Update to OCBC 90°N Mastercard and Visa Card Features – Frequently Asked Questions

I'm an existing OCBC 90°N Mastercard cardmember.

Q1: When will I be able to enjoy the new earn rate?

Transactions posted on 15 February 2023 or later will earn 1.3 Travel$ per S$1 spent (in SGD).

Transactions posted before 15 February 2023 will earn the prevailing rates of 1.2 Travel$ per S$1 spent (in SGD).

I'm an existing OCBC 90°N Visa Card cardmember.

Q2: When will I be able to enjoy the new earn rate?

Transactions posted on 17 March 2023 or later will earn the new earn rates.

Transactions posted before 17 March 2023 will earn the prevailing rates.

Q3: I have made a spend on bonus categories (such as online entertainment, online food delivery, online shopping and groceries) in March 2023. How much Travel$ can I earn?

For transactions posted between 1 – 16 March 2023, you will continue to earn Travel$ at the existing earn rates. Your bonus Travel$ will be credited to you in April 2023.

For example, if you spent S$2,000 on online shopping on 16 March 2023, you will continue to earn at the existing earn rates, as illustrated in the table below:

Base Travel$	2,000	Existing earn rate: 1 Travel$ per S$1 spent in SGD
Bonus Travel$	500	Capped at 500 bonus Travel$ per month
Total Travel$	2,500	

If you then spend an additional S$2,000 on online shopping on 17 March 2023, you will earn at the new earn rates, which is 1.3 Travel$ per S$1 spent. So you will earn 2,600 Travel$ for your transaction.

Q4: What is the difference between the new 90°N Mastercard and Visa cards?

The earn rates for both cards will be the same after 17 March 2023. 90°N Mastercard cardmembers will continue to enjoy Mastercard-specific offers and other exclusive promotions from time to time. 90°N Visa cardmembers will continue to enjoy Visa-specific offers and other exclusive promotions from time to time.

Q5: As the earn rate has changed, is there a need to change my physical card?

There is no need to replace your physical card.