

# Frequently Asked Questions for OCBC 90°N Card

## 1. Earning Travel\$

**Q: What is defined as “local spend” and “overseas spend”?**

A: Local spend is defined as card transactions posted in Singapore dollars, and overseas spend is defined as card transactions posted in foreign currencies.

**Q: What transactions are not eligible for earning Travel\$?**

A: Please refer to the list of excluded transactions in sections 1.4 and 1.5 of the Terms and Conditions Governing OCBC 90°N Card Programme, found on [www.ocbc.com/90n](http://www.ocbc.com/90n).

**Q: Is there any cap on the Travel\$ I can earn each month?**

A: There is no cap on the amount of Travel\$ you can earn each month.

**Q: 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, OCBC Bank has no control over when the merchant records the transaction.

**Q: When will I receive my Travel\$?**

Travel\$ will be credited to your account when the transaction is posted.

## 2. Redeeming Travel\$

**Q: What is Travel\$, and what can I use it to for?**

A: Travel\$ is a rewards currency unique to the OCBC 90°N Card. Travel\$ can be used to redeem miles, rebates and other rewards listed on our product catalogue.

**Q: Is Travel\$ the same as OCBC\$ or Voyage Miles?**

Travel\$ is different from OCBC\$, Voyage Miles or any other rewards programme offered by OCBC Bank. Travel\$ can be accrued only through the OCBC 90°N Card.

**Q: How do I redeem my Travel\$ for rewards?**

A: You can easily redeem the gifts you desire by using our Rewards Webpage ([www.ocbc.com/rewards](http://www.ocbc.com/rewards)), Internet Banking, Phone Banking or Mobile Banking services.

**Q: Can Travel\$ be converted to any frequent flyer miles with other airlines?**

A: Currently, Travel\$ can only be converted to KrisFlyer miles.

**Q: I have existing KrisFlyer miles. Can I combine Travel\$ and KrisFlyer miles to redeem for air-tickets?**

A: KrisFlyer miles and Travel\$ are separate points and cannot be combined to redeem for air tickets. However, you can convert your Travel\$ to KrisFlyer miles at a rate of 1:1 with no conversion fees.

## 3. Other Benefits and Privileges

**Q: How can I enjoy access to airport lounges?**

A: You may download the Mastercard Airport Experience App to gain access to more than 1,000 airport lounges worldwide, and enjoy discounts on your visit. More details on the Mastercard Airport Experiences can be found on <https://airport.mastercard.com/>.

#### **4. Miscellaneous**

**Q: Is there an annual fee for the OCBC 90°N Card?**

A: Yes. The annual fee will be S\$192.60 p.a. for principal cards and S\$93.60 p.a. for supplementary cards. The annual fees will be waived for the first year only. Subsequently, we will award you with 10,000 bonus miles upon renewal of card membership and payment of annual fees. Renewal miles will be credited to the principal cardholder only.

**Q: If my annual fee has been waived, can I still choose to pay the annual fees to get the bonus renewal miles?**

A: Yes, you have the option to pay the annual fees (S\$192.60) to obtain the 10,000 bonus renewal miles.