

UOB ONE Card Terms & Conditions

In this terms and conditions, "UOB ONE Card" means both UOB ONE Classic Card and UOB ONE Platinum Card unless otherwise stated.

1. Smart\$ Cash Rebates means the cash rebates awarded to the Cardmember under the UOB ONE Card Program.
2. Smart\$ Cash Rebates will be awarded for all payments, except the following:
 - a. payments at non-BHPetrol petrol stations;
 - b. if the Cardmember does not meet the minimum amount spent per single transaction (for specific Smart\$ merchants as provided under Clause 4, 6 and 7 below), or in regards any other merchants, such minimum amount spent as determined by UOB from time to time;
 - c. government tax and service charge;
 - d. balance transfer fees and other fees and charges imposed by the Bank;
 - e. EPP and cash advance.
3. Smart\$ Cash Rebates are calculated based on the formula below:

$$\mathbf{CR = PA \times RA}$$

where;

CR = Smart\$ Cash Rebates earned

PA = Payment amount (*after redemption and before government tax and service charge*)

RA = Cash rebates rate (*determined between the Bank and the Smart\$ merchant*)

4. Cardmember is entitled to Smart\$ cash rebates for purchases made at the below three hypermarkets:
 - a) Tesco
 - b) Giant
 - c) Carrefour

Smart\$ cash rebates are awarded for each block of RM50.00 in minimum payment amount of RM100.00 per transaction (before government tax and service charge) and up to maximum Smart\$ cash rebates amount of RM40.00 per Cardmember per month as shown in the table below.

Purchases made at all supermarkets, mini markets, convenience/discount/variety stores run by the above three brands are not included.

Total Smart\$ Cash Rebates Entitlement at Tesco, Giant and Carrefour	
Payment Amount	Smart\$ Cash Rebates
Tier 1: RM0.00 – RM99.99	0
Tier 2: RM100.00 – RM149.99	RM2.00
Tier 3: RM150.00 – RM199.99	RM3.00
Tier 4: RM200.00 – RM249.99	RM4.00
Tier 5: RM250.00 – RM299.99	RM5.00
Thereafter, up to maximum RM2,000.00	Up to maximum RM40.00

e.g. a payment of RM365.00 will be awarded a Smart\$ Cash Rebates of RM7.00.

e.g. a payment of RM920.00 will be awarded a Smart\$ Cash Rebates of RM18.00.

e.g. a payment of RM1580.00 will be awarded a Smart\$ Cash Rebates of RM31.00.

5. For payment(s) at BHPetrol, Smart\$ Cash Rebates are awarded for the first RM70.00 only per single transaction up to a maximum of RM400.00 (per month per card account) at the cash rebates rate.

6. For payment(s) at Sushi King, Smart\$ Cash Rebates are awarded with minimum spending of RM50.00 per single transaction and are not valid with Sushi King Card.
7. For payment(s) at Kamdar, Smart\$ Cash Rebates are awarded with minimum spending of RM50.00 per single transaction.
8. For movie tickets purchased at GSC website, only 0.3% cash rebate will be awarded.
9. For payment(s) made under the 0% Interest-Free Instalment Plan (IPP), 0.3% cash rebate will be awarded.
10. Smart\$ Cash Rebates are awarded subject to a maximum transaction amount for each month. Any subsequent transactions exceeding the maximum transaction amount stated below will not be awarded with any Smart\$ Cash Rebates.

Smart\$ Cash Rebates Capping Table	
Merchant	Maximum Monthly Transaction Amount
Carrefour, Tesco and Giant	RM2,000 per card account
BHPetrol	RM400 per card account
UOB PayOnline	RM1,000 per card account
UOB Smart\$ Merchants	N/A
All Other Purchases	N/A

11. For all transactions at Tesco, Giant and Carrefour and Visa payWave transactions, Smart\$ Cash Rebates will be awarded upon settlement of the transactions.
12. Redemption of Smart\$ Cash Rebates is not available via Visa payWave payments.
13. Redemption of Smart\$ Cash Rebates is not available at Tesco, Giant, Carrefour and UOB PayOnline.
14. Smart\$ Cash Rebates which are not redeemed by Cardmember within one (1) year from the transaction date will automatically expire and be deducted from the Smart\$ Cash Rebates balance in the card account.
15. The Bank reserves the right to add or withdraw any participating Smart\$ merchants in the UOB ONE Card Program without prior notice to the Cardmembers at its absolute discretion.
16. The Bank reserves the right to vary, add or delete the terms and conditions herein at any time without prior notice to the Cardmembers at its absolute discretion.
17. The terms and conditions herein are in addition to the terms and conditions of the UOB Smart\$ Cash Rebates Program. In the event of conflict, the terms and conditions herein shall prevail.