

FAQs on changes relating to the BEST-OCBC Credit Card that will take effect on 1 July 2025

1. Will I be able to earn OCBC\$ when I use my BEST-OCBC Credit Card?

From 1 July 2025, OCBC\$ will no longer be awarded when you make purchases using the BEST-OCBC Credit Card.

2. What is the minimum amount I need to spend in a year to qualify for a waiver of the Annual Service Fee?

From 1 July 2025, the minimum spending required for an automatic waiver of the Annual Service Fee (ASF) will be reduced from S\$5,000 to S\$2,500 a year, starting from the month after your BEST-OCBC Credit Card was issued.

For example, if your BEST-OCBC Credit Card was issued in April 2022 and you spend S\$2,500 between May 2025 and April 2026, you will qualify for an ASF waiver.

3. When will the changes take effect? Who will be affected?

From 1 July 2025, both existing and new BEST-OCBC cardmembers will not earn OCBC\$ when they make purchases using the BEST-OCBC Credit Card.

The minimum spending required for an automatic Annual Service Fee waiver from S\$5,000 to S\$2,500 will also apply for both existing and new BEST-OCBC cardmembers from that date.

4. Where can I find the revised Terms and Conditions?

You may find the revised Terms and Conditions at go.ocbc.com/best

5. Why have these changes been made?

From time to time, we review our suite of products based on our customers' feedback and spending habits. We will continue to take in your feedback and work towards providing the most relevant products and features.

You will still earn a 3% cash rebate on purchases made at BEST Denki stores or the BEST Denki website (not through third-party apps or sites), including those made through Instalment Payment Plans. Terms and Conditions apply.

You can find the revised Terms and Conditions at go.ocbc.com/best

6. Before 1 July 2025, will I still receive OCBC\$ for purchases made using my BEST-OCBC Credit Card?

Purchases made at stores other than BEST Denki, if posted (i.e. shown in your transaction history) before 1 July 2025, will still earn you OCBC\$. You will earn 5 OCBC\$ for every S\$5 charged in each transaction to your BEST-OCBC Credit Card, in accordance with the Terms and conditions governing OCBC\$ Rewards Programme (go.ocbc.com/ocbcdollar). For example, if an amount between S\$10 and S\$14.99 is charged to your Card in a single transaction, you will earn 10 OCBC\$. If S\$4.90 is charged to your Card in a single transaction, or S\$2.50 in one transaction and S\$2.50 in another transaction, you will not earn any OCBC\$.

OCBC\$ is not awarded for transactions made at BEST Denki.

7. What can I use my OCBC\$ for?

You can exchange OCBC\$ for cash rebates or KrisFlyer miles via OCBC Rewards (<https://internet.ocbc.com/rewards/>). OCBC\$ can also be exchanged for vouchers, products, experiences and other loyalty points across 9 airline and hotel partner programmes via STACK (go.ocbc.com/stackrewards). Terms and Conditions apply.

8. Will my OCBC\$ expire?

All OCBC\$ earned will expire on the last day of the 24th month following the month in which the OCBC\$-earning purchase was charged to your card. For example, if you earn 5 OCBC\$ for a transaction of S\$5 charged to your card in June 2025, the 5 OCBC\$ will expire on the last day of June 2027.

If your card is cancelled, any OCBC\$ not yet used will also be cancelled at that point. Terms and Conditions apply.

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