

UOB EVOL Card Programme
 Frequently Asked Questions (FAQs) for existing UOB YOLO Cardmembers

1. Why is UOB changing the UOB YOLO card benefits, name and card design?

We are updating the UOB YOLO card benefits, name and design as part of our efforts to enhance our product offerings and improve customer experience. For existing UOB YOLO Cardmembers as at 1 April 2023, the terms and conditions of the UOB EVOL Card programme will take effect from 1 April 2023.

2. I am an existing UOB YOLO Cardmember, do I need to register/apply to enjoy the UOB EVOL Card benefits?

No. You will automatically enjoy the UOB EVOL Card benefits with effect from 1 April 2023 on your existing card. No action will be required on your part.

3. What are the changes to my card benefits with effect from 1 April 2023?

Please refer to **Table 1** for the changes to your card benefits. You will receive the new EVOL card design upon renewal/replacement of your existing YOLO card after 1 April 2023 (inclusive of date). New customers who apply for the EVOL card after 1 April 2023 (inclusive of date) will receive the new EVOL card design. As for existing YOLO card customers, you will continue to use the YOLO cardface until renewal/replacement of your card.

	<u>UOB YOLO</u> From now till 31 March 2023	<u>UOB EVOL</u> 1 April 2023 onwards
Cashback programme	5% cashback on Online, Dining and Contactless	8% cashback on Sustainable Partners; 5% on Online, Entertainment and Contactless Parking
Monthly cashback cap per customer	RM30	Tier 1 = RM30 Tier 2 = RM50
Minimum monthly spend requirement	RM600	Tier 1 = RM1,000 Tier 2 = RM2,000
Monthly Cashback Allocation*	RM200,000*	Unlimited
Card terms and conditions	Visit https://www.uob.com.my/web-resources/personal/pdf/personal/cards/credit-cards/uob-yolo/yolo-tnc-eng.pdf for details.	Visit https://www.uob.com.my/web-resources/personal/pdf/announcement/credit-card/2023-uobm-evol-card-terms-and-conditions-en-v5.pdf for details.

**Refers to the total Cashback payout capping of RM200,000 allocated per calendar month which was rewarded on a first-come, first-served basis.*

Table 1



For example, during the transition period, if your card statement period is from 1 to 31 March 2023:

- Your spend from 1 to 31 March 2023 will be based on the existing UOB YOLO cashback programme; and
- Your spend from 1 to 30 April 2023 will be based on the new UOB EVOL cashback programme.

A maximum of cashback of RM15 is rewarded for e-wallet transactions. This is included in the monthly cashback specified in the table above.

The minimum monthly spend from 1 to 30 April 2023 will be on a tier-basis, while total cashback cap will be increased to RM50 and based on the respective cashback programmes for each period. See **Table 2** for illustration.

Spend period	Cashback programme	Total Cashback cap	Minimum monthly spend
1 to 31 March 2023	UOB YOLO	RM30	RM600
1 to 30 April 2023	UOB EVOL	Tier 1 = RM30 Tier 2 = RM50	Tier 1 (RM1,000-RM1,999.99) Tier 2 (≥RM2,000)

Table 2

Card benefits for your subsequent statement periods will be based on the new UOB EVOL cashback programme.

4. Will cashback still be subjected to a total capping of RM200,000 per calendar month on a first-come, first-served basis?

No, the total RM200,000 cashback allocation per calendar month will be removed with the EVOL rebranding. All cardmembers will be eligible for cashback as long as minimum spending amount is met. Please refer to our EVOL terms and conditions for more information.

5. What does Sustainable Partners spend refer to?

Sustainable Partners spend refers to transactions made at L'occitane, Kiehls, Innisfree, M.A.C / MAC (makeup), Origins, and The Body Shop.

This list of sustainable partners is subject to change from time to time. For the latest updates, please refer to our website at <https://www.uob.com.my/personal/cards/credit/yolo/index.html>.

6. What does Online spend refer to?

Online spend refers to transactions made via the internet based system indicators and processed by the respective merchants/acquirers as an online transaction (including in-app purchases).

7. What does Entertainment spend refer to?

Entertainment spend refers to any spending within the Merchant Category Code ("MCC") 7832, 7922, 7929, 7933, 7993, 7994, and 7996 as captured by UOB Malaysia's system.

For more information please refer to our terms and conditions.



8. What does Contactless Parking spend refer to?

Contactless Parking refer to any spending within the Merchant Category Code ("MCC") 7523 (Automobile Parking or Parking Lots) as captured by UOB Malaysia's system.

For more information please refer to our terms and conditions.

9. How do I earn the RM30 cashback amount?

To qualify for the maximum RM30 cashback eligibility, you must successfully charge at least RM1,000 worth of transactions in a calendar month to your card. Refer to our terms and conditions for the cashback percentage and criteria.

10. How do I earn the RM50 cashback amount?

To qualify for the maximum RM50 cashback eligibility, you must successfully charge at least RM2,000 worth of transactions in a calendar month to your card. Refer to our terms and conditions for the cashback percentage and criteria.

11. Do I still earn cashback if I do not meet the minimum spend of RM1,000?

If you do not meet the minimum spend of RM1,000, you will not be eligible for any cashback on all transactions charged to your card account in that calendar month.

12. Is there any cap on the cashback earned?

The maximum total cashback that you can earn is capped at RM50 for each calendar month.

13. Is there any change in annual fee?

Principal card annual fee remains at RM7.50 per statement month. Annual fees will be waived upon 1 retail transaction made per statement month.

14. Where can I visit for more information on the new card benefits?

For more information, you can visit <https://www.uob.com.my/personal/cards/credit/yolo/index.html>.