

FAQs – OCBC GE Cashflo MasterCard Rebate Changes

1. What are the changes to the cash rebates?

With effect from 16 Jan 2020, cash rebates earned on eligible GE policy premiums spend will be reduced from 1% to 0.3%. All other eligible spend will receive up to 1.2% cash rebate.

For the full revised T&Cs, please refer to <https://www.ocbc.com/assets/pdf/cards/terms-and-conditions-governing-ocbc-great-eastern-cashflo-credit-card.pdf>

	Eligible GE premiums	Other Eligible spend (<\$1k)	Other eligible spend (>\$1k)
Current Rebate Earn Rate	1%	0.5%	1%
Revised Rebate Earn Rate (w.e.f. 16 Jan 2020)	0.3%	0.3%	1.2%

2. Is there any change to the monthly spend required to receive higher rebates (1.2%)?

No, the monthly spend required (excluding GE premiums) remains at S\$1,000. You will enjoy higher rebates once you have hit the minimum monthly spend required.

**Monthly spend required refers to the total spend posted within your statement month, excluding all GE premium payments.*

3. When will the current cash rebate rates end?

The current cash rebate rates will continue for transactions posted in your January 2020 and February 2020 statements. This applies to existing instalment plans as well. Instalments posted in January 2020 and February 2020 will continue to receive cash rebates at the current rates.

4. When will the new cash rebate rates be effective?

The new cash rebate rates will apply for transactions posted in your March 2020 statement onwards. This applies to existing instalment plans as well. Instalments posted in March 2020 onwards will receive the new cash rebates.

5. Is the cash rebate cap still S\$100?

Yes, the cash rebate cap is \$100 per category. In fact, you can receive up to S\$200 rebate in a statement month.

- Receive up to S\$100 cash rebate per month for selected GE premiums.
- Receive up to S\$100 cash rebate per month on your other eligible spend.

6. Will I earn any cash rebates if I pay my insurance via AXS?

All AXS payments (including payments for eligible GE premiums) will NOT receive any cash rebates.

7. Will I earn any cash rebates if I pay my other insurance premiums on the OCBC GE Cashflo MasterCard?

Only eligible GE premiums are eligible for cash rebates. All other insurance premium payments will not receive any cash rebates. Please refer to our full T&Cs for the list of exclusions by Merchant Category Code (MCC).

8. Is the auto-instalment feature still active?

Yes, there are no changes in the auto-instalment feature.

9. What is the auto-instalment feature threshold?

The auto-instalment feature is set at a default of S\$100 and can be determined by you during the time of card application. Should you need to adjust your threshold, please do so via internet banking.

10. Where can I check for further details and updates?

For further details and updates with regards to the card, as well as the full T&Cs, please do refer to our website <https://www.ocbc.com/personal-banking/cards/ge-cashflo-mastercard.html>.