

Frequently Asked Questions

1. Who can apply for Instant Digital UOB Credit Card?

All existing UOB principal credit cardholders with Personal Internet Banking login can apply for an Instant Digital UOB Credit Card. You will need SMS-OTP, Mighty Secure or hard token during the application process.

2. What are the credit cards available for Instant Digital Card?

At the moment only One, PRVI Miles World MasterCard, YOLO and Delight are available to be applied as an Instant Digital Credit Card.

3. How will I know of the application status for the Instant Digital UOB Credit Card applied?

If the application* for an Instant Digital UOB Credit Card is submitted between 8am to 9pm, the application status will be sent to you by SMS[@].

*Application for Instant Digital UOB Credit Card is subject to the approval of United Overseas Bank Limited at its discretion.

[@] In order for United Overseas Bank Limited ("UOB") to contact you via SMS on the application status, you must have already provided UOB with a mobile phone number. The SMS will be sent to your last known mobile phone number in the records of UOB. Please ensure that your mobile phone number in the records of UOB is the most up-to-date.

4. What do I need to do once the application for an Instant Digital UOB Credit Card is approved?

You will need to login to Mighty Pay using your Personal Internet Banking username and password and then add (by digitizing and storing) the newly approved Instant Digital UOB Credit Card to Mighty Pay. Please contact our Contact Centre at 1800 222 2121 if you require any assistance.

5. Will you send me the physical card of the UOB Credit Card?

No, the physical card will not be sent to you. If you need a physical card to be sent to you subsequently, you can do so by logging in to Mighty Bank and tap on "Request Physical Credit Card" in the card account details page or by calling our Call Centre at 1800 222 2121.

6. What are the devices supported?

Currently, only Android devices are supported, iOS will be supported soon.

7. Are there any charges for Instant Digital UOB Credit Card?

The Credit Card annual fees apply and this is waived for the 1st year.