

## Frequently Asked Questions for OCBC 90°N Mastercard

### 1. Earning Travel\$

**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: What transactions are not eligible for earning Travel\$?**

A: Please refer to the list of excluded transactions in sections 1.4, 1.5 and 1.6 of the [Terms and Conditions Governing OCBC 90°N Mastercard Programme](#).

**Q: Is there any cap on the Travel\$ I can earn each month?**

A: There is no cap on the amount of Travel\$ you can earn each month.

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

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 Travel\$?**

Travel\$ will be credited to your account when the transaction is posted.

**Q: What is the difference between OCBC 90°N Mastercard and Visa Card?**

The OCBC 90°N Mastercard and Visa Cards have different award rates to suit your needs and preferences. Please refer to [www.ocbc.com/90nvisa](http://www.ocbc.com/90nvisa) for the OCBC 90°N Visa Card benefits.

As these two cards are on different card associations (Mastercard/Visa), they may also enjoy different card association specific or targeted promotions from time to time.

**Q: Does the Travel\$ earned on both OCBC 90°N Mastercard and Visa Card pool together?**

Yes, both cards share the same rewards currency. Accumulated Travel\$ earned on either cards will be summed together and reflected as one rewards currency in your statement.

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

A: 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 20 Travel\$ (i.e. 10 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”.

### 2. Redeeming Travel\$

**Q: What is Travel\$, and what can I use it to redeem for?**

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

**Q: Is Travel\$ the same as OCBC\$ or Voyage Miles?**

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

**Q: How do I redeem my Travel\$ for rewards?**

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

**Q: Can Travel\$ be converted to any frequent flyer miles with other airlines?**

A: Currently, Travel\$ can only be converted to KrisFlyer miles.

**Q: I have existing KrisFlyer miles. Can I combine Travel\$ and KrisFlyer miles to redeem for air-tickets?**

A: KrisFlyer miles and Travel\$ are separate points and cannot be combined to redeem for air tickets. However, you can convert your Travel\$ to KrisFlyer miles at a rate of 1:1 with no conversion fees.

### 3. Other Benefits and Privileges

**Q: How can I enjoy access to airport lounges?**

A: You may download the Mastercard Airport Experience App to gain access to more than 1,000 airport lounges worldwide, and enjoy discounts on your visit. More details on the Mastercard Airport Experiences can be found on <https://airport.mastercard.com/>. This benefit is applicable to OCBC 90°N Mastercard cardmembers only.

### 4. Miscellaneous

**Q: Is there an annual fee for the OCBC 90°N Mastercard and Visa Card?**

A: Yes. The annual fee will be S\$53.50 p.a. for principal cards and for supplementary cards.

You also have the option to pay \$139 for a renewal bonus gift of 10,000 Travel\$ via this [form](#).

**Q: The LED light on my card is not working. What should I do?**

A: You may request for card replacement via the Mobile Banking app (Card Services > Replace Card). Relevant fees and charges may apply.