



UOB FX+ FAQ

(A) General

1. I am an existing UOB Mighty FX Debit Cardmember. Will I enjoy the benefits tied to the new UOB FX+ Debit Card?

Yes, existing UOB Mighty FX Debit Cardmembers will enjoy the same benefits of the new UOB FX+ Debit Card.

2. I applied for a UOB Mighty FX Debit Card, why did I receive a UOB FX+ Debit Card?

We are pleased to announce with effect from 3 October 2024 that the UOB Mighty FX Debit Card has been re-branded as UOB FX+ Debit Card with the following enhanced benefits:

Benefits of UOB FX+ Debit Card
<ul style="list-style-type: none">• NEW S\$5 cashback for the first four (4) overseas ATM withdrawals in a calendar year.• LIMITED TIME ONLY Earn 3.25% cashback on foreign currency spend except the 10 foreign currencies supported by UOB FX+. Valid from 3 Oct 2024 till 31 Dec 2024*.• For UOB One Account holders - Earn bonus interest with S\$500 min spend on your UOB FX+ Debit Card.

*Refer to Section (B) for more details.

3. Also, I received a PIN mailer for UOB Mighty FX Debit Card but not for the UOB FX+ Debit Card. Do I need to request for a PIN for my UOB FX+ Debit Card?

You do not need to request for a new PIN and may use the UOB Mighty FX Debit Card PIN for your UOB FX+ Debit Card.

4. How do I apply for the new UOB FX+ Debit Card?

You can apply via the UOB FX+ Website at go.uob.com/fxplus. You will need at least one of the following eligible SGD accounts to apply for UOB FX+. If you do not have one, you can apply during the UOB FX+ application.

Eligible SGD accounts for UOB FX+:

- One Account
- Wealth Premium Account
- Privilege Account
- iAccount

5. I have recently applied for the UOB FX+ on KrisFlyer UOB Account, will I receive a UOB FX+ Debit Card?

No, you will be issued a KrisFlyer UOB Debit Card and enjoy KrisFlyer UOB Debit Card benefits. You may apply for another UOB FX+ Account on other eligible SGD accounts, such as One Account, Wealth Premium Account, Privilege Account and iAccount, to receive a UOB FX+ Debit Card.

6. I have an existing UOB Mighty FX Account linked to my KrisFlyer UOB Account, will I enjoy UOB FX+ Debit Card benefits?

No, as only existing UOB Mighty FX cardmembers will enjoy UOB FX+ Debit Card benefits. You may apply for another UOB FX+ Account on other eligible SGD accounts, such as One Account, Wealth Premium Account, Privilege Account and iAccount, to receive a UOB FX+ Debit Card.

7. What are the benefits of FX+ on UOB TMRW and UOB FX+ Debit Card?

Benefits of FX+ on UOB TMRW	Benefits of UOB FX+ Debit Card
<ul style="list-style-type: none"> Convert 11 popular currencies at rates as good as what you see online, at no conversion fees. Set your preferred exchange rate and choose to auto-convert or be notified when the rate is met. Earn interest on your SGD, USD, AUD, NZD and CNH Accounts. 	<ul style="list-style-type: none"> NEW S\$5 cashback for the first four (4) overseas ATM withdrawals in a calendar year. LIMITED TIME ONLY Earn 3.25% cashback on foreign currency spend except the 10 foreign currencies supported by UOB FX+. Valid from 3 Oct 2024 till 31 Dec 2024*. For UOB One Account holders - Earn bonus interest with S\$500 min spend on your UOB FX+ Debit Card. <p>*Refer to Section (B) for more details.</p>

8. What are the 11 currencies supported by FX+?

Currencies supported by UOB FX+		
1	AUD	Australian Dollars
2	CAD	Canadian Dollars
3	CHF	Swiss Franc
4	CNH	Chinese Renminbi Offshore
5	EUR	Euro
6	GBP	Great Britain Pounds
7	HKD	Hong Kong Dollars
8	JPY	Japanese Yen
9	NZD	New Zealand Dollars
10	USD	United States Dollars
11	SGD	Singapore Dollars

9. What happens if I use my UOB FX+ Debit Card when there are insufficient funds in the respective FX+ foreign currency account?

If the 'Enable FX Debit' function is turned on and you had attempted a transaction on your UOB FX+ Debit Card when there are insufficient funds in the respective FX+ foreign current account, the transaction will be declined.

You can convert currencies instantly via the UOB TMRW app to fund the respective FX+ foreign currency account before attempting your transaction again.

10. What happens if I use my UOB FX+ Debit Card when the 'Enable FX Debit' is turned off?

By default, the 'Enable FX Debit' is turned on. If it is turned off, foreign currency transactions made on your UOB FX+ Debit Card will be treated like a normal foreign currency spend and the funds will be deducted from the SGD account linked to your UOB FX+ Debit Card.

To turn on or turn off the 'Enable FX Debit' function, simply login to UOB TMRW app > Go to 'Accounts' > Select 'FX+ Debit Card' > Select 'Settings' > Select 'Enable FX Debit' > Select to turn on or turn off > Save your preference.

(B) UOB FX+ Debit Card 3.25% Cashback Promotion

11. How do I get the 3.25% cashback on my UOB FX+ Debit Card?

You can earn 3.25% cashback on all foreign currencies except the 10 foreign currencies supported by UOB FX+, which are:

Foreign Currencies supported by UOB FX+		
1	AUD	Australian Dollars
2	CAD	Canadian Dollars
3	CHF	Swiss Franc
4	CNH	Chinese Renminbi Offshore
5	EUR	Euro
6	GBP	Great Britain Pounds
7	HKD	Hong Kong Dollars
8	JPY	Japanese Yen
9	NZD	New Zealand Dollars
10	USD	United States Dollars

However, if the 'Enable FX Debit' function on the UOB FX+ Debit Card is disabled or turned off, the 10 foreign currencies supported by FX+ Account will be treated like a normal foreign currency spend on the UOB FX+ Debit Card and will be eligible for the 3.25% cashback.

To turn on or turn off the 'Enable FX Debit' function, simply login to UOB TMRW app > Go to 'Accounts' > Select 'FX+ Debit Card' > Select 'Settings' > Select 'Enable FX Debit' > Select to turn on or turn off > Save your preference.

This promotion is valid for the eligible foreign currencies transactions made from 3 Oct 2024 till 31 Dec 2024, both dates inclusive.

12. How is the cashback calculated and when will I receive the cashback?

The cashback is calculated based on the Singapore Dollar amount converted from the eligible foreign currency transaction posted on your FX+ Debit Card during the Promotion Period.

The cashback earned from the foreign currency transactions made within a calendar month will be credited to your UOB FX+ Debit Card by the end of the following calendar month. Customer will see transaction description **FX+ Debit Card Cashback** in statement.

13. Will I still earn the cashback on reversed / cancelled transactions.

No. The following transactions are not eligible for cashback:

- (i) any cash withdrawal from ATM
- (ii) any transactions which are processed outside of Singapore but which are charged or effected in Singapore dollars at the time of the transaction;
- (iii) any unposted, voided, disputed or reversed transactions;

14. What is the maximum cashback amount I can earn?

There is no maximum cap to the cashback amount you can earn. All eligible foreign currency transactions made within the promotion period will earn cashback.

(C) S\$5 cashback on overseas ATM withdrawal

15. How do I earn the S\$5 cashback on overseas ATM withdrawal?

You will get S\$5 cashback on the first four (4) overseas ATM withdrawals made in a calendar year.

16. When will I receive the S\$5 cashback on overseas ATM withdrawal?

The cashback earned from all overseas ATM withdrawals made with the UOB FX+ Debit Card within a calendar quarter will be credited to your UOB FX+ Debit Card by the end of the following calendar quarter. You will receive cashback on the first four overseas ATM withdrawals in a calendar year.