

## UOB One Account: FAQ on Bonus interest earned on Eligible Card Spend

### 1. How do I earn bonus interest on the UOB One Account through credit card spend?

Make a minimum of \$500 eligible card spend<sup>^</sup> on eligible UOB Credit Card or UOB debit Card to earn bonus interest on the UOB One Account.

*<sup>^</sup>Please note the eligible card spend and exclusions mentioned below*

### 2. What are the eligible UOB Credit Cards or UOB Debit Cards to earn bonus interest on the UOB One Account?

The following Cards will be eligible for bonus interest in One Account:

UOB Credit Cards	UOB Debit Cards
<ul style="list-style-type: none"> <li>• UOB One Card</li> <li>• UOB Lady's Card (all card types)</li> <li>• UOB YOLO Credit Card</li> </ul>	<ul style="list-style-type: none"> <li>• UOB One Debit Visa Card</li> <li>• UOB One Debit Mastercard</li> <li>• UOB Lady's Debit Card</li> <li>• UOB Mighty FX Debit Card</li> </ul>

### 3. What is considered **ELIGIBLE** Card Spend transactions to fulfill bonus interest on One Account?

Eligible Card spend transactions are based on the following

- a. Eligible Visa/MasterCard local and foreign retail transactions subjected to the exclusions mentioned below;
- b. Insurance payments made on a recurring basis on selected credit or debit cards
- c. Total posted retail transactions by the selected Credit Card(s) principal and supplementary holder plus any spending on the selected Debit card(s); and
- d. Transactions **posted** within a **CALENDAR** month

### 4. What are **EXCLUDED** transactions that will not earn bonus interest on One Account?

- Any previous months' outstanding bill on your eligible UOB Credit or Debit card;
- Any cash advances, balance transfers, fund transfers and fund withdrawals on your eligible UOB Credit or Debit card;
- Any instalment loans, monthly instalment under instalment payment plans or SmartPay transactions made on your eligible UOB credit or debit card;

- Any ATM transactions, NETS transactions and bill payments at AXS, SAM and NETS machines on your eligible UOB credit or debit card;
- Any fees, interests, late payment charges and other financial charges imposed by UOB;
- Any unposted, voided, cancelled, disputed and/or reversed transactions within the calendar month for any reason;
- Any payment made with the following Merchant Category Codes (“MCC”):

<b>Merchant Description Code (MCC)</b>	<b>Description</b>
4829	Wire Transfer/Remittance (wef 16 Mar 2020)
5199	Nondurable Goods (wef 16 Mar 2020)
6012	Member Financial Institution – Merchandise and Services
6050	Quasi Cash – Financial Institutions, Merchandise and Services (wef 16 Mar 2020)
6051	Quasi Cash – Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities – Brokers and Dealers
6513	Real Estate Agents & Managers – Rentals (wef 16 Mar 2020)
6529	Quasi Cash – Remote Stored Value Load-Financial Institute Rentals (wef 16 Mar 2020)
6530	Quasi Cash-Remote Stored Value Load – Merchant Rentals (wef 16 Mar 2020)
6534	Quasi Cash – Remote Money Transfers (wef 16 Mar 2020)
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv aka Property Management (wef 16 Mar 2020)
7511	Quasi Cash – Truck Stop Trxns (wef 16 Mar 2020)
7523	Automobile Parking Lots and Garages (wef 1 Feb 2021)
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals (wef 1 Feb 2021)
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	Organisations, Political
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

- Any transactions made with the following transaction descriptions:

• AXS*	• OANDA ASIA PAC	• Saxo Cap Mkts Pts Ltd
• CITYINDEX*	• OANDAASIAPA	• SKR*PLUS500CY LTD
• EZ LINK*	• PAYPAL * PLUS500	• SKR*SKRILL.COM
• EZ-LINK*	• PAYPAL * PLUS500.COM	• TRANSIT*
• EZLINK*	• PAYPAL * BIZCONSULTA	• TRANSIT LINK*
• EZLINKS*	• PAYPAL* OANDAASIAPA	• TRANSITLINK*
• FLASHPAY*	• PAYPAL * CAPITALROYA	• WWW.IGMARKETS.COM.SG
• NETSFLASHPAY*	• PLUS500	• WWW.MYEZLINK.COM.SG
• MB * MONEYBOOKERS.COM	• PLUS500UK LIMITED	• WWW.PLUS500.CO.UK

- Any other transactions we may exclude from time to time without prior notice.

**5. The UOB One Account allows joint account-holders. In what situations are the transactions for the Primary Account holder and Joint Account holder counted?**

Eligible Transaction as a UOB One Account **Primary** Account holder:

- Eligible transactions performed on the Primary Account holder's main credit card or debit card

Eligible Transaction as a UOB One Account **Joint** Account holder:

- Eligible transactions performed by the UOB One Account Joint Account holder as a supplementary cardholder on the Primary Account holder's main credit card

**6. How do I tell if I am a Primary Account holder or Joint Account holder?**

The Primary Account Holder will be the main applicant with the applicant's name appearing first within the UOB One Account statements and all letters or communications to you.

For illustration purpose within the UOB One Account Statements:

*Account Holder's Name: Ms Wendy Tan &/or Ms Alice Tan*

Primary Account Holder: Ms Wendy Tan

Secondary Account Holder: Ms Alice Tan