

**All you need  
to know about  
OCBC 365 Credit Card**

## FAQ - Website

### 1. How do I earn Cashback?

Simply spend a minimum of S\$600 based on posted transactions per calendar month to earn the below cashback:

Cashback	Categories
6%	<ul style="list-style-type: none"><li>Weekend Dining</li></ul>
5%	<ul style="list-style-type: none"><li>Petrol (up to 18.3% fuel savings at Caltex and 5% cashback for all nett petrol amount spend at other petrol stations)</li></ul>
3%	<ul style="list-style-type: none"><li>Weekday Dining</li><li>Online</li><li>Groceries</li><li>Recurring Telecommunications Bills</li><li>Medical (applicable only for cardmembers who are also OCBC Bank Child Development Account Trustees)</li><li>Overseas Dining</li></ul>
0.3%	<ul style="list-style-type: none"><li>All other spend</li></ul>

### 2. What is excluded from the computation of the minimum S\$600 monthly spend?

- Annual card fees
- Instalment Payment Plans
- Paylite Payment
- Cashwise facility, Cash advances and Balance Transfers
- Goods and Services Tax
- Fees and charges such as interest and late payment charges or any other transactions determined by OCBC from time to time

### 3. How much cashback can I earn each month?

You can earn up to S\$80 cashback each month, which adds up to S\$960 every year

### 4. How would I receive the cashback?

The cashback earned on the transactions performed in the current month will be credited in the OCBC 365 card statement in the next month

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### **5. What is the difference between transaction date and posting date?**

Transaction date refers to the date when a purchase is made.

Posting date refers to the date the transaction is received by the card issuer, OCBC Bank. As merchants may make a settlement a few days after the transaction has been made, posting date may be a few days later than the transaction date. As such, the bank has no control over when merchant records the transaction.

The cashback computation is based on the transactions posted within the calendar month.

### **6. Where can I earn my Dining cashback?**

You can earn cashback on purchases at any Dining establishments with the following Merchant Category Codes (MCC)

- MCC 5812 – Restaurants and Eating Places
- MCC 5814 – Fast Food Restaurants
- MCC 5811 – Caterers

### **7. What is a Merchant Category Code (MCC) and who does the classification?**

A merchant category code (MCC) is a four digit number assigned to a business by the merchants acquiring bank that is providing the credit card terminal.

The classification of a merchant is done by the merchant's acquiring bank

### **8. Can I earn dining rebates at a pub?**

If the pub you're heading to is classified by their merchant acquiring bank with the "MCC 5812 – Restaurant and Eating Places", you will be able to earn dining rebates

However if the pub is classified by their merchant acquiring bank as "MCC 5813 – Drinking Places" you will not be able to earn dining rebates.

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### **9. What is the definition of Weekend Dining?**

Cashback on weekday Dining is defined as all dining transactions made from 0000 Hour on Monday to 2359 Hour on Friday (Singapore time). Cashback on weekend Dining is defined as all dining transactions from 0000 Hours on Saturday to 2359 Hour on Sunday (Singapore time)

### **10. Can I earn cashback on all grocery purchases?**

You can earn 3% cashback on purchases at any Groceries, Supermarkets and Hypermarket stores with the assigned Merchant Category Code (MCC) – 5411

### **11. How do I earn cashback on Recurring Telecommunications Bill?**

You can earn 3% cashback on Recurring Telecommunications Bill with Singtel, StarHub and Mobile One.

Simply arrange your recurring StarHub and Mobile One bills using the OCBC Easi Pay form.

[http://www.ocbc.com/assets/pdf/Cards/Services/Easi\\_Pay\\_Application\\_form.pdf](http://www.ocbc.com/assets/pdf/Cards/Services/Easi_Pay_Application_form.pdf)

### **12. Can I earn any cashback when I use this card overseas?**

Yes, you can earn 3% on all your Dining transactions performed in foreign currency and 0.3% cashback on all other purchases

### **13. How do I earn cashback on Petrol?**

All transactions made at Esso, Caltex, Shell and SPC will earn 5% cashback on the net transaction amount.

Fuel savings of 18.3% at Caltex comprises of (i) 14% upfront discount which includes station onsite discount and OCBC 365 Credit Card discount and (ii) 5% cashback on the nett petrol amount charged to OCBC 365 Credit Card

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### **14. What is the definition of “Online” transactions?**

Online retail transactions are defined as goods or services (e.g. fashion, travel and movie tickets spend etc.) you buy via the internet and pay with your OCBC 365 Credit Card.

Online transactions exclude purchases made via telephone or mail order.

OCBC identifies online transactions and their categories via codes assigned by VISA. These are not decided by the bank but rather the merchants and their acquiring banks. If your merchant classifies themselves under a category that falls in our list of excluded transactions, it will not be eligible for online rebates. All other retail transactions processed as an online transaction will be eligible for 3% cashback.

The following online transactions are not eligible for 3% cashback

- a) Payment via telephone or mail order
- b) Subscription and recurring payments
- c) Payments to government institutions
- d) Payments to financial institutions (including banks and brokerages)
- e) Payments to insurance companies
- f) Utility bill payment
- g) Donations
- h) Payments of funds to prepaid accounts and merchants who are categorised as “payment service provider”
- i) Payments to schools, hospitals, professional services providers and payments for parking lots
- j) Payments of membership fees to clubs and associations
- k) Payments made via online banking
- l) Any other transactions determined by OCBC from time to time