

FAQs on OCBC INFINITY Cashback Card

1. How much cashback can I earn on my spend?

You can earn 1.6% per S\$1 spent on the OCBC INFINITY Cashback Card across all spend categories, in both SGD and foreign currency.

2. Is there a minimum spending requirement?

There is no minimum spending required to start earning your cashback! You can start earning your cashback from the first dollar of spend.

3. Is there a cap on the amount of cashback I can earn each month?

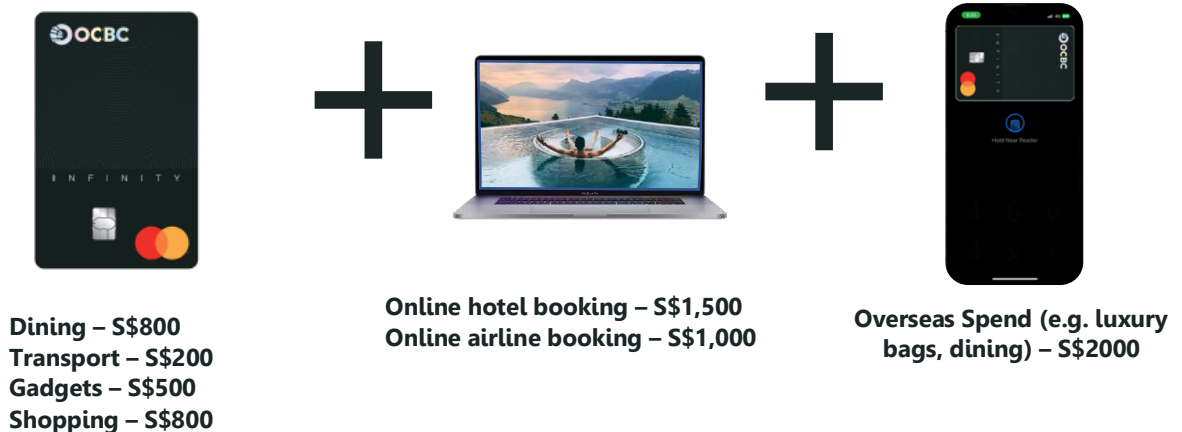
There is no limit on the amount of cashback you can earn monthly, so you enjoy more cashback as you spend more!

4. Which transactions are excluded from earning cashback?

The usual spend exclusions apply, please refer to the Terms and Conditions Governing the OCBC INFINITY Cashback Card for the full list of exclusions.

5. How is the cashback calculated?

As an illustration, you make the following spends in January:



That totals up to S\$6,800 worth of spend in January. Simply multiply this by 1.6%, and the cashback you will earn is S\$108.80. Cashback will be rounded to the nearest 2 decimal places.

6. When will I receive my cashback?

Cashback will be automatically credited to your OCBC INFINITY card account by the end of the following calendar month. For example, the S\$108.80 cashback calculated in the illustration above will be credited by end February.

7. What is the difference between transaction 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 i.e. OCBC Bank. As merchants may make a settlement a few days after the transaction has been made, the posting date may be a few days later than the transaction date. Please note that OCBC Bank has no control over when the merchant settles the transaction.

8. How much cashback will I receive if there are refunded transactions?

The monthly cashback will be calculated based on the total amount of eligible transactions posted within each calendar month, less the refunded transactions.

Using the illustration above, if there was a refund in January of S\$200, the monthly cashback eligible for January will be S\$105.60 i.e. 1.6% cashback * (S\$6,800 - S\$200).