

UOB Debit Card Fees and Charges

1. TRANSACTIONS MADE IN FOREIGN CURRENCIES AND OVERSEAS CASH WITHDRAWAL

- 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 2.8% of the transaction amount (With effect from 1 July 2018, the administrative fee shall be revised to 3.25% of the transaction amount) unless:
 - your card account is the default account linked to Mighty FX;
 - you have allowed card transactions in foreign currencies supported by Mighty FX to be debited from the corresponding Mighty FX foreign currency account; and
 - there is sufficient foreign currency balance in the corresponding Mighty 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 Mighty FX foreign currency account and no administrative fee will be charged.

- All Visa and Mastercard debit card transactions effected in Singapore dollars and processed overseas will be subject to an International Processing fee of 1% of the transaction amount (With effect from 1 July 2018, the International Processing Fee shall be revised to 2.8% of the transaction amount).
- Overseas cash withdrawals will be subject to an additional ATM withdrawal fee of S\$5 per transaction.

2. LOST / STOLEN CARD

- 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

- The replacement fee for a debit card is S\$20

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

- 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	Waiver Criteria
UOB Debit Card	S\$18	12 Mastercard transactions p.a.
UOB Direct Visa Debit Card	S\$18	12 Visa transactions p.a.
UOB Visa Debit Card	S\$10	12 Visa transactions p.a.
UOB Delight Debit Card	S\$21.40	S\$2,400 spend p.a.
UOB Lady's Debit Card	S\$18	12 Mastercard transactions p.a.
KrisFlyer UOB Debit Card	S\$53.50	S\$6,000 spend p.a.
Mighty FX Debit Card	S\$18	12 Mastercard transactions p.a.

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