



## Terms and Conditions Governing UOB Visa Signature Card (“Terms and Conditions”)

These Terms apply to your UOB Visa Signature Card issued by United Overseas Bank Limited (“UOB”) in Singapore and you will earn UNI\$ for spending on your UOB Visa Signature Card (the “Card”).

### 1. UNI\$1

- (i) You will earn UNI\$1 per S\$5 spend on the Card. There is no cap to the amount of UNI\$ earned on this basic tier.
- (ii) You will earn UNI\$1 per S\$5 spend on SimplyGo (ABT) based on the accumulated spend on SimplyGo (ABT) Transactions per calendar month and awarded to you on the 7th calendar day of the following month. Visit [uob.com.sg/rewards](https://uob.com.sg/rewards) for details.
- (iii) With effect from 1 July 2025, SimplyGo (ABT) Transactions shall constitute Contactless Transactions (as defined in Clause 2). This means that you will earn UNI\$10 per S\$5 spend on the accumulated spend on SimplyGo (ABT) Transactions subject to all the terms applicable to the Contactless Transactions.

“SimplyGo (ABT) Transactions” refers to payments for bus or train fares which are made by tapping or waving the Card 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 your Card account.

- (iv) UNI\$ will not be awarded for 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 and shall further exclude the transactions stated below (collectively the “**Excluded Transactions**”):
  - a) all transactions in relation to or in connection with bill payment, top-ups of any pre-paid card and payment of funds to payment service providers or prepaid accounts;
  - b) any transactions at UOB\$ merchants where UOB\$ cashback are issued (up till 31 Oct 2024, w.e.f. 1 Nov 2024 UNI\$ will be awarded for transactions made at UOB\$ merchants);
  - c) all transactions or payments made to SPC Service Stations and Shell Service Stations;
  - d) any transactions made with the following transaction descriptions:

#### Payment of Funds to Prepaid Accounts

- |                                  |                                |
|----------------------------------|--------------------------------|
| • AXS*                           | • PAYPAL * BIZCONSULTA         |
| • AMAZE* (w.e.f. 1 October 2024) | • PAYPAL * CAPITALROYA         |
| • AMAZE* TRANSIT*                | • PAYPAL * OANDAASIAPA         |
| • BANC DE BINARY*                | • Saxo Cap Mkts Pte Ltd        |
| • BANCDEBINARY.COM*              | • SKR*SKRILL.COM               |
| • EZ LINK PTE LTD (FEVO)         | • SKR*xglobalmarkets.com*      |
| • EZ Link transport              | • SKYFX.COM*                   |
| • EZ Link*                       | • TRANSIT*                     |
| • EZ-LINK (IMAGINE CARD)         | • WWW.IGMARKETS.COM.SG         |
| • EZ-Link EZ-Reload (ATU)        | • IPAYMY*                      |
| • EZLINK*                        | • RWS-LEVY*                    |
| • EzLink*                        | • SMOOVE PAY*                  |
| • EZ-LINK*                       | • SINGPOST-SAM*                |
| • FlashPay ATU*                  | • RazerPay*                    |
| • MB * MONEYBOOKERS.COM          | • NORWDS* (w.e.f. 21 Jul 2024) |
| • NETS VCASHCARD*                |                                |
| • OANDA ASIA PAC*                |                                |
| • OANDAASIAPA                    |                                |

e) all transactions under the following Merchant Category Codes (MCC):

Merchant Description 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

f) Any other transactions that UOB may exclude from time to time without prior notice to you.



## 2. UNI\$10 on Overseas Spend, Petrol Spend and Contactless Transactions

### (i) Overseas Spend

You will earn UNI\$10 per S\$5 spend overseas or online in foreign currencies (including card-not-present transactions in foreign currencies like e-commerce/mail/phone order transactions) successfully carried out on and charged to the Card (the “**Overseas Spend**”). This is subject to a minimum Overseas Spend equivalent to S\$1,000 per statement period based on prevailing foreign exchange rates as determined by UOB, but excluding the Excluded Transactions.

Card transactions made overseas but effected in Singapore dollars will be treated as transactions in Singapore dollars and will earn UNI\$1 per S\$5 spend. Online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateway in Singapore will also earn UNI\$1 per S\$5 spend.

### (ii) Petrol Spend

You will earn UNI\$10 per S\$5 spend on petrol (excluding SPC Service Stations with effect from 30 November 2019 and Shell Service Stations) successfully carried out on and charged to the Card (the “**Petrol Spend**”), provided that the merchant falls under 5541 and 5542 of the Merchant Category Code (MCC).

### (iii) Contactless Transactions

You will earn UNI\$10 per S\$5 spend on Contactless Transactions (excluding at UOB\$ merchants up till 31 Oct 2024, w.e.f. 1 Nov 2024 contactless transactions at UOB\$ participating merchants will count as Contactless Transactions) successfully carried out on and charged to the Card.

“**Contactless Transactions**” refers collectively to: (i) Card Transactions that are performed using the Card via Visa payWave; and (ii) Card Transactions made via Apple Pay, Google Pay, Samsung Pay, Android Pay and UOB Mighty (or such other mobile payment services as UOB may from time to time approve at its sole discretion), that is effected at any Visa payWave Readers, either by tapping or waving the Card or mobile device against the Visa payWave Readers. For the avoidance of doubt, Contactless Transactions exclude Magnetic Secure Transmission transactions, SPC transactions and UOB\$ participating merchants (up till 31 Oct 2024, w.e.f. 1 Nov 2024 contactless transactions at UOB\$ participating merchants will count as Contactless Transactions).

With effect from 1 July 2025, Contactless Transactions shall also include Simplygo (ABT) Transactions. Prior to 1 July 2025, Contactless Transactions exclude SimplyGo (ABT) Transactions.

- (iv) “**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 may be used to execute Card Transactions, either by tapping or waving the Card or mobile device against such reader without requiring any signature, PIN or other authentication on the part of the Cardmember. Any usage of a Card at any Visa payWave Readers, if permitted by UOB, shall be subject to such terms and condition as UOB and Visa Worldwide Pte. Ltd. may agree from time to time.

The Card may be used to carry out any 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 on a Card shall be subject to such activation and authentication procedures as UOB may in its sole and absolute discretion prescribe from time to time.

For the avoidance of doubt, Magnetic Secure Transmission transactions are excluded as it sends a magnetic signal from your device to the payment terminal's card reader to emulate swiping a physical card and is not considered a local Visa payWave transaction.

To earn UNI\$10 per S\$5 spend on Petrol Spend and/or Contactless Transactions, you are subject to a combined minimum spend of S\$1,000 in Singapore dollars, per statement period, but excluding the Excluded Transactions. SimplyGo (ABT) Transactions will be treated as transactions in Singapore dollars and count towards the minimum spend of S\$1,000 per statement period.

The combined awarding of UNI\$10 per S\$5 spend on Overseas Spend, Petrol Spend and Contactless Transactions is subject to a cap of UNI\$4,000, per statement period. The UNI\$10 consists of the basic UNI\$1 earned plus an additional of 9 bonus UNI\$. The bonus UNI\$ will be



credited to you, the qualified principal Cardmember, in the following statement period. UOB will not be liable for any late transaction postings affecting your eligibility to qualify for the bonus UNI\$.

For new Visa Signature Cardmembers whose Card was approved on or after 1 July 2025, a revised rewards structure, as stated below under [NEW] shall apply immediately from the card approval date:

**[NEW]**

- To earn UNI\$10 per S\$5 spend on Petrol Spend and/or Contactless Transactions, you are subject to a combined minimum spend of S\$1,000 in Singapore dollars on Petrol Spend and/or Contactless Transactions per statement period, but excluding the Excluded Transactions. SimplyGo (ABT) Transactions will be treated as transactions in Singapore dollars and count towards the minimum spend of S\$1,000 for Petrol Spend and/or Contactless Transactions per statement period. The awarding of UNI\$10 per S\$5 spend on Petrol Spend and/or Contactless Transactions is subject to a cap of UNI\$2,400, per statement period.
- To earn UNI\$10 per S\$5 spend on Overseas Spend, you are subject to a minimum spend of S\$1,000 in Singapore dollars on Overseas Spend per statement period, but excluding the Excluded Transactions. The awarding of UNI\$10 per S\$5 spend on Overseas Spend is subject to a cap of UNI\$2,400, per statement period.
- The UNI\$10 consists of the basic UNI\$1 earned plus an additional of 9 bonus UNI\$. The bonus UNI\$ will be credited to you, the qualified principal Cardmember, in the following statement period. UOB will not be liable for any late transaction postings affecting your eligibility to qualify for the bonus UNI\$.
- Petrol Spend/ Contactless Transactions and Overseas Spend are treated as separate categories. Each category has its own minimum spend requirements and separate bonus UNI\$ cap.

For existing UOB Visa Signature Cardmembers whose Card was approved before 1 July 2025, the **[NEW]** rewards structure shall apply commencing from their September 2025 statement.

### 3. Complimentary Travel Insurance

You must charge the entire fare for travel on Public Conveyance (limited to air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers but shall exclude any hired or rental car or any conveyance operated for the purpose of amusement or entertainment) in advance of the scheduled departure time to your Card to qualify for the complimentary travel insurance (the "Travel Insurance"). Wef 1 Jan 2021, you will be required to apply to activate your Travel Insurance coverage for your Card at least 5 working days before your trip. Click [here](#) to activate. Your Travel Insurance coverage has the following benefits:

- (i) Travel Personal Accident Insurance of up to S\$500,000**  
Covers accidental death or disablement whilst on public conveyance:
  - S\$500,000 for you.
- (ii) Emergency Medical Assistance, Evacuation and Repatriation:**
  - Up to S\$50,000 for you.

The above information is not a contract of insurance. The specific terms, conditions and exclusions applicable to this Travel Insurance are set out in the Insurance Certificate and Agreement which is the operative document. The Insurance Certificate and Agreement will be issued to you upon acceptance of the policy. Click [here](#) for the Insurance Certificate. Terms, conditions and exclusions apply. You should seek advice from a qualified advisor or call the insurance firm directly if in doubt.

#### 4. General

- (i) UOB reserves the right to substitute the UNI\$ with another gift of similar value at its sole discretion. In the event the UNI\$ awarded is in decimal points, the final UNI\$ awarded for each transaction will be rounded down to the nearest whole figure.
- (ii) You will be awarded with UOB\$ on transactions made at UOB\$ merchants. With effect from 1 November 2024, both UNI\$ and UOB\$ will be awarded for transactions made at UOB\$ merchants.
- (iii) Adjustments will be made to the UNI\$ if there is any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billing disputes, or any other reason at the sole and absolute discretion of UOB.
- (iv) 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.
- (v) For the avoidance of doubt, spending incurred by Supplementary Cardmember(s) shall accrue to the applicable Principal Cardmember(s) only unless otherwise stated.
- (vi) To earn UNI\$, your Card Account must be in good standing and cannot be cancelled for any reason. 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.
- (vii) UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by Mastercard/Visa/Unionpay/JCB/CUP/American Express, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by you being omitted for UNI\$; or (ii) any breakdown or malfunction in any computer system or equipment.
- (viii) UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission or posting of card transactions or the UNI\$.
- (ix) UOB's decision on all matters relating to your Card Account shall be final, conclusive and binding and no payment or compensation will be given or paid by the Bank to any person. The Bank shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.
- (x) UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete any of these Terms without assuming any liability to any person. Should you continue to use the Card after the change takes effect, you shall be deemed to have accepted the change without reservation.
- (xi) These Terms supplement, are to be read together with and form an integral part of the UOB Cardmembers Agreement. Full terms and conditions of the UOB Cardmember Agreement and other UOB Rewards will apply and you agree to be bound by such terms and conditions upon receipt or acceptance of or signing on or use of the Cards. Please visit [uob.com.sg](http://uob.com.sg) for full details. In the event of any inconsistency between these Term and the UOB Cardmembers Agreement, these Terms shall prevail in relation to any matter concerning the Card. These Terms shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card.
- (xii) Whilst all information is believed to be correct at the time of publishing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.



(xiii) A person who is not a party to any agreement governed by the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any term of such agreement.

(xiv) The Terms shall be governed by the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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