

## Frequently Asked Questions for OCBC 90°N Visa 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, 1.5 and 1.6 of the [Terms and Conditions Governing OCBC 90°N Visa Card Programme](#).

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

A: There is a cap of 5,000 bonus Travel\$ per Cardmember per month on Online Entertainment, Food Delivery, Online Retail, Groceries and Foreign Currency from 15 October 2021 to 31 January 2022.

**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\$?**

Baseline Travel\$ will be credited to your account 24 hours after the transaction is posted. Bonus Travel\$ will be credited to your account by the end of the following month from transaction posting date. For example, for a spend at NTUC Fairprice on 15 June, the bonus Travel\$ will be credited by 31 July. Please see full definition of the baseline and bonus Travel\$ [here](#).

**Q: What is the difference between OCBC 90°N Mastercard and Visa Card?**

The OCBC 90°N Mastercard and Visa Cards have different award rates to suit your needs and preferences. Please refer to [www.ocbc.com/90n](http://www.ocbc.com/90n) for the OCBC 90°N Mastercard benefits.

As these two cards are on different card associations (Mastercard/Visa), they may also enjoy different card association specific or targeted promotions from time to time.

**Q: Does the Travel\$ earned on both OCBC 90°N Mastercard and Visa Card pool together?**

Yes, both cards share the same rewards currency. Accumulated Travel\$ earned on either cards will be summed together and reflected as one rewards currency in your statement.

**Q: How are my rewards points being calculated and awarded under the new mechanism?**

A: Rewards points are awarded based on each block of S\$5 on a per transaction basis, and amounts charged in multiple transactions will not be combined to make up a S\$5 block.

- As an illustration, a OCBC 90°N customer who spends in foreign currency spend with an amount between S\$10 and S\$14.99 in a single transaction charged in foreign currency can earn 20 Travel\$ (i.e. 10 Travel\$ for each block of S\$5 spent). However, a customer who spends S\$4.90 in a single transaction charged in foreign currency, or who spends S\$2.50 in one transaction and S\$2.50 in another transaction charged in foreign currency, will not be awarded any Travel\$.

- For more details on the new awarding mechanisms, please refer to the “Terms and Conditions Governing OCBC 90°N Card Programme”.

## 2. Redeeming Travel\$

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

A: Travel\$ is a rewards currency unique to the OCBC 90°N Mastercard and Visa 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 Mastercard or Visa 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)), [STACK](#), 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. Miscellaneous

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

A: Yes. The annual fee will be S\$53.50 p.a. for principal cards and for supplementary cards.

You also have the option to pay \$139 for a renewal bonus gift of 10,000 Travel\$ via this [form](#).

**Q: The LED light on my card is not working. What should I do?**

A: You may request for card replacement via the Mobile Banking app (Card Services > Replace Card). Relevant fees and charges may apply.