

Customer FAQ for Rewards and Travel with OCBC

Q. What changes will be made on 24 November 2025?

A. To provide you with a more seamless experience, all features related to OCBC reward points (OCBC\$, 90° N Miles and VOYAGE Miles) will be available exclusively via the OCBC app from 24 November 2025.

This change will bring together features currently available on STACK, the OCBC Rewards portal and the 'Rewards' service on OCBC Internet Banking into a single platform.

As we are taking the opportunity to streamline our offerings, the following will no longer be available from 24 November 2025:

- Our 'Points Transfer' feature that allows you to transfer OCBC reward points to another customer; and
- Our travel booking service, Travel with OCBC.

Q. Why will the features on STACK, the OCBC Rewards portal and the 'Rewards' service on OCBC Internet Banking be available only via the OCBC app?

A. By bringing together all features involving OCBC reward points into the OCBC app, you will be able to seamlessly access and manage your rewards in one place.

Q. I am a STACK customer but not an OCBC one. From 24 November 2025, how can I continue to access STACK's features?

A. All features on STACK will be brought into the OCBC app on 24 November 2025. In order to continue using these features, you will need to be an OCBC customer with a card that earns OCBC reward points. To learn more about OCBC cards, please go to the OCBC website > Personal Banking > Cards.

Q. What rewards features are available via the OCBC app?

A. The features we offer include the exchange of OCBC reward points for e-vouchers, statement credit (which offsets your credit card spending) and points across our hotel and airline partners, as well as a 'Rewards history' to track your exchanges. Simply log in to the OCBC app > Tap the 'Rewards' tab at the bottom navigation bar.

Q. Can I use the OCBC app to schedule limousine rides to and from bus terminals or ferry terminals?

A. From 24 November 2025, our limousine service will only support rides to and from Seletar Airport and Changi Airport (all terminals). Rides involving bus terminals and ferry terminals will no longer be available.

Q: How far ahead can I schedule my limousine ride?

A: From 24 November 2025, you can book limousine rides up to 3 months in advance via the OCBC app.

Q. I can no longer access the Travel with OCBC platform. Why is this?

A. As part of our efforts to streamline our services, our travel booking service, Travel with OCBC, will no longer be available from 24 November 2025.

Q. I have made one or more bookings via Travel with OCBC. What will happen to my booking(s)?

A. Please be assured that all bookings made before 24 November 2025 will remain valid. If you have any questions regarding your booking(s), please contact Ascenda's Customer Care at bookings@travelwithocbc.com or +65 3135 1230.

Q. If I do not wish to use the OCBC app, can I still access features involving OCBC reward points?

A. From 24 November 2025, you will only be able to access these features via the OCBC app.

Q. Will these changes affect my existing OCBC reward points?

A. Your existing OCBC reward points will not be affected.

Q. I have a supplementary OCBC credit card that earns OCBC reward points. Why does the 'Rewards' page in my OCBC app show that I have no points?

A. Points earned from transactions made using supplementary credit cards are credited to the account of the principal cardholder. Only the principal cardholder can view and exchange points for rewards.

Q. I am an OCBC customer and have exchanged OCBC reward points for one or more e-vouchers via STACK. What will happen to my e-voucher(s) from 24 November 2025?

A. Your e-voucher(s) will not be affected. You can view and use your e-voucher(s) via the OCBC app: Log in > Tap the 'Rewards' tab at the bottom navigation bar > Your rewards wallet.

Q. I have one or more e-vouchers that I have not yet used but I do not wish to use the OCBC app. What should I do?

A. Please log in to STACK (www.stackreward.com) before 24 November 2025 to use your e-voucher(s). To access your e-voucher(s) from 24 November 2025, you must use the OCBC app: Log in > Tap the 'Rewards' tab at the bottom navigation bar > Your rewards wallet > Use your e-vouchers.

Q. Can I request an extension to my e-voucher's validity period?

A. No, the validity period for all e-vouchers cannot be changed – this period will be shown in your rewards wallet. Log in to OCBC app > Tap the 'Rewards' tab at the bottom navigation bar > Your rewards wallet.

Q. I can no longer transfer my OCBC reward points to another OCBC customer using the 'Points Transfer' feature. Why is this?

A. As part of our efforts to streamline our services, our 'Points Transfer' feature will no longer be available from 24 November 2025.

Q. Which hotel and airline points can I exchange my OCBC reward points (OCBC\$, 90° N Mile, VOYAGE Miles) for?

A. You can exchange your OCBC reward points for:

- Points with our hotel partners: IHG One Rewards and Marriott Bonvoy®.
- Points with our airline partners: British Airways Avios, Etihad Guest, Air France KLM Flying Blue, United Airlines MileagePlus, Cathay Pacific Asia Miles and Singapore Airlines KrisFlyer.

Q. Do I need to have a membership account with the hotel/airline in order to exchange my OCBC reward points for their points?

A. Yes, you must first have a membership account with the hotel/airline.

Q. Are there any fees and charges involved in exchanging OCBC reward points for points with hotels and airlines?

A. Yes, an administrative fee will apply for each exchange. This fee will be shown when you request to make an exchange via the OCBC app.

Q. Are there any fees and charges involved in exchanging OCBC reward points of one type for another?

A. Yes, a 2% administrative fee will apply for each exchange. Here are two examples:

Example 1

You wish to exchange 1,070 90° N Miles for 1,000 VOYAGE Miles. Factoring in the 2% administrative fee, we will deduct a total of 1,091 90° N Miles (1,091.40 rounded down to the nearest 90° N Mile) from your 90° N Credit Card account.

Example 2

You wish to exchange 1,080 90° N Miles for 1,000 VOYAGE Miles. Factoring in the 2% administrative fee, we will deduct a total of 1,102 90° N Miles (1,101.60 rounded up to the nearest 90° N Mile) from your 90° N Credit Card account.

Q. I wish to exchange my OCBC reward points for KrisFlyer Miles. Why am I asked to first provide the details of my KrisFlyer membership account?

A. To ensure your KrisFlyer Miles are credited correctly, we first need to have the details of your KrisFlyer membership account.

Q. How do I provide the details of my KrisFlyer membership account?

A. You can do so by logging in to the OCBC app and tapping the 'Rewards' tab at the bottom navigation bar > Points exchange > KrisFlyer.

Q. How do I access 'Rewards' via the OCBC app?

A. Please take these steps:

Step 1: Open the OCBC app, which is available on the App Store or Google Play Store, and tap 'Log in as existing customer'.

Step 2: Enter your Access Code and PIN. Forgot your login credentials? Tap 'Trouble logging in' and follow the instructions shown to retrieve your Access Code and/or reset your PIN. You will need your ATM/debit/credit card number and its PIN.

Step 3: Tap the 'Rewards' tab at the bottom navigation bar.

For more details on getting started with the OCBC app, go to <https://www.ocbc.com/personal-banking/digital-banking/mobile-payments>

Q. How do I retrieve my Access Code and/or reset my PIN?

A. Please visit [ocbc.com/reset](https://www.ocbc.com/reset) to retrieve your Access Code and/or reset your PIN.

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