



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 No administrative fees on all overseas foreign currency transactions charged on the FX+ Debit Card (w.e.f 18 February 2025)• \$5 cashback for the first four (4) overseas ATM withdrawals in a calendar year.• For UOB One Account holders - Earn bonus interest with S\$500 min spend on your UOB FX+ Debit Card.

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 No administrative fees on all overseas foreign currency transactions charged on the FX+ Debit Card (w.e.f 18 February 2025)• \$5 cashback for the first four (4) overseas ATM withdrawals in a calendar year.• For UOB One Account holders - Earn bonus interest with S\$500 min spend on your UOB FX+ Debit Card.

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. With effect from 18 February 2025, there will be no administrative fees on all overseas foreign currency transactions charged on the 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.

11. What happens if there's a refund or tax refund?

If merchant choose to refund in foreign currency, the amount will be converted and credited to SGD account (base account) instead of your FX+ foreign currency account.

For example:

- Customer has EUR in FX+ account and FX is enabled. Customer transacted with EUR using FX+ Debit Card at merchant A and funds were deducted from EUR FX+ account.
- Merchant A refunds EUR into FX+ Debit Card, which will be converted to SGD and funds will go into SGD account.
- Merchant A cannot refund EUR directly into EUR FX+ Account.

(B) UOB FX+ Debit Card FX fees

12. Can I enjoy no FX fees in every country in the world?

As long as the overseas transaction is made in foreign currency via Mastercard network, there will not be any FX fees*.

*FX fees are administrative fees applied on transactions in foreign currencies.

13. Will I be charged a FX fee for DCC (Dynamic Currency Conversion) transactions?

DCC transactions will still incur an international processing fee of 2.8%

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

14. 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.

15. 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.