



**TERMS AND CONDITIONS FOR
UOB FX+ DEBIT CARD MYR MOBILE PAYMENT 3% CASHBACK PROMOTION**

1. Definition

1.1. For the purposes of this UOB FX+ Debit Card MYR Mobile Payment 3% Cashback Promotion (the “**Promotion**”):

- (a) “**Account**” means a deposit account (whether opened singly or jointly) maintained with UOB.
- (b) “**Card**” means a UOB FX+ Debit Card, also previously known as UOB Mighty FX Debit Card, issued by UOB in Singapore
- (c) “**FX+**” means the set of foreign currency accounts which be linked to an Account.
- (d) “**Malaysian Ringgit Currency Mobile Payment Transactions**” shall mean Malaysian Ringgit in-store contactless Foreign Currency Transactions made via Apple Pay, Google Pay or Samsung Pay and such other mobile wallet services and processed in Malaysia, as UOB may determine from time to time at its sole discretion. For the avoidance of doubt, this does not include online Malaysian Ringgit Foreign Currency Transactions made via mobile wallet services.
- (e) “**Foreign Currency Transactions**” means transactions that are successfully charged and posted to your Card in a foreign currency and posted on UOB’s system, but shall exclude the following transactions:
 - (i) any cash withdrawal from ATM using the Card;
 - (ii) any transactions which are processed outside of Singapore but which are charged or effected in Singapore Dollars at the time of the transaction;
 - (iii) any unposted, voided, disputed or reversed transactions;
 - (iv) any of the following excluded transactions:
 - i. any cash advances;
 - ii. any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
 - iii. NETS and NETS-related transactions;
 - iv. balance and/or funds transfers to or from the Card Account;
 - v. any credit card transaction that was subsequently cancelled, voided or reversed for any reason;
 - vi. monthly instalments under 0% Instalment Payment Plan and SmartPay;

- vii. amounts approved under the UOB Payment Facility and any associated fees or charges;
- viii. any transactions made at Shell petrol stations and SPC petrol stations in Singapore;
- ix. any Grab mobile wallet top-up transactions;
- x. any Shopee Pay wallet top-up transactions;
- xi. any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
- xii. 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 |

xiii. 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*
- RWS-LEVY*
- SMOOVE PAY*
- SINGPOST-SAM*
- CardUp*
- RazerPay*
- NORWDS*
- AMAZE*

(v) any other transactions which UOB may exclude from time to time without prior notice or being liable to any person.

(f) “S\$” or “Singapore Dollar” means the legal currency of Singapore.

(g) “UOB” means to United Overseas Bank Limited.

2. Promotion

- 2.1. This Promotion is only valid between 22 September 2025 to 31 January 2026, both dates inclusive (the “**Promotion Period**”).
- 2.2. By participating in this Promotion, you agree to be bound by these terms and conditions of this Promotion (the “**Terms**”).
- 2.3. This Promotion is only open to cardmembers of a Card.
- 2.4. You are eligible to receive 3% cashback (the “**Cashback**”) on all Malaysian Ringgit Currency Mobile Payment Transactions successfully charged and posted on your Card account during the Promotion Period subject to the Terms.
- 2.5. You shall not be eligible to receive the Cashback if you do not satisfy the Terms herein.

3. Cashback

- 3.1. The Cashback is calculated based on the Singapore Dollar amount converted from the Malaysian Ringgit Currency Mobile Payment Transactions posted on your Card account during the Promotion Period and such conversion is based on UOB's prevailing exchange rate at the point in time when such Malaysian Ringgit Currency Mobile Payment Transaction is posted on your Card account.

- 3.2 The Cashback awarded is capped at S\$20 for each spend period set out in the table below (each, a “**Spend Period**”). If you are eligible to receive Cashback for any Spend Period, the Cashback will be credited to your Card account maintained with UOB on the corresponding Cashback Awarding Date set out in the table below:

| Spend Period | Cashback Awarding Date |
|-----------------------------------|-------------------------------|
| 22 September to 30 September 2025 | Tuesday, October 7, 2025 |
| 1 October to 31 October 2025 | Monday, November 10, 2025 |
| 1 November to 30 November 2025 | Monday, December 8, 2025 |
| 1 December to 31 December 2025 | Wednesday, January 7, 2026 |
| 1 January to 31 January 2026 | Monday, February 9, 2026 |

- 3.3 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.
- 3.4 Your UOB Accounts must be in good standing at all times as determined by UOB at its sole discretion. In the event that any of your UOB Accounts is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Cashback is credited into your Account, the Cashback shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- 3.5 UOB is not an agent of any merchant or service provider and as such, any dispute about the quality or service standard of the goods and services offered by the merchant or service provider must be resolved directly with relevant party.

4. General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

General Terms and Conditions Governing Promotions

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.
2. UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of any reward under this Promotion or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
3. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
4. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the reward through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Debit Cardmember Agreement and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
6. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
8. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB 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 by voice call or text message.

9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
10. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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