

UOB DIRECT VISA DEBIT CARD

Much more than
just an ATM Card.



Works just like cash and NETS,
with all the lifestyle privileges you need.



BUSINESS REPLY SERVICE
PERMIT NO. 02051








UNITED OVERSEAS BANK LIMITED
UOB CARD CENTRE
ROBINSON ROAD P.O. BOX 1688
SINGAPORE 903338

Reminder!

- Have you
- ✓ signed the application form?
 - ✓ filled in ALL fields in the application form?
 - ✓ attached ALL the required documents?

Postage will be
paid by
addressee.
For posting in
Singapore only.

See how much more you can do with the UOB Direct Visa Debit Card:

		Ordinary ATM Card	UOB Direct Visa Debit Card
Withdraw cash from ATMs in Singapore and worldwide		✓	✓
PIN-based purchases		✓	✓
Worldwide Visa Acceptance including online, mail order and phone order purchases			✓
Use on MRT/LRT, bus and Comfort DelGro taxi and CityCab fares			✓
Contactless payment			✓
Get up to 20% savings with UOB SMART\$ Rebate Programme			✓
UOB Card shopping, entertainment and dining privileges			✓

General Information⁴

Product Fees

UOB Direct Visa Debit Card annual fee	S\$18	Waived with 12 Visa transactions annually
Overseas ATM cash withdrawal fee	S\$5 per transaction	

Debit Card Transaction Limits⁵

	Default Daily Limit
ATM (Singapore)	S\$3,000
NETS	S\$2,000
Visa ⁶	S\$2,000

NETS FlashPay

Minimum top-up amount	S\$10
Maximum stored value	S\$500

Enjoy rebates when you spend.



Get up to 20% SMART\$ rebate on the spot at over 900 participating outlets islandwide. 1 SMART\$ = S\$1, so offset your purchases at Caltex, Cathay Cineplexes, Cold Storage, Giant, Guardian, Sephora, The Coffee Bean & Tea Leaf, World of Sports and many more. Visit uob.com.sg/smart for details

SMART\$ merchants	SMART\$ rebate	SMART\$ merchants	SMART\$ rebate
Beauty		Food & Beverages	
Sephora	3%	Bengawan Solo	3%
Electrical & Gadgets		BreadTalk	3%
EpiCentre	3%	Hard Rock Cafe	3%
Insurance		Polar Puffs & Cakes	2%
United Overseas Insurance	5%	The Coffee Bean & Tea Leaf	10%
Sports		Retail	
World of Sports	2%	bYSI	3%
Movies		Giordano & Giordano Junior	3%
Cathay Cineplexes	2%	Capitol Optical	3%
Petrol		Crocodile	3%
Caltex	2%	Winter Time	2%
Health		PasarBella ⁷	1%
Genufood	20%	Department Store	
OGAWA	3%	Metro	2%
		Travel	
		Air Asia ⁷	1%

We put in more benefits, so you get more out of your UOB Direct Visa Debit Card.



Online, overseas, and contactless payments

- Accepted at over 30 million Visa merchants globally.
- Fast and secure contactless payment with Visa payWave.



UOB Card privileges

- Earn SMART\$ rebate at over 800 participating outlets islandwide.
- Enjoy exclusive 1-for-1 offers, travel deals, entertainment privileges, and more.



ATM and NETS access

- Access to over 1,200 ATMs in Singapore¹.
- Global ATM access on the Visa Plus Network.
- Use NETS to pay for purchases at over 14,000 outlets islandwide.



Public transport payment

- Use NETS FlashPay to pay for MRT/LRT, bus, and Comfort DelGro taxi and CityCab fares. It can also be used for quick purchases at a wide array of acceptance points islandwide.



Enhanced security

- EMV Smart Chip protects against “skimming”.
- Secure online shopping with Verified by Visa and SMS transactional alerts².
- Zero liability on unauthorised charges³ to lost Cards.



Spend control

- Purchases are debited directly from your account.
- Check transactions and balances with UOB Personal Internet Banking, Mobile Banking, or monthly statements.

⁴ These conditions may be subjected to change.
⁵ Please note that the Debit Card limits are still subjected to the retail bank balance in the respective linked UOB retail accounts. The Debit Card limits for overseas ATM withdrawals may vary. The Bank may set a Debit Card limit with respect to the use of the Card and may vary the Card limit without notice.
⁶ The applicable Visa limit applies for all Visa transactions.

⁷ SMART\$ terms and conditions apply. Visit uob.com.sg for more information.

¹ Includes OCBC ATMs under the Shared ATM Network.
² Please ensure that your mobile phone number is updated with us.
³ The Cardmember who notifies the Bank that his/her Card has been lost, stolen or PIN disclosed, shall not be liable for any Card transactions effected after the Bank has received notification of such loss, theft, or disclosure, provided that such loss, theft, or disclosure is not due to negligence, fraudulent act, or default on the part of the Cardmember.

