

Frequently Asked Questions

Q1. What are the changes to UOB One Card?

For existing UOB One Platinum Card cardmembers, we will be replacing your UOB One Platinum Card with a new UOB One Visa Signature Card from 10 August 2018 onwards. From 3 August 2018 onwards, all new UOB One Card cardmembers will be receiving the new UOB One Visa Signature Card.

As a UOB One Cardmember, you will continue to enjoy the following card benefits:

- Up to 5% cash rebate¹ or S\$1,200 rebate annually on ALL your spend
- 0.03% base cash rebate¹ on your spend if you did not get any quarterly cash rebates in the statement months between January and December ^{NEW!}
- Travel Insurance Coverage of up to S\$500,000² when you pay for your airfares ^{NEW!}
- Visa Signature privileges³ from shopping to accommodation. ^{NEW!}
- Upsize your savings with up to 3.88% p.a. interest⁴ on UOB One Account

Please refer to the full Terms and Conditions Governing UOB One Card at uob.com.sg/one.

1 Enjoy up to 3.33% cash rebate based on a retail spend of S\$500 or S\$1,000 monthly for each qualifying quarter with min. 5 purchases monthly to earn the quarterly cash rebate of S\$50 or S\$100 respectively. Enjoy up to 5% cash rebate based on a retail spend of S\$2,000 monthly for each qualifying quarter with min. 5 purchases monthly to earn the quarterly cash rebate of S\$300. Each qualifying quarter consists of 3 consecutive statement periods. If you did not get any quarterly cash rebate between January to December, 0.03% base rebate will be awarded at the end of the statement months between January to December in a calendar year, calculated based on the total eligible spend amount in that year. Please note that exclusions apply. Visit uob.com.sg/one for the full terms and conditions.

2 The specific details applicable to this insurance are set out in the Insurance Certificate and Agreement which is the operative document. Visit uob.com.sg/one for the Insurance Certificate. Terms, conditions and exclusions apply. Please seek advice from a qualified advisor if in doubt.

3 Visit visa.com.sg/signature for the full list of offers. Please note that the offers are valid after 1 October 2018.

4 Maximum effective interest rate (EIR) on the One Account is 1.50% p.a. for deposits of S\$75,000, provided customers meet the criterion of S\$500 Card Spend in each calendar month. Maximum effective interest rate (EIR) on the One Account is 2.44% p.a. for deposits of S\$75,000, provided customers meet both criteria of S\$500 Card Spend AND (a) a min. S\$2,000 salary credit via GIRO OR (b) 3 GIRO debit transactions in each calendar month. Visit uob.com.sg/oneaccount for the full set of Terms and Conditions.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Q2. Will there be a change in my current qualifying quarters?

To prevent disruption to your spend, there will be no change to your current qualifying quarters.

Q3. What is the annual fee/credit limit of the new UOB One Visa Signature Card?

There is no change to the annual fee and your credit limit.

The UOB One Visa Signature Card annual fees are as follows:

Principal card: S\$192.60 p.a. (includes GST)

Supplementary card:

1st card: Free

Subsequent card: S\$96.30 p.a. (includes GST)

Q4. Will there be a change in my UOB One Card 16-digit card number and expiry date?

There is no change to your existing UOB One Card 16-digit card number. However, for security purposes, your card expiry date and CVV will be updated.

Q5. Will the bill payment arrangements, GIRO instructions and other account linkages on my existing UOB One Card be affected?

No, all existing bill payment arrangements, Instalment Payment Plan arrangements, GIRO instructions and other account linkages on your existing UOB One Card will not be affected.

Q6. If I have digitised my UOB One Card on my mobile payment device, will it be affected if I start using my new UOB One Card?

No, your existing UOB One Card on your mobile payment device will not be affected. However, if you have not digitize your UOB One Card and wish to do so, please activate and digitize your new UOB One Card.

Q7. If I have set my UOB One Card as the default card for online and/or in-app payments, will it be affected if I start using my new UOB Card?

No, your existing UOB One Card on online and/in-app payments will not be affected. You may be prompted to update your card expiry date and CVV.

Q8. What will happen to my SMART\$/UNI\$?

The SMART\$/UNI\$ on your existing UOB One Card will be automatically transferred to your new card.

Q9. Will I still be able to enjoy higher interest on my savings with UOB One Account?

Yes, you will enjoy higher interest of up to 3.88% p.a. on your savings with UOB One Account when you fulfil a minimum of \$500 spend on your UOB One Card per calendar month with three(3) GIROs or salary crediting of minimum \$2,500 per month.

Q10. Can I continue to use my existing UOB One Platinum Card until it expires?

Yes, you can. However, you will not receive a new UOB One Card from us when your existing card expires. For this reason and also to avoid potential disruption of your card usage, you are strongly encouraged to activate and use the new UOB One Visa Signature Card. Please note that if a new Card was sent to you, you will not be liable for any amount charged to the new Card until you have enabled it. However, if the new Card is to replace an existing card, you will be liable for all recurring payments, installment payments and other payment instructions which will be transferred from your existing Card to your new Card, even though you have not enabled the new Card.

Q11. What will happen to my existing UOB One Platinum Card after I activate the new card?

Your existing UOB One Platinum Card will be deactivated automatically once your new UOB One Visa Signature card is activated. Please destroy your existing card after activating the new card.

Q12. Will I receive a new PIN?

No, your current PIN will remain valid on your new UOB One Visa Signature Card. If you have forgotten your PIN, please call us at 1800 222 2121.

Q13. What card will I get if my UOB One Card application was submitted before 3 August 2018?

Any application approved and issued from 3 August 2018 will be issued a UOB One Visa Signature Card.

Q14. I received 2 UOB One Cards in my mailbox, which one should I activate and use?

You may have received one UOB One Platinum Card and one UOB One Visa Signature Card if your UOB One Platinum Card is expiring soon. You should activate the new UOB One Visa Signature Card to start enjoying the full suite of card benefits. Please destroy the UOB One Platinum Card to avoid confusion.

Q15. Why is there a new 0.03% cash rebate and how is the cash rebate computed?

As part of our new card benefits, UOB One Cardmembers can now enjoy a minimum of 0.03% cash rebate on the total eligible spend for the statement periods of January to December, provided that no quarterly cash rebate was awarded between January to December of that year. Please refer to the Terms and Conditions Governing UOB One Card here: uob.com.sg/one

Q16. When will the 0.03% cash rebate be awarded?

0.03% cash rebate will be awarded in your February statement every year.

03 Aug 2018