

How Sign-up Reward is earned:

		Choose between	
		Option 1: 55,000 Miles	Option 2: 45,000 Miles
What you must do		What you will earn	
Charge S\$15,000 in qualifying transactions to your Card within the given time period	Bonus Miles	25,500 Miles	
	Base Miles (based on spending in SGD)	19,500 Miles	
Pay annual service fee of S\$180 (excluding GST) ²		10,000 Miles if fee is paid	No Miles if fee is not paid
Total earned		55,000 Miles	45,000 Miles

To keep the 35,500 Miles that we will credit you upfront, you must pay the annual service fee of S\$180 (excluding GST) for the first year and spend at least S\$15,000 in qualifying transactions by:

- 31 August 2023, if your card application was approved in February 2023;
- 30 September 2023, if your card application was approved in March 2023;
- 31 October 2023, if your card application was approved in April 2023;
- 30 November 2023, if your card application was approved in May 2023;
- 31 December 2023, if your card application was approved in June 2023.

Otherwise, we will deduct the 35,500 Miles from your account, or 25,500 Miles if you paid the annual service fee. We regret that a charge of S\$500.00 (excluding GST) will apply if you do not have sufficient Miles for deduction. To learn which transactions qualify, read the Terms and Conditions.

²The annual service fee of S\$180 (excluding GST) for the first year will be charged to your account within two weeks of our informing you by email that your application is approved.

If you wish to opt out, SMS 72377 with the following by 31 July 2023: 90Nwaive <space> Last 8 digits of your OCBC 90°N Credit Card number.

Once we receive your request, we will deduct 10,000 Miles from your account and refund the annual service fee charge of S\$180 (excluding GST). We regret that, if you do not have sufficient Miles for deduction, we will not be able to refund the annual service fee.