

UOB EVOL Card Product Refresh - (Effective 1 Jan 2026)

Frequently Asked Questions (FAQ)

1. How will this affect my December 2025 or January 2026 cashback?

Answer:

Customer Spend and Cashback calculation under the existing EVOL mechanics will remain effective until 31 Dec 2025, with the final cashback to be awarded in January 2026. The Customer Spend based on the new EVOL mechanics will only take effect on 1 January 2026.

Before 1 January 2026

From now till 31 December 2025, you will continue to enjoy the existing 8% cashback on sustainable merchants and 5% cashback on online, entertainment and contactless parking. Cashback for these spend categories will be credited in January 2026.

1 January 2026 onwards

Effective 1 January 2026, you will enjoy up to 10% cashback on online spend, 5% cashback on e-wallet top-ups, 5X UNIRinggit on entertainment and dining, and 1X UNIRinggit on other purchases. Cashback and UNIRinggit will be credited to you the following month.

Period	Customer spend & Cashback Calculation based on:	Cashback Fulfillment
1 to 30 Nov 2025	Existing T&C	Dec 2025
1 to 31 Dec 2025	Existing T&C	Jan 2026
1 to 31 Jan 2026	New T&C	Feb 2026
1 to 28 Feb 2026	New T&C	Mar 2026

2. What if I spend on Online Dining and Online Entertainment? Will that count towards Online cashback or Dining/ Entertainment UNIRM?

Answer:

Any Online transactions for Dining and Entertainment, for example purchasing GSC tickets or MCD via online platforms, will be considered as Online spend. These transactions will be awarded cashback (given monthly min spend is met), and not awarded for UNIRM. You may refer to **T&C Clause 17**. Only Dining and Entertainment transactions performed at POS terminals (Contactless/ Chip and Pay) will be eligible for UNIRM.

3. To be eligible for cashback, will my monthly minimum spend be calculated following my statement dates?

Answer:

Monthly Minimum Spend will be calculated **based on Calendar month**. Minimum Spend will also be tracked based on Transaction date, not posted date. You may refer to **T&C Clause 3 and Clause 7**.

Transaction Date	Posted Date	Spending considered as:
30 Mar 2026	31 Mar 2026	March spending
31 Mar 2026	1 Apr 2026	March spending
1 Apr 2026	2 Apr 2026	April spending

4. When will I receive my cashback and UNIRM?

Answer:

For Cashback, your retail spend will be accumulated and cashback will be computed by the end of the calendar month. You will expect your cashback to be awarded within 60 days from the end of that Calendar Month. You may refer to **T&C Clause 6**.

For UNIRM, you will expect to receive your UNIRM within 2 months upon transaction being successfully posted to your account. You may refer to **T&C Clause 20**.

5. Is there any expiry to the UNIRM earned?

Answer:

Yes, your UNIRM will expire on the last day of the quarter of the year, 3 years from the date the UNIRM was earned.

UNIRinggit earned	Expiry Date
Between January 2025 – March 2025	31 March 2028
Between April 2025 – June 2025	30 June 2028
Between July 2025 – September 2025	30 September 2028
Between October 2025 – December 2025	31 December 2028

6. Are foreign transactions eligible for these rewards?

Answer:

Yes. Foreign transactions will be eligible for cashback or UNIRM according to the respective categories.

7. How will my Monthly Minimum Spend and Cashback/ UNIRM be calculated?

Scenario 1:

Category	Customer Spend	Eligible Cashback (RM)	Eligible UNIRM
Online	250	15 (Capped)	-
e-Wallet	800	15	-
Total	1,100	30	-

Scenario 2:

Category	Customer Spend	Eligible Cashback (RM)	Eligible UNIRM
Online	50	None. Min spend not met	-
Dining	200	-	1,000
Entertainment	300	-	1,500
Total	550	0	2,500

Scenario 3:

Category	Customer Spend	Eligible Cashback (RM)	Eligible UNIRM
Online	150	None. Min spend not met	-
Dining	200	-	1,000
Entertainment	300	-	1,500
*Gov transaction	400	-	-
Total	1,050	0	2,500

*Government transactions are excluded from monthly minimum spend calculation.

Scenario 4:

Category	Customer Spend	Eligible Cashback (RM)	Eligible UNIRM
Online	300	15 (Capped)	-
e-Wallet	200	10	-
Dining	400	-	2,000
Entertainment	300	-	1,500
Total	1,200	25	3,500

8. How can I apply for 0% EPP with EVOL Card? What are the requirements for this benefit?

Answer:

You may call in to contact centre at 03-2612 8121 to apply for 0% EPP with your EVOL Card.

This benefit is applicable to transactions on **overseas, hotels, airlines, travel agencies, education and entertainment** between RM1,000 and RM5,000 (within a single transaction) for a 3-month, 6-month or 12-month instalment.

Combination of multiple transactions for the 0% EPP conversion is not allowed. You may refer to **EVOL 0% EPP T&C** for the full Terms and Conditions.

9. What are the Eligible transactions for 0% EPP with EVOL Card?

Answer:

The Eligible transactions for 0% EPP with EVOL Card are listed as below.

You may also refer to **EVOL 0% EPP T&C Clause 3**.

Category	Merchant Category Code (MCC)	Merchant Description
Overseas	N/A	Transactions done other than in MYR (non Ringgit Malaysia)
Hotel	3501 to 3999 7011 7012	Lodging – Hotels, Motels and Resorts/ Lodging – Central Reservation Services, Not Elsewhere Classified Timeshares
Airlines	3000 to 3308 4511	Airlines, Air Carriers
Travel Agencies	4722	Travel Agencies and Tour Operators
Education	8211 8220 8241 8244	Elementary and Secondary Schools Colleges, Universities, Professional Schools and Junior Colleges Schools, Correspondence Schools, Business and Secretarial

	8249 8299	Schools, Trade and Vocational Schools and Educational Services - Not Elsewhere Classified
Entertainment	7832	Motion Picture Theaters
	7922	Theatrical Producers
	7929	Bands, Orchestras, and Miscellaneous Entertainers - Not Elsewhere Classified
	7933	Bowling Alleys
	7993	Video Amusement Game Supplies
	7994	Video Game Arcades and Establishments
	7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers