



**TERMS AND CONDITIONS GOVERNING  
SINGTEL-UOB CARD UP TO 1% CASHBACK ON FX SPEND PROMOTION**

These Terms apply to your Singtel-UOB Card issued by United Overseas Bank Limited (the “Bank” or “UOB”) in Singapore (the “Card”). These Terms are to be read together with and form an integral part of the prevailing UOB Cardmembers Agreement (“Standard Terms”) and Terms and Conditions Governing Singtel-UOB Card.

**1. Promotion**

This Singtel-UOB Card up to 1% cashback promotion on FX Spend (the “Promotion”) is valid on all eligible Overseas Foreign Currency Spend as stated below:

- (a) 0.5% Bonus Cashback on FX Spend processed in China and Europe (no minimum spend required and no cap) made from 29 April 2026 to 31 December 2026 (both dates inclusive); and
- (b) 1% Bonus Cashback on all other FX Spend (no minimum spend required and no cap) made from 29 April 2026 to 31 December 2026 (both dates inclusive).

- 1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “Terms”).

**2. Definitions**

“Overseas Foreign Currency Spend” or “FX 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.

“Exclusions” refers to the card transactions described under Clause 4 below.

“Transactions” means retail transactions for good and/or services successfully charged to the Card account of the principal cardmember of the Card (“Principal Cardmember”) only AND posted on the Bank’s systems, but excludes the Exclusions.

“Statement” means the statements of account issued by the Bank in respect of the Card account.

“Statement Month” means the period of a Statement.

“Europe” means the following countries: Austria; Belgium; Bulgaria; Croatia; Cyprus; Czech Republic; Denmark; Estonia; Finland (including Aland Islands); France; Germany; Gibraltar; Greece; Hungary; Iceland; Republic of Ireland; Italy; Latvia; Liechtenstein; Lithuania; Luxembourg; Malta; Mayotte; Netherlands; Norway; Poland; Portugal (including Azores, Madeira); Reunion; Romania; Slovakia; Slovenia; Spain (including Canary Islands, Ceuta, Melilla); Sweden.

**3. Bonus Cashback**

- 3.1 “Bonus Cashback” refers to promotional cashback of up to 1% on all Overseas Foreign Currency Spend made during the period stated in Clause 1 above.



- 3.2 The Bonus Cashback will be calculated based on the total amount of Overseas Foreign Currency Spend successfully charged and posted to the Card account in each Statement Month of the period described in Clause 1.
- 3.3 The Bonus Cashback shall only be used to offset the Principal Cardmember's Transactions incurred in the next Statement Month.
- 3.4 The Bonus Cashback cannot be converted to or exchanged for cash, or be transferred or paid to any person.
- 3.5 All unused Bonus Cashback will be forfeited on the earlier of:
- (a) 2 calendar years from the day the Bonus 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 Bonus Cashback.

- 3.6 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 Bonus Cashback.

#### 4. Exclusions

- 4.1 The following Card transactions (collectively referred to as the "**Exclusions**") do not qualify to earn any Bonus 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) NETS and NETS-related transactions;
  - (d) balance and/or funds transfers to or from the Card account;
  - (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 transactions made at Shell petrol stations and SPC petrol stations;
  - (h) any top-ups or payment of funds to payment service providers or prepaid accounts (including but not limited to, any Grab mobile wallet top-up transactions, and/or any Shopee Pay wallet top-up transaction);
  - (i) any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
  - (j) any payment 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

(k) 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
- 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\*



- PAYPAL\* PLUS500
- PAYPAL\* PLUS500.COM
- PAYPAL \* BIZCONSULTA
- PAYPAL \* OANDAASIAPA
- PAYPAL \* CAPITALROYA
- SINGPOST-SAM\*
- CardUp\*
- RazerPay\*
- NORWDS\*
- AMAZE\*

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

## 5. General

5.1 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.

5.2 The Bank may deduct, re-compute, withdraw and/or cancel any Bonus Cashback awarded if your Card account is not in good standing or for any other reason that the Bank 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 Bonus Cashback credited into your Card account, such Bonus Cashback earned shall be forfeited without prior notice to you and you shall not be entitled to any compensation or payment whatsoever.

5.3 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. UOB may deduct, re-compute, withdraw, forfeit and/or cancel any Bonus 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) you did not comply with the Terms of this Promotion; 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.

- 5.4 The Card is excluded from earning UNI\$ and Instant rewards under the UOB Rewards Programme.
- 5.5 By participating in this Promotion and in addition to any other consent you have already provided to the Bank and any right of the Bank under applicable laws, you consent to the Bank 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 via voice call or text message.
- 5.6 UOB 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 Bonus Cashback or your participation in this Promotion.
- 5.7 UOB reserves the right to vary, amend and/or supplement any of these Terms (including but not limited the Bonus Cashback rate, the basis of calculation of the Bonus Cashback and the list of eligible transactions which are eligible to earn the Bonus Cashback) from time to time without the giving of notice or reason and without liability to any person and you agree to be bound by any such variations, amendments and/or supplements.
- 5.8 The Bank reserves all rights to (i) substitute the Bonus Cashback; (ii) forfeit or reclaim the Bonus 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 this Promotion which shall be final, conclusive and binding.
- 5.9 Prevailing Standard Terms as well as the Terms and Conditions Governing Singtel-UOB Card (the “**Card Terms**”) continues to apply to your Card. In the event of any inconsistency between these Terms, the Standard Terms and/or the Card Terms, these Terms shall to the extent of such inconsistency, prevail in respect of matters relating to this Promotion. These Terms shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion.
- 5.10 These Terms shall be governed by the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the Singapore courts.
- 5.11 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.
- 5.12 Adjustments will be made to the Bonus 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.
- 5.13 Should Cardmembers’ spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any Bonus 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.



- 5.14 The Bank shall not be liable in any manner whatsoever for any loss, expenses, delays, mistakes, 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.
- 5.15 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.
- 5.16 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.

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