

Summary of Eligible Merchant Category Codes (MCC) for 10x OCBC\$ Rewards Transactions

What are Merchant Category Codes?

Merchant Category Codes (MCCs) are four-digit codes that classify businesses by the products or services they provide. Transactions made on credit/debit cards are automatically categorized according to the MCC of the store, and the MCC determines whether the transaction is eligible for additional rewards. Note that MCCs are assigned by payment card organizations (e.g. Visa, MasterCard, American Express), which OCBC Bank has no discretion over.

1. 10x OCBC\$ with every S\$1 spend (the “10x OCBC\$ Rewards”) on Local & Overseas Shopping Transactions, Local & Overseas Department Store Transactions and Local & Overseas Online Transactions (the “10x OCBC\$ Rewards Transactions”).
 - a. The maximum OCBC\$ earned from spending in the abovementioned categories that can be credited to each Eligible Cardmember’s card account in each card anniversary year (i.e. 365 days from the date of (i) the establishment of the card account; or (ii) renewal of the card account) is 120,000 OCBC\$. The maximum OCBC\$ earned is shared between the main and supplementary cardholder and will be credited to the main cardholder’s OCBC\$ account.
 - b. Upon earning the maximum OCBC\$ per card anniversary year in the abovementioned categories, all transactions made in the abovementioned categories will earn 1x OCBC\$ per S\$1 spend.

2. For the avoidance of doubt, the 10x OCBC\$ Rewards Transaction must be performed at retail establishments that fall within any of the following Merchant Category Codes (MCC):

10x OCBC\$ Category	Merchant Category Code (MCC)	Description
Clothes, Shoes and Bags	MCC 5611	Men’s and Boys’ Clothing and Accessories Stores
	MCC 5621	Women’s Ready to Wear Stores
	MCC 5631	Women’s Accessory and Speciality Stores
	MCC 5651	Family Clothing Stores
	MCC 5661	Shoe Stores
	MCC 5691	Men’s and Women’s Clothing Stores
	MCC 5699	Miscellaneous Apparel and Accessory Shops
Department Stores	MCC 5311	Department Stores
Electronics and gadgets	MCC 5045	Computers, Peripherals, and Software
	MCC 5732	Electronics Stores
Babies’ and children’s wear	MCC 5641	Children’s and Infants’ Wear Stores
	MCC 5651	Family Clothing Stores
Personal Care (till 30 September 2017)	MCC 5912	Drug Stores and Pharmacies

Please note that the merchant's registered MCC may not always correspond with its nature of business. For example, Amazon is registered as a bookstore (MCC 5942) even though it sells a variety of other retail products, including electronics and gadgets and personal care.

3. Eligible Cardmembers are entitled to earn 10x OCBC\$ (every S\$1 charged = 10 OCBC\$) when they make transactions with their OCBC Titanium Rewards Card from 17 October 2016 to 30 September 2017, through Mobile Payments (Android Pay, Apple Pay, Samsung Pay), excluding the following transactions:
- Online and in-app transactions
 - Annual card fees
 - Cash-On-Instalment Plans
 - Instalment Payment Plans
 - Paylite Payments
 - Extended Payment Plans
 - Interest and Late Payment Charges
 - Tax Payments
 - Cash Advances
 - Balance Transfers
 - Any other fees and charges or transactions determined by OCBC from time to time
 - Transactions that earn 10x OCBC\$ under Clause 2 as abovementioned
 - Transactions made at the Merchant Category Code (MCC) 5912: Drug Stores and Pharmacies

This document is a Summary of Eligible Merchant Category Codes (MCC) for 10x OCBC\$ Rewards Transactions ("Summary") and should be read in conjunction with the Terms and Conditions Governing COBC Titanium Rewards Credit Card Programme and the OCBC Titanium Rewards Credit Card 10X Rewards Mobile Payments & Personal Care Promotion from 17 October 2016 to 30 September 2017 (collectively, the "Terms and Conditions"). In the event of any conflict or inconsistency between the Summary and the Terms and Conditions, the Terms and Conditions shall prevail.