All you need
to know about
OCBC 365 Credit Card

OCBC Bank

FAQ

1. **What is excluded from the computation of the minimum S$800 monthly spend?**

   Cashback is not awarded on the following: Annual card fees, Cash-On-Instalments, Instalment Payment Plan, PayLite, tax payments, interest, late payment charges, cash advances, balance transfers, bill payments made via Internet Banking, AXS or SAM network, and other fees and charges.

   Transactions which are performed at merchants that fall into the exclusion categories/excluded organisations as set out in the Terms and Conditions Governing [OCBC 365 Credit Card Cashback Programme (with effect from 1 Oct 2019)](#) are excluded from the calculation of the minimum spend.

Effective from 1October 2019

FAQ

2. How much cashback can I earn each month?

The maximum amount of cashback that one account (the principal and all supplementary cardholders together) can earn each month is S$80. This works out to a total of S$960 in cashback every year.

3. How will 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.

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. 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.

The cashback will be given in accordance with the universal merchant category codes designated by the merchant. As such, OCBC Bank will not be able to adjust the cashback given if the universal merchant code did not classify its business accurately.

FAQ

7. Where can I earn my Dining cashback?

In order to enjoy cashback under this "Dining" category, dining transactions must be performed at dining establishments that fall within any of the following Merchant Category Codes (MCC):

- MCC 5812 (Restaurants and eating places);
- MCC 5814 (Fast Food Restaurants); and
- MCC 5811 (Caterers)

You will earn cashback on Dining at dining establishments in Singapore and overseas, or online food delivery such as Deliveroo and Foodpanda.

8. Can I earn dining cashback 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 cashback.

9. Can I earn cashback on grocery purchases?

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

You will earn cashback on spend in grocery stores in Singapore and overseas, or online grocery shopping such as FairPrice On and Honestbee.

10. How do I earn cashback on Land Transport?

You can earn 3% cashback on purchases classified under the following Merchant Category Codes: MCC 4111, MCC 4011, MCC 4112, MCC 4121, MCC 4131.

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Cashback on Land Transport includes all transactions over the counter in Singapore and Overseas; or online transactions such as rides booked via apps like Grab (excluding GrabPay), Go-Jek and ComfortDelGro.

11. How do I earn cashback on Petrol?

All transactions made at petrol service stations in Singapore and overseas, charged directly using OCBC 365 Card will earn 5% cashback on the net transaction amount.

12. How do I earn cashback on Travel?

Travel cashback is applicable to <u>online</u> spend made at travel merchants classified under the following Merchant Category Codes: MCC 4411, MCC 4511, MCCs with Airline, Hotels and Online Travel Agencies.

13. How do I earn cashback on Recurring Telecommunications Bill?

You can earn 3% cashback on Recurring Telecommunications Bill by making your bill payment to the Telecommunication companies in Singapore and automatically charged to the OCBC 365 Card on a monthly basis.

14. How do I earn cashback on Recurring Electricity bill?
You can earn 3% cashback on Recurring Electricity Bill by making your bill payment to the electricity companies in Singapore and automatically charged to the OCBC 365 Card on a monthly basis. Examples of electricity companies are Senoko Energy, Sembcorp Power and Keppel Electric

15. What is the definition of "Online" transactions?

"Online" transactions are retail transactions made via the internet and processed by the respective merchants/acquirers as an online transaction type through the Visa/MasterCard Worldwide networks. Online transactions exclude purchases made via telephone or mail order.

FAQ

16. Can I earn any cashback when I use this card online?

Yes, you can earn these cashback on your online transactions:

- 6% cashback on dining transactions.
  For example, Deliveroo and Foodpanda.
- 3% cashback on groceries transactions
  For example, FairPrice On and Honestbee.
- 3% cashback on land transport transactions.
  For example, rides booked via apps like Grab (excluding GrabPay), Go-Jek and ComfortDelGro.
- 3% cashback on Travel
  For example online airlines and hotel bookings, and online attractions booking engine (e.g. Agoda and Expedia).

17. Can I earn any cashback when I use this card overseas?

Yes, you can earn these cashback on your overseas transactions performed in foreign currency:

- 6% cashback on dining transactions
- 3% cashback on groceries transactions
- 3% cashback on land transport transactions
- 5% cashback on petrol transactions