

Frequently Asked Questions for OCBC 90°N Card

1. Earning 90°N Miles

Q: What is defined as “local spend” and “overseas spend”?

A: Local spend is defined as card transactions posted in Singapore dollars, and overseas spend is defined as card transactions posted in foreign currencies.

Q: Is there any cap on the 90°N Miles I can earn each month?

A: There is no cap on the amount of 90°N Miles you can earn each month.

Q: What is the difference between transaction date and posting date?

A: Transaction date refers to the date when a purchase is made.

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

Q: When will I receive my 90°N Miles?

A: 90°N Miles will be credited to your account when the transaction is posted.

Q: How are my rewards points being calculated and awarded under the new mechanism?

A: From 1 June 2020, rewards points are awarded based on each block of S\$5 on a per transaction basis, and amounts charged in multiple transactions will not be combined to make up a S\$5 block.

- As an illustration, a OCBC 90°N customer who spends in foreign currency spend with an amount between S\$10 and S\$14.99 in a single transaction charged in foreign currency can earn 21 Travel\$ (i.e. 10.5 Travel\$ for each block of S\$5 spent). However, a customer who spends S\$4.90 in a single transaction charged in foreign currency, or who spends S\$2.50 in one transaction and S\$2.50 in another transaction charged in foreign currency, will not be awarded any Travel\$.
- For more details on the new awarding mechanisms, please refer to the “Terms and Conditions Governing OCBC 90°N Card Programme”.

Q: When will I be able to enjoy the new earn rate?

A: For 90°N Mastercard members, transactions posted on 15 February 2023 or later will earn 1.3 90°N Miles per S\$1 spent (in SGD). Transactions posted before 15 February 2023 will earn the rates of 1.2 90°N Miles per S\$1 spent (in SGD). For 90°N Visa Cardmembers, transactions posted on 17 March 2023 or later will earn the new earn rates of earn 1.3 90°N Miles per S\$1

spent (in SGD) and 2.1 90°N Miles. Transactions posted before 17 March 2023 will earn the previous rates.

2. Redeeming 90°N Miles

Q: What is 90°N Miles, and what can I use it to for?

A: 90°N Miles is a rewards currency unique to the OCBC 90°N Card. 90°N Miles can be used to redeem miles, rebates and other rewards listed on our product catalogue.

Q: Is 90°N Miles the same as OCBC\$ or Voyage Miles?

90°N Miles is different from OCBC\$, Voyage Miles or any other rewards programme offered by OCBC Bank. 90°N Miles can be accrued only through the OCBC 90°N Card.

Q: How do I redeem my 90°N Miles for rewards?

A: You can easily redeem the gifts you desire by using our Rewards Webpage (www.ocbc.com/rewards), Internet Banking, Phone Banking or Mobile Banking services.

Q: Can 90°N Miles be converted to any frequent flyer miles with other airlines?

A: Currently, 90°N Miles can only be converted to KrisFlyer miles.

Q: I have existing KrisFlyer miles. Can I combine 90°N Miles and KrisFlyer miles to redeem for air-tickets?

A: KrisFlyer miles and 90°N Miles are separate points and cannot be combined to redeem for air tickets. However, you can convert your 90°N Miles to KrisFlyer miles at a rate of 1:1 with a conversion fee of \$25.

Question: Can I exchange my 90N Miles for cash?

A: No. However, you may exchange your 90N Miles for cash credit to offset your credit card bills.

3. Annual Fee

Q: What is the annual fee for the OCBC 90°N Card?

A: With effect from 1 January 2024, the annual fee will be S\$196.20 (incl GST) per annum for principal cardmembers and S\$98.10 (incl GST) per annum for supplementary cardmembers.

The annual fees will be waived for the first year only. Subsequently, we will award you with 10,000 bonus 90°N Miles upon renewal of card membership and payment of annual fees. Renewal 90°N Miles will be credited to the principal cardholder only. If you enjoyed an annual fee waiver, the 10,000 bonus 90°N Miles will be deducted accordingly.

Q: If my annual fee has been waived, can I still choose to pay the annual fees to get the bonus renewal miles?

A: Yes, you have the option to pay the annual fees (S\$196.20) to obtain the 10,000 bonus renewal 90°N Miles.