

FAQs on OCBC 365 Credit Card dining cashback update

1. What is the updated dining cashback benefit of the OCBC 365 Credit Card?

From 1 September 2023, you will earn 0.25% in cashback on transactions that fall under Merchant Category Code (MCC) 5814 (Fast Food Restaurants), instead of 5%. You will continue to earn 5% in cashback on:

- Transactions that fall under MCC 5812 (Restaurants and eating places);
- Transactions that fall under MCC 5811 (Caterers); and
- Transactions made at the online food delivery platforms Deliveroo, foodpanda and GrabFood.

Please refer to our revised [Terms and Conditions](#) for details.

2. Who will be affected and when will the changes take effect from?

This update will be applicable to both existing 365 cardmembers and new 365 cardmembers with effect from 1 September 2023.

3. What are some examples of dining merchants that I can continue to earn 5% cashback on?

You will still enjoy cashback at the following dining places (this list is non-exhaustive):

- Din Tai Fung
- Hai Di Lao
- Ichiban
- Genki Sushi
- Dian Xiao Er
- Putien
- Saizeriya
- Sushi-Tei
- Swensen's
- Sushiro
- Soup Restaurant
- Jumbo Seafood
- Lao Huo Tang
- Sushi Express
- Beauty in the pot
- Pizza Hut
- Song Fa Bak Kut Teh

and many more...!

4. I made a purchase under MCC 5814 (Fast Food Restaurants) in the month of August, but the transaction was posted in September, will I still enjoy the old cashback rate?

For transactions posted in the month of September, you will earn cashback based on the updated rate of 0.25%.

Posting date refers to the date that the transaction is received by the card issuer, i.e. OCBC Bank. As merchants may make a settlement a few days after the transaction has been made, the posting date may be a few days later than the transaction date. As such, the bank has no control over when a merchant records the transaction.