quarter.
- 4.6. The Base Cashback will be credited to the Card Account in the month of February of the following calendar year if no Quarterly Cashback has been awarded for any Quarter in a calendar year.
- 4.7. The Quarterly Cashback and/or Base Cashback for a given Quarter shall only be used to offset the Principal Cardmember's Card Transactions incurred in the following Statement Month.
- 4.8. The Quarterly Cashback or Base Cashback cannot be converted to or exchanged for cash, or be transferred or paid to any person.
- 4.9. All unused Quarterly Cashback and/or Base Cashback will be forfeited on the earlier of:
 - (a) 2 calendar years from the last day of the Quarter which the Quarterly 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 or awarded Quarterly Cashback and/or Base Cashback.

5. **Additional and Enhanced cashback on Selected Merchant Transactions**

5.1. "Selected Merchant Transactions" is defined as transactions with the merchants listed below (and as may be amended by the Bank from time to time in its sole discretion):

Selected Merchants for Additional Cashback	Additional Cashback			Enhanced Cashback		
	Qualified for Tier 1	Qualified for Tier 2	Qualified for Tier 3	Qualified for Tier 1	Qualified for Tier 2	Qualified for Tier 3
<ul style="list-style-type: none"> McDonalds transactions with description "McDonald*" and "HanBaoBao*" 	5%	5%	6.67%	5%	5%	10%
<ul style="list-style-type: none"> Grab transactions with description "GRAB*" under Grab Taxi Holdings Pte Ltd and its affiliated companies, but shall exclude any Grab mobile wallet top-up transactions 	5%	5%	6.67%	5%	5%	10%
<ul style="list-style-type: none"> Shopee Singapore transactions with description "Shopee*" under Shopee Singapore including Shopee Supermarket but exclude ShopeePay wallet top-up transactions 	5%	5%	6.67%	5%	5%	10%
<ul style="list-style-type: none"> SimplyGo (Bus/MRT) transactions but exclude SimplyGo top up transactions 	5%	5%	6.67%	5%	5%	10%
<ul style="list-style-type: none"> Grocery Stores/Supermarket Transactions coded under MCC 5411 only 	NIL	2.67%	4.67%	NIL	5%	10%
<ul style="list-style-type: none"> Shell transactions 	NIL		1.67%	NIL		
<ul style="list-style-type: none"> Singapore Power transactions 	1%			NIL		

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".

5.2. To be eligible for additional cashback ("Additional Cashback") and enhanced cashback ("Enhanced Cashback") on Selected Merchant Transactions in a given Quarter, Cardmembers must have fulfilled the Minimum Spend and been awarded the Quarterly Cashback for that Quarter.

- 5.3. The Additional Cashback will be calculated based on the total amount of Selected Merchant Transactions successfully charged and posted to the Card Account in each Statement Month, capped at S\$120 per Statement Month.
- 5.4. The Enhanced Cashback is awarded in addition to the Additional Cashback, and will be calculated based on the total amount of Selected Merchant Transactions successfully charged and posted to the Card Account in each Statement Month, capped at S\$120 per Statement Month.
- 5.5. The Additional Cashback and Enhanced Cashback for each Quarter will be consolidated and shall only be used to offset the Principal Cardmember's Transactions incurred in the immediately following Statement Month after the qualifying quarter.

6. Exclusions

6.1 The following Card Transactions (collectively referred to as the "Exclusions") do not qualify to earn any Quarterly Cashback, Additional Cashback or Base 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) balance and/or funds transfers to or from the Card Account;
- (d) any credit card transaction that was subsequently cancelled, voided or reversed for any reason;
- (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 Grab mobile wallet top-up transactions;
- (h) any Shopee Pay wallet top-up transactions;
- (i) any payment made with the following Merchant Category Codes ("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 Trxn
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	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
9399	Government Services—not elsewhere classified
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only

(j) 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*
- NETSFLASHPAY*
- MB * MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL * PLUS500
- PAYPAL * PLUS500.COM
- 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*
- RWS-LEVY*
- SMOOVE PAY*
- SINGPOST-SAM*
- CardUp*
- RazerPay*
- NORWDS*
- AMAZE*

(k) any other transactions as may be prescribed by the Bank from time to time.

7. General

7.1. 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.
- 7.2. Adjustments will be made to the Quarterly Cashback, Base Cashback, Additional Cashback and Enhanced 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.
- 7.3. Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any Quarterly Cashback, Base Cashback, Additional Cashback and Enhanced 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. If the monies standing to the credit of the Cardmember's accounts are insufficient to reimburse UOB by reversing the erroneously awarded cashback, the Cardmember shall immediately reimburse UOB through such means as UOB may determine in its sole discretion.
- 7.4. 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.
- 7.5. The Bank has the absolute right and unfettered decision to make decisions on all matters relating to or in connection with the Promotion, including but not limiting to the determination of whether you have met all the requirements of the Promotion. The Bank's decisions shall be final, conclusive and binding and no payment or compensation will be given. 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.
- 7.6. 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.
- 7.7. These terms and conditions shall be read in conjunction with the prevailing Terms and Conditions governing UOB One Card, UOB Cardmember Agreement and other terms that may be relevant in connection with this Promotion (collectively, the "Standard Terms"). In event of any inconsistency between (i) these terms and conditions and the Standard Terms, the Terms shall prevail to the extent of such inconsistency, and (ii) these terms and conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 7.8. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of these terms and conditions, and all persons shall be bound by such amendments.
- 7.9. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 7.10. 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.
- 7.11. 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.
- 7.12. 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 15 May 2026