

## Titanium Rewards Card FAQ

### 1. How are the transactions for 10x OCBC\$ determined?

Transactions made on credit/debit cards are automatically categorized according to the Merchant Category Code (MCC) of the store, and the MCC determines whether the transaction is eligible for additional rewards.

For OCBC Titanium Rewards Card, 10x OCBC\$ are automatically awarded for transactions made at merchants that fall within the following MCCs.

Merchant Category Codes (MCC):	
MCC 5311	Departmental Stores
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 5641	Children's and Infants' Wear Stores
MCC 5651	Family Clothing Stores
MCC 5661	Shoe Stores
MCC 5691	Men's and Women's Clothing Stores
MCC 5045	Computers, Peripherals, and Software
MCC 5732	Electronics Stores
MCC 5699	Miscellaneous Apparel and Accessory Shops

On top of that, we also recognise the following list as eligible merchants and award 10x OCBC\$ on any purchases:

Alibaba	Daigou	Mustafa Centre
AliExpress	Ezbuy	Qoo10
Amazon	IKEA	Shopee
Courts	Lazada	Taobao

### 2. What is Merchant Category Code (MCC) and who does the classification?

A merchant category code (MCC) is a four digit number assigned by payment card organisations (e.g. Visa, MasterCard, American Express), which OCBC Bank has no discretion over.

Please note that the merchant's registered MCC may not always correspond with its nature of business. For example, a retail store can be registered as a Duty Free Store (MCC 5309) and Financial Institution (MCC 6012) even though it sells a variety of retail products, including electronics and gadgets and personal care.

**3. Will I be awarded with the 10x OCBC\$ if I purchase specific items that fall under the eligible categories, but the merchant's primary nature of business does not fall within one of the categories?**

This depends on whether the merchant falls within the eligible Merchant Category Code (MCC). If its MCC falls within any of the abovementioned MCCs, or it is one of the eligible merchants that we recognise, you will earn 10x OCBC\$ for your purchases made at the store.

However, if the merchant does not fall within any of the eligible MCCs you will not earn 10x OCBC\$ even if your transaction made contains for specific items relevant to the eligible categories.

**For example,**

- Assuming retail store B is registered as a telecommunications company (MCC 4818), purchasing a handset (i.e. electronics) from retail store B will not be eligible for the 10x OCBC\$ as it does not fall within the abovementioned MCCs.
- Assuming retail store C is registered as a supermarket company (MCC 5411), purchasing clothes from retail store C will not be eligible for the 10x OCBC\$ as it does not fall within the abovementioned MCCs.

**4. How much OCBC\$ can I earn per annum?**

The maximum OCBC\$ earned from spending under the eligible MCCs, is 120,000 OCBC\$ per anniversary year. (i.e. 365 days from the date of (i) the establishment of the card account; or (ii) renewal of the card account)

The maximum OCBC\$ earned is shared between the main and supplementary cardholder and will be credited to the main cardholder's OCBC\$ account.

**5. Do I still receive OCBC\$ after hitting the cap (120,000 OCBC\$)?**

Yes, upon earning the maximum OCBC\$ per card anniversary year (120,000 OCBC\$) in the abovementioned categories, all transactions made in the abovementioned categories will earn 1x OCBC\$ per S\$1 spend.

**6. When will I receive the 10x OCBC\$?**

1x OCBC\$ will be credited when the transaction is posted.

Remaining 9x OCBC\$ will be credited manually by the end of the following month, computed based on the relevant transaction posting date.

**For example,**

- A transaction is transacted on 15 August 2018 (transaction date) and has a posted date of 17 August 18. The remaining 9x OCBC\$ will thus be credited in the following month (September) since both transaction date and posted date falls within the month of August.
- A transaction is transacted on 28 September 2018 (transaction date) and has a posted date of 2 October 2018. The remaining 9x OCBC\$ will therefore be credited in the month after next. (November instead of October)

**7. What is transaction and posted date?**

Transaction date: The date when a purchase is made.

Posted date: The date when the transaction is received by the card issuer, OCBC Bank. Settlement of transactions made by merchants may be a few days later than the transaction date which OCBC Bank has no control over on the date which the transactions are recorded.

**8. How do I redeem my OCBC\$ for rewards?**

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.

**9. What is E-commerce protection?**

E-commerce protection safeguards yourself against non-delivery and defective products when you shop online.

All online purchases on your OCBC Titanium Rewards Card comes with e-Commerce Protection, which safeguards you against non-delivery or defective goods or if the seller fails to reimburse you. Coverage of up to USD 200 per year will be given.

**1. Buy any physical goods online with your OCBC Titanium Rewards Card.**

Minimum value of US\$50. Other Exclusions apply.

**2. Applicable for the following cases:**

- Goods not delivered or only partially delivered within 30 days of scheduled delivery and your seller has failed to refund you within 60 days of delivery
- Goods improperly functioning due to physical damage of goods delivered and your Seller/Courier has failed to refund you within 60 days of delivery.

**3. Where do I file a claim?**

- File a claim via AIG Asia Pacific by calling +65 6419 1667 with supporting documents. Subject to maximum annual aggregate claim of US\$200