

## **UOB EVOL Card Programme**

### **Frequently Asked Questions (FAQs) for existing UOB YOLO Cardmembers**

#### **1. Why is UOB changing the UOB YOLO card benefits, name and card design?**

We are updating the UOB YOLO card benefits, name and design as part of our efforts to enhance our product offerings and improve customer experience. For existing UOB YOLO Cardmembers as at 17 May 2021, the terms and conditions of the UOB EVOL Card programme will take effect from 17 June 2021.

#### **2. I am an existing UOB YOLO Cardmember, do I need to register/apply to enjoy the UOB EVOL Card benefits?**

No. You will automatically enjoy the UOB EVOL Card benefits with effect from 17 June 2021 on your existing card. No action will be required on your part.

#### **3. What are the changes to my card benefits with effect from 17 June 2021?**

Please refer to the table below for the changes to your card benefits.

	<b>UOB YOLO</b> From now till 16 June 2021	<b>UOB EVOL</b> 17 June 2021 onwards
Cashback programme	8% cashback on weekend Dining, Entertainment, Grab and UOB Travel spend  3% cashback on weekday Dining, Entertainment, Grab and UOB Travel spend  3% cashback on Online Fashion and Travel spend	8% cashback on Online spend  8% cashback on Mobile Contactless spend
Total monthly cashback cap	S\$60	S\$60 (S\$20 on online, S\$20 on mobile contactless and S\$20 on other spend)
Other spend	0.3% cashback	
Minimum monthly spend requirement	S\$600	
Card terms and conditions	Visit <a href="http://uob.com.sg/yolotncc">uob.com.sg/yolotncc</a> for details.	Visit <a href="http://uob.com.sg/evoltncs">uob.com.sg/evoltncs</a> for details.

For example, during the transition period, if your card statement period is from 1 to 30 June 2021:

- Your spend from 1 to 16 June 2021 will be based on the existing UOB YOLO cashback programme; and
- Your spend from 17 to 30 June 2021 will be based on the new UOB EVOL cashback programme.

The minimum monthly spend from 1 to 30 June 2021 remains at S\$600, while total cashback will be capped at S\$60 and based on the respective cashback programmes for each period. See below table for illustration.

Spend period	Cashback programme	Total Cashback cap	Minimum monthly spend
1 to 16 June 2021	UOB YOLO	S\$60 per statement month	S\$600 per statement month
17 to 30 June 2021	UOB EVOL Subcap of S\$20 per category (S\$20 on online, S\$20 on mobile contactless and S\$20 on other spend) applies.		

Card benefits for your subsequent statement periods will be based on the new UOB EVOL cashback programme.

#### 4. What does Online spend refer to?

Online spend refers to Transactions made via the internet based on system indicators and processed by the respective merchants/acquirers as an online transaction (including in-app purchases).

#### 5. What does Mobile Payment spend refer to?

Mobile Contactless Spend refers to in-store contactless Transactions made via Apple Pay, Samsung Pay, Google Pay, Fitbit Pay and Mighty Pay (or other mobile wallet services as UOB may determine from time to time at its sole discretion).

For the avoidance of doubt, Transactions which are made online via any of the mobile wallets listed above will not be eligible to receive any Cashback under "Mobile Contactless Spend" category but will receive Cashback under the "Online Spend" category.

#### 6. How do I earn 8% cashback on online and mobile contactless spend?

To qualify for 8% cashback on Online and Mobile Contactless Spend, you must successfully charge at least S\$600 worth of Transactions in a statement month to your Card.

#### 7. Do I still earn cashback if I do not meet the minimum spend of S\$600?

If you do not meet the minimum spend of S\$600, you will earn 0.3% cashback on all Transactions successfully charged to your Card account in that statement month.

#### 8. Is there any cap on the cashback earned?

Cashback is capped at S\$20 per category stated below per statement month. The maximum total cashback that you can earn is capped at S\$60 for each statement month.

Cashback	Cap per statement month
8% cashback on Online Spend	S\$20
8% cashback on Mobile Contactless Spend	S\$20
0.3% cashback on all other spend	S\$20

#### 9. Is there any change in annual fee?

Principal card annual fee remains at S\$192.60 (inclusive of GST) yearly.

For annual fees due before 1 June 2022, you can enjoy an annual fee waiver with a minimum card spend of S\$12,000 per card year.

For annual fee due on your following card anniversary date from 1 June 2022 onwards, you can enjoy annual fee waiver every year when you make a minimum of 3 Transactions per statement month for 12 consecutive statement months prior to your card anniversary date.

For example, if your card anniversary date is on 1 August of each calendar year, you will enjoy annual fee waiver when you spend a minimum of S\$12,000 before 1 August 2021. For subsequent years, simply spend at least 3 Transactions per statement month for 12 consecutive statement months to get your annual fee waived.

#### 10. Is there a change in card design?

Yes. You will receive the new EVOL card design upon expiry of your existing YOLO card.

#### 11. What other benefits are there for the UOB EVOL Card?

UOB EVOL is Southeast Asia's first bio-sourced card made using renewable plant-based materials such as non-edible corn, which a more sustainable option helps to minimise plastic use and pollution. The little things add up: each UOB EVOL card reduces use of plastic by 82%, saves 4.48g of plastic and lessens carbon footprint by 10g per card, bringing us a step closer in protecting our home.

With the UOB EVOL Card, you can enjoy a suite of privileges at eco-conscious merchants. For more details, visit [uob.com.sg/EVOLeco](https://uob.com.sg/EVOLeco).

#### 12. Where can I visit for more information on the new card benefits?

For more information, you can visit [uob.com.sg/EVOL](https://uob.com.sg/EVOL).