

FAQs on OCBC Rewards Card

1. How do I earn 10 times the base OCBC\$?

Enjoy 10 times the base OCBC\$ (equivalent to 4 air miles) for every S\$1 spent on transactions that fall under the following Merchant Category Codes:

Merchant Category Codes (MCC)	Description	Merchant examples†
MCC 5309	Duty Free Shops	LOTTE DUTY FREE, King Power Duty Free, The Shilla Duty Free
MCC 5311	Department Stores	Takashimaya, TANGS, Isetan, OG, Metro, BHG, Marks & Spencer
MCC 5611	Men's and Boys' Clothing and Accessories Stores	Benjamin Barker, Timberland, Edit Suits, Berluti
MCC 5621	Women's Ready to Wear Stores	ZARA, H&M, Mothercare
MCC 5631	Women's Accessory and Speciality Store	Tory Burch, Love Bonito, Pandora
MCC 5641	Children's and Infants' Wear Stores	Kiddy Palace, Mummys Market, Motherswork
MCC 5651	Family Clothing Stores	UNIQLO, ASOS, Club21, Burberry, YOOZ
MCC 5655	Sports and Riding Apparel Stores	Nike, Lululemon, Adidas
MCC 5661	Shoe Stores	Skechers, CHARLES & KEITH, Bata, Foot Locker, PAZZION
MCC 5691	Men's and Women's Clothing Stores	ZALORA, FARFETCH
MCC 5699	Miscellaneous Apparel and Accessory Shops	Cotton On, Qoo10, Royal Sporting House
MCC 5941	Sporting Goods Stores	Decathlon, FILA, New Balance
MCC 5948	Luggage or Leather Goods Stores	Louis Vuitton, Coach, RIMOWA

Alternatively, transactions must be made at any of the following merchants^{^^} (or merchants which may be stated on the OCBC Rewards Card webpage from time to time):

Alibaba	Ezbuy	Unity by FairPrice	Taobao
AliExpress	Guardian	Qoo10	Watsons
Amazon	Lazada	Shopee [^]	
Daigou	Mustafa Centre	TikTok Shop	

[^]Transactions made using Shopee Pay under MCC 5262 will not earn any OCBC\$.

^{^^}Transactions under MCC 5411 (Grocery stores and Supermarkets) will not earn any bonus OCBC\$.

[†]MCCs are assigned by payment card organisations (e.g. Visa, MasterCard, American Express), which OCBC has no discretion over. A merchant's registered MCC may not always correspond with its nature of business.

2. How many OCBC\$ can I earn?

There is no limit to the base OCBC\$ you can earn. You can earn up to 120,000 bonus OCBC\$ a year, and up to 10,000 bonus OCBC\$ a month.

Bonus OCBC\$ can be earned through transactions made by the principal and supplementary card holder(s). Then, the OCBC\$ will be credited to the primary card holder's OCBC\$ account.

Once the limit of 10,000 bonus OCBC\$ is reached for the month, you will earn the base OCBC\$ (i.e. 1 OCBC\$ for every S\$1 spent) for your transactions.

3. When will the OCBC\$ I earn be credited to my account?

The base OCBC\$ of 1 OCBC\$ for every S\$1 spent will be credited to your account when the transaction is posted.

If the transaction qualifies for bonus OCBC\$, the remaining 9 OCBC\$ for every S\$1 spent will be credited by the last day of the next month.

For example, if a S\$500 Lazada purchase is made on:

- 15 November 2023 (transaction date) and posted on 17 November 2023 (posted date), 500 OCBC\$ will be credited to your account on 15 November 2023 and the remaining 4,500 OCBC\$ on 31 December 2023.
- 28 November 2023 (transaction date) and posted on 2 December 2023 (posted date), 500 OCBC\$ will be credited to your account on 28 November 2023 and the remaining 4,500 OCBC\$ on 31 January 2024.

4. What is MCC? How is it assigned?

The MCC is a four digit-number assigned by Visa/Mastercard to describe the main business activity of a merchant. It is determined by the merchant's acquiring bank (a financial institution that accepts and processes credit and debit card transactions on behalf of merchants).

As the card issuer, OCBC does not determine the main business activity of a merchant or the MCC assigned.

5. How will the assignment of MCCs affect my OCBC\$?

We use MCCs to decide whether certain transactions qualify for OCBC\$. For example, OCBC Rewards Cardmembers earn bonus OCBC\$ only on transactions that fall under certain MCCs (e.g. MCC 5261 - Women's Ready to Wear Stores).

If the merchant's acquiring bank assigns it an incorrect MCC, we will not be able to reward you for transactions made there. For example, if a merchant was determined to be a 'Tailor' instead of a 'Women's Ready to Wear Store', an OCBC Rewards Cardmember will not be able to earn bonus OCBC\$ on transactions made there – since transactions under 'MCC 5697 - Alterations, Mending, Seamstresses, Tailors' do not qualify for bonus OCBC\$.

6. Can I exchange my OCBC\$ for cash?

No. However, you may exchange your OCBC\$ for cash credit to offset your credit card bills.

7. I have redeemed some cash credit. Can I exchange it for cash and have the amount deposited in my current/savings account?

No. Cash credit can only be used to offset your credit card bills.