

# **UOB Debit Card Fees and Charges**

## 1. TRANSACTIONS MADE IN FOREIGN CURRENCIES AND OVERSEAS CASH WITHDRAWAL

- (a) Card transactions in foreign currencies (other than US and AUD dollars), will be converted into US dollars before being converted into your card billing currency based on the prevailing exchange rate determined by the relevant card associations, and for Visa and Mastercard debit cards, all transactions in foreign currencies will be subjected to an administrative fee of 3.25% of the transaction amount unless:
  - your card account is the default account linked to FX+;
  - you have allowed card transactions in foreign currencies supported by FX+ to be debited from the corresponding FX+ foreign currency account; and
  - there is sufficient foreign currency balance in the corresponding FX+ foreign currency account;

in which case the card transaction amount other than transactions in Chinese Offshore Renminbi (CNH) will be debited from the corresponding FX+ foreign currency account and no administrative fee will be charged.

- (b) For the UOB FX+ Debit Card, all transactions made in foreign currencies will not be subjected to an administrative fee of 3.25% of the transaction amount.
- (c) All Visa and Mastercard debit card transactions effected in Singapore dollars and processed overseas will be subject to an International Processing fee of 2.8% of the transaction amount.
- (c) Overseas ATM cash withdrawals will be subject to a 2.5% administrative fee and an additional International ATM Withdrawal charge of S\$5 per transaction.

#### 2. LOST / STOLEN CARD

(a) If your card is lost or stolen or if your PIN is disclosed, please call us immediately to inform us. You will not be liable for any Card transaction effected after we have received your notification of such loss, theft or disclosure.

## 3. REPLACEMENT FEE

(a) The replacement fee for a debit card is S\$20.

## 4. REQUEST FOR COPY OF SALES DRAFT / MONTHLY POINT-OF-SALE TRANSACTION RECORD

(a) A standard fee of S\$5 is chargeable for each request for a photocopy of the Sales Draft.

#### 5. ANNUAL FEES AND WAIVERS

Card Type	Annual Fee	Annual Fee Waiver Criteria
UOB One Debit Mastercard	S\$18.34	12 Mastercard transactions per year
UOB One Debit Visa Card	S\$18.34	12 Visa transactions per year
UOB Lady's Debit Card	S\$18.34	12 Mastercard transactions per year
UOB FX+ Debit Card	S\$18.34	12 Mastercard transactions per year
KrisFlyer UOB Debit Card	S\$54.50	NIL

Note: All fees are inclusive of GST. UOB Card Centre reserves the right to change fees.

\*UOB Debit Card and UOB Direct Visa Debit Card have now been re-branded to UOB One Debit Mastercard & UOB One Debit Visa Card, respectively.

Updated as of 18 February 2025 (R10.24)