

TERMS AND CONDITIONS GOVERNING

UOB ONE CREDIT CARD UP TO 15% CASHBACK PROMOTION 1ST JULY 2023 UNTIL 31 DECEMBER 2023

1. Promotion

- 1.1. This UOB One Credit Card up to 15% cashback promotion (the “**Promotion**”) is valid from 1st July 2023 until 31st December 2023, 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, the Enhanced Cashback Period will commence for 6 months (2 quarters) from your card approval date.

2.2. Illustration

| Card Approval Date | Enhanced Cashback Period (First Qtr) | Awarding (First Qtr) | Enhanced Cashback Period (Second Qtr) | Awarding (Second Qtr) |
|--|--------------------------------------|----------------------|---------------------------------------|-----------------------|
| 1 st – 31 st July | July – September | October Statement | October – December | January Statement |
| 1 st – 30 th August | August – October | November Statement | November – January | February Statement |
| 1 st – 30 th September | September – November | December Statement | December – February | March Statement |



| | | | | |
|---|---------------------|--------------------|------------------|-----------------|
| 1 st - 31 st October | -October - December | January Statement | January - March | April Statement |
| 1 st - 30 th November | November - January | February Statement | February - April | May Statement |
| 1 st - 31 st December | December - February | March Statement | March - May | June 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 6.67% cashback on selected merchant spend for new-to-UOB Credit Card customers where the account opening date must fall within 1st July 2023 to 31st December 2023.

"Enhanced Cashback Period" refers to a 6-month period from the account opening date, where the account opening date must fall within 1st July 2023 to 31st December 2023.

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\$500 but less than S\$1,000 worth of Card Transactions comprising at least 5 Card Transactions. | S\$50 |

| 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 5 Card Transactions. | 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 5 Card Transactions. | 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 a 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 a 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.
- 4.10. 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 & 2 | Qualified for Tier 3 | Qualified for Tier 1 & 2 | Qualified for Tier 3 |
| <ul style="list-style-type: none"> DFI Retail Group merchants such as 7-Eleven, Cold Storage, CS Fresh, Giant, Guardian, Jasons, Jasons Deli, Marketplace and CART | 5% | 6.67% | 6.67% | 5% |
| <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% | 6.67% | 6.67% | 5% |
| <ul style="list-style-type: none"> McDonald's transactions with description "McDonald*" and "HanBaoBao*" (wef 1 Oct 2023) | 5% | 6.67% | 6.67% | 5% |
| <ul style="list-style-type: none"> Shopee transactions with description "Shopee *" under Shopee Singapore, but excluding Shopee Pay transactions | 5% | 6.67% | 6.67% | 5% |
| <ul style="list-style-type: none"> UOB Travel transactions, but excluding online, flight only bookings and relevant taxes | 5% | 6.67% | 6.67% | 5% |
| <ul style="list-style-type: none"> SimplyGo transactions (wef 1 May 2022) | 5% | 6.67% | 6.67% | 5% |
| <ul style="list-style-type: none"> Shell transactions (wef 1 May 2022) | | 1.67% | NIL | NIL |
| <ul style="list-style-type: none"> Singapore Power transactions | 1% | 1% | NIL | NIL |

5.2. To be eligible for additional and enhanced cashback on Selected Merchant Transactions ("Additional Cashback") 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\$100 per Statement Month. The Enhanced Cashback is capped at additional S\$100 per statement month.

5.4. The Additional and Enhanced Cashback for each Quarter will be consolidated and shall only be used to offset the Principal Cardmember's Transactions incurred in the first 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 (w.e.f. 19 June 2023)
- (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 |
| 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 | Organizations, Charitable and Social Service |
| 8661 | Organizations, Religious |
| 8651 | Organisations, Political |
| 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 |

(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* (w.e.f. 1 Aug'22)
- RWS-LEVY* (w.e.f. 1 Aug'22)
- SMOOVE PAY* (w.e.f. 1 Aug'22)
- SINGPOST-SAM* (w.e.f. 1 Aug'22)
- CardUp* (w.e.f. 1 Aug'22)
- RazerPay* (w.e.f. 1 Aug'22)

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

7. General

- 7.1. Adjustments will be made to the Quarterly Cashback or Base 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.
- 7.2. 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 or Base 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.
- 7.3. 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.
- 7.4. 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.
- 7.5. 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.



- 7.6. 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.
- 7.7. 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.

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