



## Frequently Asked Questions (FAQs)

### Singtel-UOB Card

#### Cashback

##### 1. What does Singtel Spend refer to?

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>• 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>

For avoidance of doubt, the following transactions do not constitute as eligible Singtel Spend:

- Singtel Dash;
- Enterprise-related payments;
- Singtel Protect and other insurance-related transactions.

##### 2. What does Local Online Spend refer to?

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.

##### 3. What does Local Mobile Contactless Spend refer to?



Local Mobile Contactless Spend refers to 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.

**4. What does Overseas Foreign Currency Spend refer to?**

Overseas Foreign Currency Spend refers to 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.

**5. What does 0% FX fees mean?**

0% FX fee means there will not be any administrative fees applied on transactions in foreign currencies (“FX fees”) charged on your Overseas Foreign Currency Spend. Your Overseas Foreign Currency Spend is solely based on VISA exchange rate, which you can find [here](#). This is regardless of whether you meet the minimum spend of S\$800 in a statement month.

For avoidance of doubt, the International Processing Fee of 1% of the transaction amount, which is chargeable on transactions made in Singapore Dollars and processed outside Singapore using Visa will continue to apply.

**6. How do I earn Cashback on Singtel Spend, Online Spend and Mobile Contactless Spend?**

To qualify for 12% cashback on Singtel Spend, 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. Please refer to question 9 on what qualifies as a Transaction.

**7. Do I still earn cashback if I do not meet the minimum spend of S\$800?**

If you do not meet the minimum spend of S\$800, you will earn 0.3% cashback on all Transactions successfully charged to your Card account in that statement month.

**8. Is there any cap on the Cashback earned?**



The total monthly Cashback you may receive is capped at S\$80, with a cap on the monthly Cashback you may receive for each category of Transactions as stated in table below.

Cashback	Cashback Cap
12% Cashback on Singtel Spend	\$30
10% Cashback on Local Online Spend and Local Mobile Contactless Spend	\$30
0.3% Cashback on Other Spend	\$20

### 9. What qualifies as a Transaction?

Retail transactions successfully charged to your Card account and posted on the Bank's system, but excludes cash advances, balance and/or fund transfers, NETS and NETS-related transactions, monthly instalments under 0% Instalment Payment Plan and SmartPay, amounts approved under the UOB Payment Facility and any associated fees or charges, any transactions made at Shell petrol stations and SPC petrol stations, any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank, any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason, and any other transactions excluded by the Merchant Category Codes (MCC) and transaction descriptions as listed in our full terms and conditions at [uob.com.sg/singtel](http://uob.com.sg/singtel)

### 10. When will I receive the Cashback?

The Cashback earned for the current statement month will be credited into your Card account in the following statement month.

### 11. How do I enjoy annual fee waiver?

To enjoy annual fee waiver, you will need to have at least one Singtel bill or (with effect from 10 November 2025) GOMO bill charged to your Singtel-UOB Card on a recurring basis for 12 consecutive months.

### 12. I am a GOMO customer. How do I change my payment details on my GOMO account?

You can update your payment details on the GOMO app. Please refer to [Billing & Payment](#) for instructions.

### 13. I have an active Singtel or GOMO service. How do I set up a recurring payment arrangement for my Singtel & GOMO bills?



You may set up your recurring bill payment arrangement through the following steps:

- For your Singtel account: Via MySingtel app or Singtel website. Refer to the Singtel website > Credit/debit card (monthly recurring) for the steps to do so.
- For your GOMO account: Via the GOMO app. Refer to the GOMO website for the steps to do so.

Once a recurring payment arrangement has been set up, your Singtel & GOMO bills will automatically be charged on a recurring basis to your Singtel-UOB Card.

### Singtel Vouchers

#### 14. How can I qualify for the Singtel vouchers?

**For Cardholders approved before 17 April 2026, who's current qualifying period for Singtel vouchers is still ongoing:**

To qualify for a Singtel voucher for your current qualifying period, you will need to make an annual qualifying local spend of at least S\$12,000 to receive S\$100 worth of Singtel vouchers, and at least S\$24,000 to receive S\$300 worth of Singtel vouchers. You additionally need to set your Singtel-UOB Card as your recurring bill payment method for your postpaid Singtel Mobile, Fibre Broadband or TV services (not including GOMO charges and prepaid services) ("**Eligible Recurring Payment Arrangement**").

**For Cardholders approved after 17 April 2026, or Cardholders approved before 17 April 2026 who's latest qualifying period for Singtel vouchers has ended:**

To qualify for a Singtel voucher for your new qualifying period, you will need to make an annual qualifying Singtel Spend of at least S\$3,500 to receive S\$100 worth of Singtel vouchers, and at least S\$5,500 to receive S\$300 worth of Singtel vouchers. You additionally need to set your Singtel-UOB Card as your recurring bill payment method for your postpaid Singtel Mobile, Fibre Broadband or TV services (not including GOMO charges and prepaid services).

Minimum <b>local spend</b> in a year (including Singtel bill) (" <b>Criteria A</b> ")	<u>W.E.F 17 April 2026</u> Minimum <b>Singtel spend</b> in a year (" <b>Criteria B</b> ")	Singtel voucher
S\$24,000	S\$5,500	S\$300
S\$12,000	S\$3,500	S\$100

**15. What constitutes Singtel Spend for the purposes of the new qualifying criteria?**

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*</li> <li>• HELLO*</li> <li>• MY APPS MALL*</li> <li>• MYSINGTELAPP*</li> <li>• PREPAID ONLINE TOP UP*</li> <li>• PREPAID*</li> <li>• SINGAPORE TELECOM*</li> <li>• SINGTEL*</li> <li>• SINGTELSHOP*</li> <li>• STBILL*</li> <li>• STS*</li> <li>• TELECOM EQ*</li> <li>• WHIZCOMM*</li> <li>• 3 MOBILE TELECOM*</li> </ul>

*The asterisk symbol (“\*”) used in transaction descriptions signifies that any number of characters may follow the specified word or phrase.*

*For example, “SINGTEL\*” encompasses variations such as “SINGTEL MOBILE”, “SINGTEL TV”, and other transaction descriptors that begin with “SINGTEL”.*

For avoidance of doubt, the following transactions do not constitute as eligible Singtel Spend:

- (a) Singtel Dash;
- (b) enterprise-related payments;
- (c) Singtel Protect and other insurance-related transactions.

**16. How do I receive the Singtel vouchers?**

If you qualify for the Singtel voucher, the voucher will be availed to you via MySingtel app.

**17. When will I receive the Singtel vouchers?**



Singtel vouchers will be awarded in the form of digital vouchers which you may view and access via MySingtel app. The Singtel voucher will be issued to the Principal Cardmember's Singtel account that has in place the Eligible Recurring Payment Arrangement.

**18. How do I redeem the voucher?**

Singtel vouchers may be redeemed directly at Singtel shops or online via singtel.com, and can be used to offset the price when you purchase a mobile device together with subscription (new sign-up or recontract) to Enhanced XS / Enhanced S / Enhanced M / Priority L / Priority Pro / Priority Family Plan. A redemption of a Singtel voucher, once made, cannot be varied, reversed or cancelled. At redemption, if the value of the redeemed Singtel voucher is less than the relevant purchase price, the outstanding balance amount must be paid in order to complete the relevant purchase. If the value of the redeemed Singtel voucher is more than the relevant purchase price, the difference will not be refunded.

**19. What is the duration of each qualifying period for Singtel vouchers?**

The duration of your qualifying period for Singtel voucher eligibility shall be as follows:

**Existing Singtel-UOB Cardholder whose principal Card is approved before 17 April 2026:**

Qualifying Period	Duration
1 <sup>st</sup> qualifying period	Date of your Card approval to the date of your 13 <sup>th</sup> monthly card statement
Qualifying periods prior to the qualifying period that is ongoing as at 17 April 2026	Day after the last date of the immediately preceding qualifying period to the date of your next 12 <sup>th</sup> monthly card statement
Qualifying period that is ongoing as at 17 April 2026	Day after the last date of the immediately preceding qualifying period to the date of your next 12 <sup>th</sup> monthly card statement
1 <sup>st</sup> qualifying period after the end of the qualifying period that was ongoing as at 17 April 2026	Day after the last date of the immediately preceding qualifying period to the date of your next 13 <sup>th</sup> monthly card statement



Subsequent qualifying periods	Day after the last date of the immediately preceding qualifying period to the date of your next 12 <sup>th</sup> monthly card statement
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**Example: If your Card is approved on 18 April 2025 and your billing cycle is on the 28<sup>th</sup> of each month,**

- For your first qualifying period from 18 April 2025 to 28 April 2026 (13 statements), **Criteria A** will apply. If you met the necessary criteria including an annual qualifying local spend of at least S\$12,000 or S\$24,000, you would have received S\$100 or S\$300 worth of Singtel vouchers respectively.
- For your next qualifying period from 29 April 2026 to 28 April 2027 (13 statements), **Criteria B** will apply. During this qualifying period, you will need to make an annual qualifying Singtel Spend of at least \$3,500 to receive S\$100 worth of Singtel vouchers, and S\$5,500 to receive S\$300 worth of Singtel vouchers.
- For your following qualifying period from 29 April 2027 to 28 March 2028 (12 statements), **Criteria B** will also apply. During this qualifying period, you will need to make an annual qualifying Singtel Spend of at least \$3,500 to receive S\$100 worth of Singtel vouchers, and S\$5,500 to receive S\$300 worth of Singtel vouchers.

<u>Qualifying Period</u>	<u>Spend type</u>	<u>Voucher criteria</u>
18 April 2025 to 28 April 2026 (13 statements)	Local spend	S\$12,000 → S\$100 Singtel vouchers S\$24,000 → S\$300 Singtel vouchers
29 April 2026 to 28 April 2027 (13 statements)	Singtel spend	S\$3,500 → S\$100 Singtel vouchers S\$5,500 → S\$300 Singtel vouchers
29 April 2027 to 28 March 2028 (12 statements)	Singtel spend	Same as above

**New Singtel-UOB Cardholder whose principal Card is approved on or after 17 April 2026:**

<u>Qualifying Period</u>	<u>Duration</u>
1 <sup>st</sup> qualifying period	Date of your Card approval to the date of your 13 <sup>th</sup> monthly card statement



Subsequent qualifying periods	Day after the last date of the immediately preceding qualifying period to the date of your next 12 <sup>th</sup> monthly card statement
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*Example: If your Card is approved on 18 April 2026 and your billing cycle is on the 28<sup>th</sup> of every month*

- For your first qualifying period from 18 April 2026 to 28 April 2027 (13 statements), **Criteria B** will apply. If you meet an annual qualifying **Singtel spend** of at least S\$3,500 or S\$5,500, you will receive S\$100 or S\$300 worth of Singtel vouchers respectively.
- For your next qualifying period from 29 April 2027 to 28 March 2028 (12 statements), **Criteria B** will also apply. Similarly, if you meet an annual qualifying **Singtel spend** of at least S\$3,500 or S\$5,500, you will receive S\$100 or S\$300 worth of Singtel vouchers respectively.

Qualifying Period	Spend type	Voucher criteria
18 April 2026 to 28 April 2027 (13 statements)	Singtel spend	S\$3,500 → S\$100 Singtel vouchers S\$5,500 → S\$300 Singtel vouchers
29 April 2027 to 28 March 2028 (12 statements)	Singtel spend	Same as above

**20. I have an eligible recurring bill and have met the minimum spend, but I did not receive my Singtel vouchers. What can I do?**

Customers who qualify for the Singtel vouchers should receive them within 2 months after the end of their qualifying period. If you have not received your voucher after 2 months from the end of the qualifying period, please contact Singtel.

**21. If I have a replacement card (different 16 digit), will my accumulated spend be reset?**

If you have a replacement card, the accumulated spend for Singtel voucher eligibility will continue to accumulate for the ongoing qualifying period.

**22. If I changed my statement cycle, will it affect my accumulated spend?**

If you changed your statement cycle, your accumulated spend for Singtel voucher eligibility will continue to accumulate for the ongoing qualifying period. However, the



ongoing qualifying period will end on the applicable date based on the new statement cycle.

## **Singtel Benefits: Overview**

### **23. What Singtel Benefits can I enjoy?**

As a Singtel-UOB Cardmember, you can enjoy exciting telco benefits on your Singtel services, such as:

- **Extra local data & talktime** (when you sign up for or recontract to an eligible Singtel mobile plan)
- **Mobile admin fee waiver** (when you sign up for or recontract to an eligible Singtel mobile plan)
- **Free 12 months of CAST pack** (when you sign up for or recontract to an eligible Singtel fibre broadband plan)
- **NetLink Trust service activation charge waiver** (when you sign up for an eligible Singtel fibre broadband plan)
- **Free 6 months of CAST pack**
- **Free 6 months of Taste of Red**
- **12% off GOMO Plans**
- **Roaming Data benefits** (Extra 1GB of ReadyRoam Asia/ Worldwide/ Others or Free 1 month of DataRoam Malaysia 6GB with 3-month contract)

### **24. How do I qualify for the Singtel Benefits?**

You will need to both:

- (i) set the Singtel-UOB Card as your recurring bill payment method for your postpaid Singtel Mobile, Fibre Broadband or TV services, as well as
- (ii) meet the requirements applicable to each Singtel Benefit.

If you remove the Singtel-UOB Card as your recurring bill payment method, all Singtel Benefits will cease immediately.

### **25. How do I set the Singtel-UOB Card as my recurring bill payment method?**

When you are applying for the Singtel-UOB Card, you may indicate your Singtel account number within the application.

Otherwise, you may set up your recurring bill payment arrangement through the following steps:

- For your [Singtel](#) account: Via MySingtel app or Singtel website. Refer to the [Singtel website](#) > Credit/debit card (monthly recurring) for the steps to



do so.

- For your GOMO account: Via the GOMO app. Refer to the [GOMO website](#) for the steps to do so.

Once a recurring payment arrangement has been set up, your Singtel & GOMO bills will automatically be charged on a recurring basis to your Singtel-UOB Card.

## **26. When will the Singtel bill(s) and GOMO charges be charged to my Singtel-UOB Card?**

If you have set up your recurring bill via the Singtel or GOMO app, your respective Singtel bill(s) and GOMO charges will be automatically charged to your Singtel-UOB Card on the due date of respective bill(s). You do not need to make payments manually.

If you are a new cardholder and provided your Singtel account number in your Card application, your upcoming Singtel bill will be automatically charged to your Singtel-UOB Card on the due date of your Singtel bill, even if you have not activated the card. You do not need to make payments manually.

## **27. I recently replaced my Singtel-UOB Card and my recurring bill arrangement stopped. How do I set it up again?**

As there has been a change of card number, you will need to re-enrol the Card as your recurring bill payment method. Refer to Q18 for the steps to do so.

### **Singtel Benefits: Mobile**

## **28. How do I enjoy the extra local data & talktime?**

As a Singtel-UOB Cardmember, you can enjoy extra 10GB of local data and 100 mins of talktime every month (for 24 months) when you:

- Sign up or recontract to an eligible Singtel phone plan (Enhanced M / Priority L / Priority Pro / Priority Family Plan), OR
- Sign up for an eligible Singtel SIM Only plan (Enhanced Core / Priority Plus / Priority Ultra).

You can redeem this benefit:

- In-store (Singtel Shops & Exclusive Retailers): Inform the sales staff of your Singtel-UOB Cardholder status and show your Card when requested.



- Online (singtel.com): Ensure that your Singtel-UOB Card is set as your recurring bill payment method at the point of order, or within 7 days of your new sign-up/recontract.

For online sign-ups/recontracts, the extra data and talktime will be added within 1 month of your service start date.

### **29. How do I enjoy the mobile admin fee waiver?**

As a Singtel-UOB Cardmember, you can enjoy waiver of the one-time SIM Card fee (worth \$21.80), one-time registration fee (worth \$10.90) and recontract fee (worth \$10.90), when you:

- Sign up or recontract to an eligible Singtel phone plan (Enhanced M / Priority L / Priority Pro / Priority Family Plan), OR
- Sign up for an eligible Singtel SIM Only plan (Enhanced Core / Priority Plus / Priority Ultra).

This waiver applies for new sign-ups and recontracts done at Singtel Shops & Singtel Exclusive Retailers. Simply inform the sales staff of your Singtel-UOB Cardholder status and show your Card when requested.

## **Singtel Benefits: Broadband**

### **30. How do I enjoy a free CAST pack for 12 mths?**

As a Singtel-UOB Cardmember, you can enjoy a 12-month free trial of one CAST pack when you sign up for or recontract to a 24-month fibre broadband plan (excl. Entertainment Bundles). You may choose from the Education, Entertainment or Lifestyle Pack.

This benefit applies for new sign-ups and recontracts at Singtel Shops & Singtel Exclusive Retailers. Simply inform the sales staff of your Singtel-UOB Cardholder status and show your Card when requested.

### **31. How do I enjoy the NetLink Trust service activation charge waiver?**

As a Singtel-UOB Cardmember, you can enjoy a waiver of the NetLink Trust service activation charge (worth \$61.04 per port) when you sign up for a 24-month fibre broadband plan.



This waiver applies for new sign-ups done at Singtel Shops & Singtel Exclusive Retailers. Simply inform the sales staff of your Singtel-UOB Cardholder status and show your Card when requested.

### **Singtel Benefits: Free 6 mths of CAST Pack**

#### **32. How do I enjoy a free CAST pack for 6 mths?**

As a Singtel-UOB Cardmember, you can enjoy a 6-month free trial of one CAST pack of your choice: Education, Entertainment or Lifestyle Pack. How to redeem:

- New Cardmembers: You'll receive a promo code in your welcome mailer, sent together with your new Singtel-UOB Card.
- Existing Cardmembers (approved before 27 Aug 2025): Contact Singtel for instructions. An e-form link and step-by-step details will be provided.

### **Singtel Benefits: Free 6 mths of Taste of Red**

#### **33. How do I enjoy Taste of Red access for 6 mths?**

As a Singtel-UOB Cardmember, you can enjoy 6 months of complimentary access to Taste of Red. How to redeem:

- New Cardmembers: You'll receive a promo code in your welcome mailer, sent together with your new Singtel-UOB Card.
- Existing Cardmembers (approved before 27 Aug 2025): Contact Singtel for instructions. An e-form link and step-by-step details will be provided.

Simply enter your promo code as the invitation code in the Taste of Red sign-up e-form to activate your access.

Do note that existing Singtel Red members are not eligible for this benefit.