



## TERMS AND CONDITIONS GOVERNING SINGTEL-UOB CARD

### Overview

This document sets out the general terms and conditions governing the Singtel-UOB Credit Card which we may provide to you from time to time. These terms and conditions are binding on you therefore it is important that you read and understand this document.

By applying for or using the Singtel-UOB Credit Card, you commit yourself to comply with all of the terms and conditions set out herein ("**these Terms**"). You are deemed to have already read, understood and accepted every Term.

These Terms supplement, are additional to and are to be read together with:-

- (a) our UOB Cardmembers Agreement; and
- (b) the terms and conditions of other document or agreement governing your relationship with us.

(a) and (b) are collectively known as the "**Other Terms**"

If there is any conflict or inconsistency between these Terms and the Other Terms, these Terms shall prevail over the Other Terms to the extent necessary to give effect to these Terms. Please visit [uob.com.sg](http://uob.com.sg) for full details.

Unless the context otherwise requires or these Terms expressly provide otherwise, all words and expressions defined in the prevailing UOB Cardmembers Agreement shall have the same meanings when used or referred to below.

### Definitions

The following terms shall have the following meanings when used in these Terms:

"**Bank**" or "**UOB**" means United Overseas Bank Limited.

"**Card**" means the Singtel-UOB Credit Card.

"**Designated Bills**" means individual Singtel Bill and GOMO charges.

"**Eligible Recurring Payment Arrangement**" means Designated Bills that are charged on a recurring basis to the Card.

"**Indemnified Parties**" means Singtel, UOB and/or all their servants, employees, nominees, directors and agents.

"**Local Mobile Contactless Spend**" means in-store contactless Transactions made via the following mobile wallets: Apple Pay, Samsung Pay, Google Pay and such other mobile wallet services as UOB may determine from time to time at its sole discretion and processed locally in Singapore, 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 be eligible to receive any Cashback under the "Mobile Contactless Spend" category but will receive Cashback under the "Online Spend" category.

"**Local Online Spend**" refers to Transactions made via the internet based on system indicators and processed locally in Singapore by the respective merchants/acquirers as an online transaction.



**“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.

**“Other Spend”** means all other Transactions that are not Local Online Spend, Local Mobile Contactless Spend and/or Singtel Spend.

**“Singtel”** means Singapore Telecommunications Limited.

**“Singtel Bill”** means any bill issued by Singtel or any of its related corporations (“related corporations” having the meaning given to that term in Section 6 of the Companies Act 1967 of Singapore to customers who are individuals. For the avoidance of doubt, individual Singtel bills excludes bills issued to corporate customers.

**“Singtel Spend”** refers to Transactions made at Singtel, or any of its related corporations with the following Merchant Category Codes (MCC) and which are processed locally in Singapore and contain the corresponding transaction descriptions as set out in the table below, which may be updated from time to time.

MCC	Descriptions
4812, 4814, 5999	<ul style="list-style-type: none"><li>• BS WHATSAPP BOT*</li><li>• ERAJAYA*</li><li>• G-FORCE*</li><li>• GKE RETAILS PTE LTD</li><li>• GOMO MOBILE PLAN*</li><li>• HELLO*</li><li>• MY APPS MALL*</li><li>• MYSINGTELAPP*</li><li>• PREPAID ONLINE TOP UP*</li><li>• PREPAID*</li><li>• SINGAPORE TELCOM*</li><li>• SINGTEL*</li><li>• SINGTELSHOP*</li><li>• STBILL*</li><li>• STS*</li><li>• TELECOM EQ*</li><li>• WHIZCOMM*</li></ul>

**“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 following :

- (a) cash advances;
- (b) balance and/or fund transfers;
- (c) NETS and NETS-related transactions;
- (d) monthly instalments under 0% Instalment Payment Plan and SmartPay;
- (e) amounts approved under the UOB Payment Facility and any associated fees or charges;
- (f) any transactions made at Shell petrol stations and SPC petrol stations;
- (g) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;

- (h) any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
- (i) any transaction 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



- (j) any top-ups or payment of funds to payment service providers or prepaid accounts;  
(k) any transaction made with the following transaction descriptions:

- |                         |                                |
|-------------------------|--------------------------------|
| • AXS*                  | • Saxo Cap Mkts Pts Ltd        |
| • CITY INDEX*           | • SKR*PLUS500CY LTD            |
| • EZ LINK*              | • SKR*SKRILL.COM               |
| • EZ-LINK *             | • TRANSIT*                     |
| • EZLINK*               | • WWW.IGMARKETS.COM.SG         |
| • EZLINKS*              | • WWW.MYEZLINK.COM.SG          |
| • FLASHPAY*             | • WWW.PLUS500.CO.UK            |
| • NETSFLASHPAY*         | • SP Digital*                  |
| • MB * MONEYBOOKERS.COM | • SP Services*                 |
| • OANDA ASIA PAC        | • AMAZE* TRANSIT*              |
| • OANDAASIAPA           | • IPAYMY*                      |
| • PAYPAL * OANDAASIAPA  | • RWS-LEVY*                    |
| • PLUS500               | • SMOOVE PAY*                  |
| • PLUS500UK LIMITED     | • SINGPOST-SAM*                |
| • PAYPAL* PLUS500       | • RazerPay*                    |
| • PAYPAL* PLUS500.COM   | • NORWDS* (w.e.f. 21 Jul 2024) |
| • PAYPAL * CAPITALROYA  | • AMAZE* (wef 1 October 2024)  |
| • PAYPAL * BIZCONSULTA  |                                |

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

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 Cashback.

### **Transitional Provisions**

If you are an existing Singtel-UOB Cardholder with the principal Card issued before 27 August 2025, except as otherwise stipulated, these revised terms and conditions governing Singtel-UOB Card will only apply to Transactions posted to your Card on or after 27 August 2025.

If your Gomo charges are charged to the Card on a recurring basis for 12 consecutive months by 10 November 2025, and you are charged an annual fee on or after 10 November 2025, you will receive a waiver of the annual fee posted to your Card.



## 1. Cashback

- 1.1 As a Cardmember, you will earn cashback on Transactions charged to your Card ("**Cashback**") as follows:

Qualifying Spend	Cashback	Cap per statement month
S\$800 (per statement month)	12% Cashback on Singtel Spend	S\$30
	10% Cashback on Local Online Spend and Local Mobile Contactless Spend	S\$30
	0.3% Cashback on all Other Spend	S\$20

- 1.2 To qualify for 12% Cashback on Singtel Spend and 10% Cashback on Local Online Spend and Local Mobile Contactless Spend, you must successfully charge at least S\$800 worth of Transactions in a statement month to your Card ("**Qualifying Spend**").
- 1.3 If you do not meet the Qualifying Spend in a statement month, you will earn 0.3% Cashback on all Transactions successfully charged to your Card account in that statement month.
- 1.4 The maximum total Cashback is capped at S\$80 for each statement month, and it will be computed based on the Transactions successfully charged and posted to your Card in a statement month as shown in your Card statement in respect of that statement month, and will be rounded to the nearest two decimal places.
- 1.5 The Cashback earned for the current statement month will be credited into your Card account in the next statement month in Singapore dollars and can only be used to offset against the billed amount for your Card account in your next statement month.
- 1.6 Transactions incurred by your supplementary holder of your Card will accrue to your principal Card for the purposes of computing the Qualifying Spend on your principal Card account. Cashback earned by the supplementary holder of your Card will be credited to your principal Card account.
- 1.7 Clauses 1.2 to 1.5 apply regardless of whether your first statement period in relation to your new Card is less than a statement month.
- 1.8 The Cashback is neither transferable nor exchangeable for cash, reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- 1.9 Unused Cashback will be forfeited on (whichever earlier):
- 2 calendar years from the last day of the statement month the Cashback was awarded;
  - the Bank's receipt of your request to terminate your Card; or
  - the termination of your Card by the Bank for any reason whatsoever.
- 1.10 The crediting of the Cashback amount by UOB does not constitute payment of any amount due on your Card account (including any minimum payment amount due).
- 1.11 Any Cashback awarded in respect of any reversed, voided, refunded or cancelled Transactions will be deducted from the Card account.

## 2. Singtel Vouchers

- 2.1 As a Principal Cardmember, you will be entitled to the following Singtel vouchers when you have in place (i) an Eligible Recurring Payment Arrangement for postpaid Singtel Mobile, Fibre Broadband or TV services (not including GOMO and prepaid services) AND (ii) meet the minimum local spend indicated in the table below during a qualifying period:

Minimum total annum local spend (including Singtel bills and GOMO charges)	Receive Singtel vouchers worth
Spend S\$12,000 to less than S\$24,000	S\$100
Spend S\$24,000 and above	S\$300

- 2.2 The first qualifying period starts from the month when your first transaction is charged to your Card and ends after the completion of the next 12 months' card statements cycle. Subsequent qualifying periods will start from your card statement date and end after the completion of the next 12 months' card statements cycle.
- 2.3 Qualifying local spend transactions are posted retail transactions made in Singapore dollars **excluding** funds transfers, cash advances, personal loan, overseas spend transactions in foreign currency, void card transactions, chargebacks, fees, interests, other financial charges, amounts approved under the UOB Payment Facility and any associated fees or charges (with effect from 19 June 2023), any payment to educational institutions (with effect from 1 Sep 2019), any payment made to Member Financial Institution – Merchandise and Services, Securities – Brokers and Dealers, Stored Value Card Purchase/Load, Betting/Track/Casino/Lotto and Political Organizations, selected transactions such as insurance payments, Grab mobile wallet top-ups, wire transfers, payments to Non-Financial Institutions, quasi-cash and more, transactions involving payments to hospitals, automobile parking lots and garages and such other categories of transactions which the Bank may exclude from time to time without notice or giving reasons. The local spend of your supplementary Card will be included in the calculation of your qualifying local spend of the principal Card.
- 2.4 Each Principal Cardmember is only eligible to receive the Singtel vouchers once per qualifying period, regardless of their total annum local spend. Principal Cardmembers who are eligible to receive the Singtel vouchers be issued the Singtel vouchers within two (2) months after the end of a qualifying period provided that the Card account is in good standing, as we determine in our sole discretion at the end of a qualifying period. Early redemption is strictly not allowed.
- 2.5 Singtel vouchers will be awarded in the form of digital vouchers which you may view and access via your MySingtel app. The Singtel vouchers may be redeemed directly at Singtel shops or online via Singtel.com.
- 2.6 Please refer [here](#) for full terms and conditions relating to Singtel benefits.

## 3. Annual Fee Waiver

- 3.1 Both Principal and Supplementary Cardmembers will receive a waiver on the Card annual fee if Singtel Bills are charged to the Card on a recurring basis for 12 consecutive months. With effect from 10 November 2025, both Principal and Supplementary Cardmembers will



receive a waiver on the Card annual fee if there is an Eligible Recurring Payment Arrangement for 12 consecutive months.

- 3.2 An annual fee of S\$196.20 for the Principal Card and S\$98.10 for Supplementary Card will apply if there is no Singtel Bill charged to the Card, or (with effect from 10 November 2025) if there is no Eligible Recurring Payment Arrangement, for 12 consecutive months. Annual fees quoted include GST.

#### 4. **FX fees**

- 4.1 There will be no administrative fees applied on transactions in foreign currencies ("**FX fees**") charged on all Overseas Foreign Currency Spend successfully charged and posted to your Card account. This is regardless of whether you meet the Qualifying Spend in a statement month.
- 4.2 For the avoidance of doubt, the International Processing Fee of 1% of the transaction amount, which is chargeable on transactions charged to your Card in Singapore dollars and processed outside Singapore, will continue to apply.

#### 5. **UOB\$ Programme**

- 5.1 You will earn UOB\$ for spending at all UOB\$ Merchants.
- 5.2 Qualifying spend transactions are retail transactions made using the Card at the UOB\$ Merchants.
- 5.3 Should your spending be deemed to be for commercial and/or non-personal purposes, we reserve the right to refuse to award UOB\$ for such transactions. We reserve the right to cancel and void any UOB\$ awarded to your statement of account at any time if it deems that such UOB\$ was not earned from your qualifying spend and you shall not be entitled to any compensation or payment whatsoever.
- 5.4 Please refer to [uob.com.sg/rewardsplus](http://uob.com.sg/rewardsplus) for other terms and conditions relating to the UOB\$ Programme.

#### 6. **Other Singtel-UOB Privileges**

- 6.1 Singtel-UOB Cardmembers can enjoy a waiver of one-time registration fee and SIM Card charge, total worth S\$21.80.
- 6.2 Singtel-UOB Cardmembers can enjoy a waiver of S\$10.90 administrative fees upon recontracting of their Singtel mobile plan.
- 6.3 All charges listed are inclusive of 9% GST.
- 6.4 These Terms and Conditions may be amended by Singtel Mobile from time to time as Singtel Mobile deems appropriate and any such amendments shall be posted on [www.Singtel.com](http://www.Singtel.com) and shall take effect from the date that they are so posted.
- 6.5 Singtel-UOB Cardmember hereby affirmatively consents to and authorises Singtel Mobile or Singapore Telecommunications Limited ("Singtel") to collect, use and/or disclose any information or personal data of the Singtel-UOB Cardmember in accordance to Clause 15 of Singtel's General Terms and Conditions and/or prevailing policies, where applicable.



## **7. Visa payWave Reader and Transactions**

- 7.1 The Visa payWave-enabled Card may be used to carry out card transactions at all Visa point-of-sale terminals and at such other readers or systems as we may from time to time approve. The first card transaction on a new Card shall be subject to such activation and authentication procedures as we may in our sole and absolute discretion prescribe from time to time.
- 7.2 As an additional usage avenue for your convenience, we have also made arrangements for you to use your new Cards to effect card transactions at Visa payWave readers. A Visa payWave reader is a point-of-sale device (as approved by us in our sole and absolute discretion from time to time) at which the new Card may be used to execute card transactions, either by tapping or waving the new Card against such reader without requiring any signature, PIN or other authentication on your part.
- 7.3 Any usage of a new Card at any Visa payWave readers, if permitted by us shall be subject to such terms and conditions as we and Visa may agree from time to time.

## **8. General Conditions**

- 8.1 You hereby authorise that all Singtel Bills from the Singtel account specified in your Card application, shall be charged to the Card, even if the Card has not been activated by you.
- 8.2 Neither Singtel nor ourselves shall be responsible for any direct and/or indirect loss or damage suffered by you or any person as a result of the redemption or usage of the benefits of the Card.
- 8.3 If we or Singtel subsequently discovers that you are in fact not eligible to qualify for the benefits of the Card, we may at our discretion, forfeit or reclaim the value of the benefits of the Card awarded by charging to and debiting an amount equivalent to the value of the benefits of the Card from any of your account.
- 8.4 We and Singtel have the absolute discretion to make decisions on all matters relating to or in, including connection with the Card but not limited to the determination of whether you have met all the requirements to enjoy the benefits of the Card. Our and Singtel's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by us or Singtel to you or any person. We or Singtel shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to the Card or its decision.
- 8.5 You agree to indemnify and hold harmless the Indemnified Parties against any and all actions, claims, proceedings, costs (including legal costs incurred by the Indemnified Parties in defending any such actions, claims or proceedings), liability, losses and damages (direct and/or indirect) whatsoever which may be brought or commenced against the Indemnified Parties by any person and/or which the Indemnified Parties may sustain, incur or suffer, as the case may be, arising out of or in connection with or by reason of your redemption or usage of the Card and the benefits of the Card.
- 8.6 We and Singtel reserve the right to vary/amend any or all of the benefits of Card and/or these Terms without prior notice or assuming any liability to you, and you shall be bound by these amendments. We and Singtel shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.





- 8.7 In the event of any inconsistency between the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card, the Terms shall prevail.
- 8.8 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.
- 8.9 UOB may deduct, re-compute, withdraw, forfeit and/or cancel any 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) relevant Cashback was not earned from eligible transactions or if you fail to meet the Qualifying Spend; 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. In the event that your Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Cashback credited into your Card account, such Cashback earned shall be forfeited without prior notice to you and you shall not be entitled to any compensation or payment whatsoever.

- 8.10 By applying for or using this Card and in addition to any other consent you have already provided to the Bank and Singtel and any right of the Bank and Singtel under applicable laws, you consent to the Bank and Singtel and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Card and to contact you, including via voice call or text message.
- 8.11 The Bank 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 Cashback or your participation in the Cashback programme.



- 8.12 The Bank reserves all rights to (i) substitute the Cashback; (ii) forfeit or reclaim the 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 the Card which shall be final, conclusive and binding.
- 8.13 Unless expressly stated so, 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.
- 8.14 While all the information provided herein is believed to be reliable at the time and date of printing, we and Singtel make no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 8.15 These Terms shall be interpreted, construed and governed by the laws of Singapore and you hereby submit to the non-exclusive jurisdiction of the Singapore Courts.