



Terms and Conditions Governing UOB Preferred Visa Card (Formerly known as “UOB Preferred Platinum Visa Card”)

1. Definitions

(a) The following terms shall have the following meaning when used in these Terms and Conditions:

- (i) “**Card**” refers to UOB Preferred Visa Card issued by United Overseas Bank Limited (“UOB”) in Singapore.
- (ii) “**Card Account**” refers to any account in respect of the Card.
- (iii) “**Cardmember**” refers to you as the Principal Cardmember of the Card.
- (iv) “**Card Transactions**” refers to the credit card transactions which are successfully charged to the Card Account by you as the Principal Cardmember and/or the Supplementary Cardmember and captured or posted on UOB’s systems.
- (v) “**Contactless Transactions**” refers to Card Transactions that are performed using the Card via Visa payWave.
- (vi) “**Mobile Contactless Transactions**” refers collectively to: Card Transactions made via Apple Pay, Google Pay and/or Samsung Pay (or such other payment or mobile wallet services as UOB may from time to time approve at its sole discretion), that is effected at any Visa payWave Readers by waving the mobile device against the physical Visa payWave Readers in-person at the merchant’s physical store. In-app transactions made via Apple Pay, Google Pay and Samsung Pay or any other payment or mobile wallet service do not constitute “Mobile Contactless Transactions”.
- (vii) “**SimplyGo (ABT) Transactions**” refers to payments for bus or train fares which are made by tapping or waving the Card or mobile device against the reader on the bus or train, and made using an Account Based Ticketing System which enables such payments to be charged directly to the Card account.
- (viii) “**Other Retail Transactions**” refers to all Card Transactions that is charged to the Card Account which is not a Selected Online Transaction or a Mobile Contactless Transaction.
- (ix) “**Selected Online Transactions**” refers to online retail Card Transactions (whether made locally or overseas) via websites for the purchase of products or services sold by or made available by any merchant *provided that* such merchant falls within any one of the following Merchant Category Codes (MCC) and the transaction must not be under any recurring payment arrangement:

Category	Merchant Category Codes (MCC)
Department Stores and Retail Stores	4816, 5262, 5306, 5309, 5310, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5661, 5691, 5699, 5732-5735, 5912, 5942, 5944-5949, 5964, 5966-5970, 5992, 5999 With effect from 1 October 2024, UNI\$ will no longer be awarded for transactions with MCC 5965 Direct Marketing – Combination Catalog and Retail Merchants.
Supermarkets, Dining and Food Delivery	5811,5812,5814, 5333, 5411, 5441, 5462, 5499, 8012, 9751
Entertainment and Ticketing	7278, 7832, 7841, 7922, 7991, 7996, 7998-7999

UOB reserves the right to amend the list of MCC from time to time without any prior notice or giving any reason or being liability to any party.



- (x) **“Terms and Conditions”** refers to the terms and conditions governing the Card.
 - (xi) **“UOB”** refers to United Overseas Bank Limited and shall include its successors and assigns.
 - (xii) **“Visa payWave Transactions”** refers to Card and/or mobile payment or mobile wallet transactions that are performed/effected at any Visa payWave readers by tapping the Card and/or mobile device on the Visa payWave Readers, and which shall be subject to such terms and conditions as UOB and Visa Worldwide Pte. Ltd. may agree from time to time.
 - (xiii) **“Visa payWave Readers”** refers to any point of sale device or point of sale terminal (as approved by UOB in its sole and absolute discretion from time to time) at which the Card and/or mobile device may be used to execute the Card Transactions, either by tapping or waving the Card and/or mobile device against such reader without requiring any signature, PIN or other authentication on the part of the Cardmember.
- (b) Unless the context otherwise requires, or the Terms and Conditions expressly provide otherwise, all words and expressions defined in the prevailing UOB Cardmember Agreement shall have the same meanings when used or referred to herein.

2. UNI\$ Earned

- (a) You will earn **UNI\$10 for every S\$5 charged** to your Card Account for **Selected Online Transactions**.
- (b) You will earn **UNI\$10 for every S\$5 charged** to your Card Account for **Contactless Transactions** up to 21 May 2020. With effect from 22 May 2020, UOB will cease the awarding of UNI\$10 for every S\$5 charged to your Card Account for all Contactless Transactions.
- (c) You will earn **UNI\$10 for every S\$5 charged** to your Card Account for **Mobile Contactless Transactions**.
- (d) You will earn **UNI\$1 for every S\$5 charged** to your Card Account for **SimplyGo (ABT) Transactions**. UNI\$ for SimplyGo (ABT) Transactions are accumulated based on each calendar month and awarded to you on the 7th calendar day of the following month. With effect from 28 Aug 2025, SimplyGo (ABT) Transactions will be treated as Mobile Contactless Transactions. Accordingly, you will earn **UNI\$10 per S\$5 spend** on the accumulated spend on SimplyGo (ABT) Transactions subject to all the terms and conditions applicable to Mobile Contactless Transactions. UNI\$ for eligible SimplyGo (ABT) Transactions are accumulated based on each calendar month and awarded to you on the 7th calendar day of the following month.
- (e) You will earn **UNI\$1 for every S\$5 charged** to your Card Account for all **Other Retail Transactions**.
- (f) Card Transactions shall exclude the following transactions for which UNI\$ **will not** be awarded:
 - (i) any credit card transaction that was charged to the Card Account but was subsequently cancelled, void or reversed for any reason;
 - (ii) NETS and NETS-related transactions, 0% Instalment Payment Plans, SmartPay, personal loan, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges
 - (iii) any fees payable to UOB (or any third party) for transfer of any debit balance on any other credit card;



- (iv) any transactions or payments made to SPC Service Stations and Shell Service Stations;
- (v) all transactions in relation to or in connection with bill payment, top-ups and payment of funds to payment service providers or prepaid accounts;
- (vi) any transactions made with the following transaction descriptions:
 - AXS*
 - OANDAASIAPA
 - AMAZE* (w.e.f. 1 Oct 2024)
 - PAYPAL * BIZCONSULTA
 - AMAZE* TRANSIT*
 - PAYPAL * CAPITALROYA
 - BANC DE BINARY*
 - PAYPAL * OANDAASIAPA
 - BANCDEBINARY.COM*
 - Saxo Cap Mkts Pte Ltd
 - EZ LINK PTE LTD (FEVO)
 - SKR*SKRILL.COM
 - EZ Link transport
 - SKR*xglobalmarkets.com*
 - EZ Link*
 - SKYFX.COM*
 - EZ-LINK (IMAGINE CARD)
 - TRANSIT*
 - EZ-Link EZ-Reload (ATU)
 - WWW.IGMARKETS.COM.SG
 - EZLINK*
 - IPAYMY*
 - EzLink*
 - RWS-LEVY*
 - EZ-LINK*
 - SMOOVE PAY*
 - FlashPay ATU*
 - SINGPOST-SAM*
 - MB * MONEYBOOKERS.COM
 - RazerPay*
 - NETS VCASHCARD*
 - NORWDS* (w.e.f. 21 Jul 2024)
 - OANDA ASIA PAC*

The transaction descriptions accompanied by the symbol “*” in the table above include any combination or derivation of that description, such as a shopper statement of the type of product or service offered by the merchant and/or transaction condition. For example, the transaction description “AMAZE*” includes variations such as “AMAZE12345”, and other combinations that begin with “AMAZE”.

- (vii) any transactions under the following Merchant Category Code (MCC):

Merchant Category Code (MCC)	Description
4829	Wire Transfer/Remittance
4900	Utilities (with effect from 1 August 2022)
5199	Nondurable Good
5960	Direct Marketing - Insurance Services
5965	Direct Marketing – Combination Catalog and Retail Merchants (with effect from 1 October 2024)
5993	Cigar Stores and Stands (with effect from 1 October 2024)
6012	Member Financial Institution–Merchandise and Services
6050	Quasi Cash–Financial Institutions, Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales/Underwrite
6513	Real Estate Agents & Managers – Rentals
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash-Remote Money Transfers
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv aka Property Management



7511	Quasi Cash – Truck Stop Trxns
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services—Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organizations, Political
8699	Membership Organizations (Not Elsewhere Classified) (with effect from 1 October 2024)
8999	Professional Services (Not Elsewhere Classified) (with effect from 1 October 2024)
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only
9399	Government Services—not elsewhere classified

(viii) any other transactions that UOB may exclude from time to time without prior notice.

3. Other conditions

- a) Any usage of a Card and/or mobile wallet via a mobile device at any Visa payWave Readers, if permitted by UOB, shall be subject to such terms and conditions as UOB and Visa Worldwide Pte. Ltd. may mutually agree from time to time.
- b) The Card may be used to carry out any Contactless Transactions and/or Mobile Contactless Transactions at all Visa payWave Readers and at such other readers or systems as UOB may from time to time approve. The first Contactless Transaction and/or Mobile Contactless Transaction shall be subject to such activation and authentication procedures as UOB may in its sole and absolute discretion prescribe from time to time.
- c) W.e.f. 1 October 2025, a revised rewards awarding structure, as stated below shall apply:
 - (i) The UNI\$10 awarded to you from qualifying spend on Selected Online Transactions is comprised of a basic UNI\$1 earned plus a bonus UNI\$9. The bonus UNI\$ awarded to you from qualifying spend on Selected Online Transactions is capped at UNI\$1,080 for each calendar month.
 - (ii) The UNI\$10 awarded to you from qualifying spend on Mobile Contactless Transactions is comprised of a basic UNI\$1 earned plus a bonus UNI\$9. The bonus UNI\$ awarded to you from qualifying spend on Mobile Contactless Transactions is capped at UNI\$1,080 for each calendar month.
 - (iii) UOB will not be liable for any late transaction postings affecting your eligibility to qualify for the bonus UNI\$.



- (iv) Selected Online Transactions and Mobile Contactless Transactions are treated as separate categories. Each category has its own separate bonus UNI\$ cap.
- d) Adjustments will be made to the UNI\$ if there is any credit posted to your Card Account or if there are any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billing disputes, or any other reason or if there at the sole and absolute discretion of UOB.
- e) Should your spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any UNI\$ for such transactions. UOB reserves the right to cancel and void any UNI\$ awarded in your statement of account at any time if it deems that such UNI\$ was not earned from qualifying spend and you shall not be entitled to any compensation or payment whatsoever.
- f) For the avoidance of doubt, spending incurred by your Supplementary Cardmember(s) of the Card shall accrue to you as the Principal Cardmember of the Card only.
- g) To earn UNI\$, your Card Account must be in good standing and cannot be cancelled for any reason. UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission of the UNI\$ or the posting of the credit card transactions.
- h) In the event that your Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ is awarded into such Card Account, such UNI\$ earned shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.

The decision of UOB on all matters pertaining to the award or use of any or all of the benefits and privileges stated below are at its discretion and shall be final, conclusive and binding. The benefits and privileges described under these Terms and Conditions may be amended, supplemented or revoked by UOB at any time in UOB's sole and absolute discretion. In addition, UOB's decision on all matters relating to your Card Account are at its discretion and shall be final, conclusive and binding on you and no payment or compensation will be given or paid by UOB to any person. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to its decision and no appeal shall be entertained.

- i) UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to terminate, vary, amend, add or delete any of these Terms and Conditions without assuming any liability to any person. Should you continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.
- j) These Terms and Conditions supplement, and are to be read together with and form an integral part of, the prevailing UOB Cardmembers Agreement. The prevailing full terms and conditions of the UOB Cardmembers Agreement and the UOB Rewards Programme (collectively, the "**Standard Terms**") will continue to apply and you agree to be bound by the Standard Terms upon receipt or acceptance of or signing on or use of the Cards. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail in relation to any matter concerning the Card. These Terms and Conditions shall prevail in the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the privileges and/or benefits stated herein.
- k) While all information is correct at the time of publishing or printing, UOB makes no representation or warranty whether expressed or implied and accepts no responsibility or liability for its completeness or accuracy.
- l) A person or party who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions or any term of such agreement.



m) These Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

n) Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

Updated 10 March 2026 (Ver 3.0)

United Overseas Bank Limited Co. Reg. No. 193500026Z