

OCBC Cards Rewards Transaction Exclusion List

1. This OCBC Cards Rewards Transaction Exclusion List sets out the transactions that are not eligible to earn Benefits under OCBC Cards rewards programmes, unless otherwise stated (“Excluded Transactions”).
2. This OCBC Cards Rewards Transaction Exclusion List applies to Principal and Supplementary Cardmembers of the following OCBC cards and any other OCBC cards that OCBC Bank may designate from time to time:
 - a. OCBC Rewards Card
 - b. OCBC 365 Credit Card
 - c. OCBC NXT Credit Card
 - d. OCBC INFINITY Cashback Card
 - e. OCBC 90°N Card
 - f. OCBC Great Eastern Cashflo Credit Card
 - g. OCBC FRANK Credit Card
 - h. BEST-OCBC Credit Card
 - i. OCBC Arts Credit Card
 - j. OCBC Platinum Credit Card
 - k. OCBC Titanium Credit Card
 - l. OCBC Visa Classic Credit Card
 - m. OCBC Visa Gold Credit Card
 - n. OCBC Mastercard Standard Credit Card
 - o. OCBC Mastercard Gold Credit Card
 - p. OCBC Elite World Credit Card
 - q. OCBC VOYAGE Credit Card
 - r. OCBC Premier, OCBC Premier Private Client, and Bank of Singapore VOYAGE Credit Card
 - s. OCBC Premier Visa Infinite Credit Card
 - t. OCBC Debit Card
 - u. OCBC FRANK Debit Card
 - v. OCBC Premier World Elite™ Debit Card
 - w. OCBC Premier Private Client World Elite™ Debit Card

3. Definitions

“Benefits” means any cashback, rebate, reward, point, mile, rewards currency, credit or similar benefit awarded by OCBC in connection with eligible transactions made on a card. This includes, but is not limited to, OCBC\$, VOYAGE Miles, 90°N Miles, Travel\$, Cashback, cash rebates, Bonus Rewards, and any other rewards currency, points, miles, credits or similar benefit issued by OCBC from time to time.

“Merchant Category Code” (“MCC”) means a four-digit code assigned to a merchant by its acquiring bank based on the merchant’s primary business activity. OCBC does not assign or control MCCs and is not responsible for any MCC assigned by a merchant’s acquiring bank. A merchant may not always be classified according to its commonly understood business activity. The MCC assigned to a transaction will determine whether the transaction is eligible for Benefits.

4. Excluded Transactions

A transaction may be excluded based on its MCC, merchant name, billing descriptor, transaction description or any combination of these. Where a transaction falls within any exclusion set out in this OCBC Cards Rewards Transaction Exclusion List, no Benefits will be awarded unless otherwise stated.

Where a transaction remains eligible for Benefits under this OCBC Cards Rewards Transaction Exclusion List, the award of Benefits remains subject to the applicable Product Terms and Conditions, including any earn rates, caps, qualifying criteria and programme rules.

The following transactions are not eligible for Benefits:

- a. any fees, costs, charges or expenses imposed by OCBC, including but not limited to annual card fees, finance charges, interest charges, late payment charges, cash advance fees, instalment plan processing fees, balance transfer fees, administrative fees, collection charges, returned payment fees, foreign exchange conversion fees and dynamic currency conversion;
- b. any Cash-on-Instalment, Instalment Payment Plan and PayLite transactions; and
- c. any transactions made under the Merchant Category Codes (“MCCs”) set out in the table below, unless otherwise stated.

MCC	Description
4784	Toll and Bridge Fees
4829	Money Transfer / Wire Transfer Money Orders
4900	Utilities–Electric, Gas, Heating Oil, Sanitary, Water <i>Remain eligible for:</i> • OCBC 365 Credit Card • OCBC Premier World Elite™ Debit Card • OCBC Premier Private Client World Elite™ Debit Card • OCBC Debit Card • OCBC FRANK Debit Card
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies <i>Remain eligible for:</i> • OCBC Premier World Elite™ Debit Card • OCBC Premier Private Client World Elite™ Debit Card
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing Insurance Services
5993	Cigar Stores and Stands
6010	Banks – Manual /Automated Cash Disbursement
6012	Financial Institutions – Merchandise, Services and Debt Repayment
6051	Foreign Currency, Money Orders, Stored Value and Debt Repayment
6211	Securities – Brokers and Dealers
6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Property Management
6540	Stored Value Card Purchase/Load and Wallet Funding Transactions
7349	Cleaning and Maintenance Services
7523	Parking Lots, Parking Meters and Garages
7995	Betting, Lottery, Casino Gaming and Gambling Transactions

8062	Hospitals - Transactions made to the Private Hospitals listed below remain eligible for: - OCBC VOYAGE Credit Card - OCBC Premier Visa Infinite Credit Card - OCBC Premier World Elite™ Debit Card - OCBC Premier Private Client World Elite™ Debit Card <table> <tr> <th>Merchant</th><th>Merchant Description</th></tr> <tr> <td>Mount Elizabeth Hospital</td><td>*MOUNT ELIZABETH SING</td></tr> <tr> <td>Mount Alvernia Hospital</td><td>MOUNT ALVERNIA HOSPITAL*</td></tr> <tr> <td>Farrer Park Hospital</td><td>FARRER PARK HOSPITAL*</td></tr> <tr> <td>Gleneagles Hospital</td><td>GLENEAGLES HOSPITAL*</td></tr> <tr> <td>Thomson Medical Centre</td><td>THOMSON MEDICAL PTE LTD*</td></tr> <tr> <td>Parkway East Hospital</td><td>PARKWAY EAST HOSPITAL</td></tr> <tr> <td>Raffles Hospital</td><td>RAFFLES HOSPITAL*</td></tr> </table>	Merchant	Merchant Description	Mount Elizabeth Hospital	*MOUNT ELIZABETH SING	Mount Alvernia Hospital	MOUNT ALVERNIA HOSPITAL*	Farrer Park Hospital	FARRER PARK HOSPITAL*	Gleneagles Hospital	GLENEAGLES HOSPITAL*	Thomson Medical Centre	THOMSON MEDICAL PTE LTD*	Parkway East Hospital	PARKWAY EAST HOSPITAL	Raffles Hospital	RAFFLES HOSPITAL*
Merchant	Merchant Description																
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8211	Elementary and Secondary Schools																
8220	Colleges, Universities and Professional Schools																
8241	Correspondence Schools																
8244	Business and Secretarial Schools																
8249	Vocational and Trade Schools																
8299	Schools and Educational Services (Not Elsewhere Classified)																
8398	Charitable and Social Service Organisations																
8651	Political Organisations																
8661	Religious Organisations																
8675	Automobile Associations																
8699	Membership Organisations, Labour Unions and Professional Associations																
9211	Court Costs, Alimony and Child Support																
9222	Fines																
9223	Bail and Bond Payments																
9311	Tax Payments																
9399	Government Services (Not Elsewhere Classified)																
9402	Postal Services – Government Only																
9405	Government Agencies and Intra-Government Purchases																

d. Transactions bearing the following merchant names, billing descriptors or transaction descriptions are not eligible for Benefits:

- i. AXS
- ii. SAM
- iii. EZ-Link
- iv. Transit Link
- v. ShopeePay
- vi. PAY+EARN*

*Transactions bearing “PAY+EARN” remain eligible for Benefits for the following cards only:

- a. OCBC 90°N Card
- b. OCBC VOYAGE Credit Card

- c. OCBC Premier, OCBC Premier Private Client and Bank of Singapore VOYAGE Credit Card
 - d. OCBC Premier Visa Infinite Credit Card
 - e. OCBC Premier World Elite™ Debit Card
 - f. OCBC Premier Private Client World Elite™ Debit Card
 - e. Transactions made at selected Polyclinics, Public Hospitals, Public Medical Centres / Clinics and SingHealth are not eligible for Benefits for the following cards:
 - i. OCBC VOYAGE Credit Card
 - ii. OCBC Premier, OCBC Premier Private Client and Bank of Singapore VOYAGE Credit Card
 - iii. OCBC Premier Visa Infinite Credit Card
 - iv. OCBC Premier World Elite™ Debit Card
 - v. OCBC Premier Private Client World Elite™ Debit Card
 - f. Any transaction bearing a merchant name, billing descriptor or transaction description that matches, refers to or contains any excluded merchant name or description set out in this OCBC Cards Rewards Transaction Exclusion List, including any abbreviation, variation, combination, derivation or permutation thereof, as determined by OCBC Bank in its sole and absolute discretion.
5. OCBC reserves the right to amend, vary, add to or remove any part of this OCBC Cards Rewards Transaction Exclusion List at any time. The prevailing version will be made available on OCBC's website and shall apply from the effective date stated.