

## New OCBC Debit Card Benefits (with effect from 1 October 2021) – FAQs

1. What are the new benefits to the OCBC Debit Card programme?

	<b>Before 1 October 2021</b>		<b>From 1 October 2021 onwards</b>	
<b>Minimum Monthly Qualifying Spend</b>	S\$400 all eligible Visa spend		S\$500 all eligible Visa spend	
<b>1% Cashback Categories</b>	<b>Categories</b>	<b>Merchant Names</b>	<b>Categories</b>	<b>Merchant Names</b>
	Fastfood	Under Visa Merchant Category Code (MCC) 5814	Fastfood	Under Visa Merchant Category Code (MCC) 5814
	Transport	Grab, Comfort and CityCab, Go-Jek, TADA	Transport	Grab, Comfort and CityCab, Go-Jek, TADA and Transit – SimplyGo
	Online	ZALORA, Lazada, ASOS, iHerb and Fairprice Online	Online	Lazada and Shopee
	Convenience Store	7-Eleven and Cheers	Groceries	NTUC FairPrice and FairPrice Online
<b>Monthly Rebate Cap</b>	No rebate cap		No rebate cap	

**2. Is there any spending criteria or cap to the cashback?**

You need to make a minimum spend of S\$500 monthly using your Visa card with eligible merchants to qualify for the 1% cashback. There is no cap to the cashback.

**3. Why is OCBC changing the card design, the cashback categories and the minimum Visa spending amount to earn cashback from S\$400 to S\$500 per month?**

OCBC continually gathers feedback from our customers to improve our product benefits, product design and product experience. The design choice and card benefits are the result of extensive consumer labs with working adults and executives.

**4. Will the new OCBC Debit Card have contactless feature?**

Yes. The new OCBC Debit Card will still have contactless feature.

**5. For rebates earned for groceries at NTUC Fairprice, only physical card presented transactions are counted? Will Fairprice online transactions be counted?**

Both physical card present transactions at FairPrice supermarkets (which includes FairPrice Xtra and FairPrice Finest stores) and online transactions at FairPrice Online using the OCBC Debit Card will be eligible for cashback.

**6. I am an existing OCBC YES! Debit Cardmember, do I need to register to enjoy the new bonus cashback categories?**

No, you don't. The new benefits will be automatically applied for all OCBC YES! Debit Cardmembers with effect from 1 October 2021. Hence, there is no action required on your part.

**7. When will I receive my monthly cashback?**

You will receive your monthly cashback the following month after your transaction has been posted. For example, cashback for October 2021's posted transactions will be credited by end of November 2021.

**8: Will the September 2021 transactions posted in October 2021 be counted in the new programme T&Cs?**

Yes. The new OCBC Debit Card benefits are effective from 1 October 2021. This means that all posted transactions from 1 October 2021 onwards will be guided by the new programme T&Cs.

**9. When are the new changes effective?**

The new OCBC Debit Card benefits are effective from 1 October 2021. This means that all transactions posted from 1 October 2021 onwards will be guided by the new programme T&Cs.

**10. Where can I find the updated Terms and Conditions?**

You can find the updated Terms and Conditions on the OCBC Debit Card webpage via link below:

- [OCBC Debit Card Terms and Conditions \(wef 1 October 2021\)](#)

**11. How are customers informed on these changes?**

From 1 September 2021, OCBC Debit cardholders are notified through the following channels:

- Notice posted on our OCBC Notices Page on our website
- Notice posted on the OCBC Debit Card Page on our website
- Emails to customers' OCBC registered email address

**Card Design****12. I am an existing OCBC YES! Debit Card customer, and I lost my card/my card is faulty, can I retain my current card design?**

From 1 October 2021, the new OCBC Debit Card design will be sent to customers for any new OCBC Debit Card application, card replacement and card renewal requests received.

**13. My card is still working, can I retain my current card design?**

You may continue to use your existing card with your current design. The new design will not impact existing OCBC Debit Card customers unless card replacement and card renewal requests received.