

FAQs on the additional cashback benefits for the OCBC 365 Credit Card

1. What are the new benefits of the OCBC 365 Credit Card?

Save more when you spend on certain Advertising Platforms (read Q4 to see which platforms qualify). Get 1% in cashback on transactions paid in full and 0.5% on transactions paid in instalments.

There is no limit to the cashback you can earn and no minimum spending required. Transactions made by principal and supplementary cardholders qualify.

Terms and Conditions apply.

2. Are there any other changes to the current benefits of the OCBC 365 Credit Card?

There are no other changes. You will continue to earn up to S\$80 in cashback when you spend at least S\$800, or S\$160 in cashback when you spend at least S\$1,600 (refer to Table A below). As outlined in Table B below, the cashback you can earn based on different categories will continue to apply. Terms and Conditions apply.

Table A*

Spending tiers	Minimum spending Requirement	Maximum cashback you can earn
Tier 1	S\$800	S\$80
Tier 2	S\$1,600	S\$160

Table B*

Merchant categories	Groceries	Utilities	Petrol	Transport (i.e. Private hire rides and SimplyGo payments)	Dining	Streaming	Watsons	Electric vehicle charging
Cashback earned	3%	3%	6%	3%	5%	3%	3%	3%

* Terms and Conditions apply.

3. When will the revision take effect and who will be affected?

All customers who have or apply for an OCBC 365 Credit Card will enjoy these additional benefits from 11 April 2025.

4. Which Advertising Platforms will I earn cashback from?

You will earn cashback when you make transactions on these Advertising Platforms:

- 99.co
- EdgeProp

- PropertyGuru
- StreetSine
- Facebook and Meta (transactions made under Merchant Category Code (MCC) 7311 – Advertising Services)

5. When will I receive my cashback?

After your transaction is posted, cashback – even when earned through a supplementary cardholder – will be credited to the principal cardholder's OCBC 365 Credit Card account by the end of the next month. It will be shown as 'CASH REBATE' in the principal cardholder's statement.

For example:

- You make a S\$300 advertisement purchase on PropertyGuru and pay in full on 13 March 2025. If the transaction is posted on the same date, S\$3 in cashback will be credited to the principal cardholder's OCBC 365 Credit Card account by 30 April 2025.
- You make a S\$300 advertisement purchase on PropertyGuru and pay it in instalments over 3 months (i.e. S\$100 a month). If you pay your first instalment on 13 March 2025 and the transaction is posted on the same date, S\$0.50 in cashback will be credited to the principal cardholder's OCBC 365 Credit Card account by 30 April 2025. As you pay your two subsequent instalments, you will receive S\$0.50 in cashback for the next two months (May and June).

6. Where can I read the revised Terms and Conditions?

You can read it [here](#).