



UOB One Debit Mastercard Transport Cashback Promotion 2026 - FAQs

1. What is this promotion about?

Eligible customers who apply for and are approved for a UOB One Debit Mastercard can earn up to 10% cashback on eligible transport transactions, comprising:

- Base cashback under the UOB One Debit Card Cashback Programme; and
- Additional promotional cashback of 6% on Grab rides and SimplyGo, for three (3) consecutive months.

2. Who is eligible to participate in this promotion?

You are eligible if you:

- Apply for and are approved for a UOB One Debit Mastercard between 1 May 2026 and 31 July 2026; and
- Are new-to-UOB debit (i.e. you do not hold and have not cancelled any UOB debit card(s) in the six (6) months prior to card approval).

3. When does the Cashback Reward Period start?

Your Cashback Reward Period starts from the month immediately after your card approval month and lasts for three (3) full calendar months.

Example: If your card is approved in **May 2026**, your Cashback Reward Period runs from **June to August 2026**.

For illustration purposes only:

Card Approval Month	Cashback Reward Period
May 2026	June 2026, July 2026, August 2026
June 2026	July 2026, August 2026, September 2026
July 2026	August 2026, September 2026, October 2026

4. What transactions qualify for the promotion cashback?

Promotional cashback applies to:

- Grab ride-only transactions (excluding Grab wallet top-ups); and
- SimplyGo bus and train fare transactions (excluding top-ups),

provided the transactions are successfully charged and posted to your card.

5. What is the minimum spend required?

To earn any cashback (both base and promotional) in a calendar month, you must:

- Spend at least S\$300 in total monthly spend on eligible retail transactions (exclusions apply) on your UOB One Debit Mastercard for that month.

If the minimum spend is not met, no cashback will be awarded for that month.

6. How is the 'up to 10% cashback' calculated?

The "up to 10%" cashback consists of:

- Base cashback under the UOB One Debit Card Cashback Programme (e.g. 2% or 4%, subject to prevailing caps and terms of the Programme); and
- Additional 6% promotional cashback, on eligible transport transactions.

Actual cashback earned depends on:

- Your total eligible monthly spend,
- Eligible transport spend in that month, and
- Applicable cashback caps.

7. Is there a cap on the promotion cashback?

Yes. The additional 6% promotional cashback is capped at S\$20 per card per calendar month during the Cashback Reward Period. This is separate from the base cashback cap under the UOB One Debit Card Cashback Programme.

8. Can I still earn base cashback after the promotion ends?

Yes. After your 3-month Cashback Reward Period ends, you will continue to earn base cashback only, subject to the prevailing UOB One Debit Card Cashback Programme terms.

9. When will the cashback be credited?

Cashback will be credited monthly in the following calendar month, in line with UOB's standard cashback crediting schedule. You may see:

- One credit entry for base cashback, and
- A separate credit entry for promotional cashback, where applicable.

10. What happens if my monthly spend is below S\$300?

If your total eligible monthly spend is below S\$300, you will not receive any cashback (including promotional cashback) for that month, even if you have eligible transport transactions.

11. How do I qualify for the UOB One Debit Mastercard Transport Cashback Promotion 2026?

You must:

- Be eligible to participate in this promotion. Kindly refer to FAQ question 2 for the eligibility criteria.
- Spend S\$300 or more on eligible transactions in each calendar month during the Cashback Reward Period
- Ensure your card account remains active and in good standing

12. Are UOB One Debit Visa cardmembers eligible?

No. This promotion applies only to the holders of UOB One Debit Mastercard.