

## **FAQs on OCBC Titanium Rewards Credit Card Benefits Update**

### **1. What are the new benefits of the OCBC Titanium Rewards Credit Card?**

Enjoy 10 times the usual OCBC\$ (equivalent to 4 air miles or 2.78% cash rebate) for every S\$1 spent at these shopping MCCs/Merchants:

<b>Card Benefits</b>	<b>MCCs/Merchants</b>	<b>Merchant Examples</b>
<b>*New*</b>	MCC 5309 - Duty Free Stores	Lotte Duty Free, King Power Duty Free, The Shilla Duty Free
	MCC 5655 - Sports and Riding Apparel Stores	Nike, Lululemon, Adidas
	MCC 5941 - Sporting Goods Stores	Decathlon, Fila, New Balance
	MCC 5948 - Luggage or Leather Goods Stores	Louis Vuitton, Coach, Rimowa
	TikTok Shop	
	Guardian, NTUC Unity, Watsons	
Existing	MCC 5311 - Departmental Stores	Takashimaya, TANGS, Isetan, OG, Metro, BHG, Marks & Spencer
	MCC 5611 - Men's and Boys' Clothing and Accessories Stores	Benjamin Barker, Timberland, Edit Suits, Berluti
	MCC 5621 - Women's Ready to Wear Stores	Zara, H&M, Mothercare
	MCC 5631 - Women's Accessory and Speciality Stores	Tory Burch, Love Bonito, Pandora
	MCC 5641 - Children's and Infants' Wear Stores	Kiddy Palace, Mummys Market, Motherswork
	MCC 5651 - Family Clothing Stores	Uniqlo, ASOS, Club 21, Burberry, Yoox
	MCC 5661 - Shoe Stores	Skechers, Charles & Keith, Bata, Foot Locker, Pazzio
	MCC 5691 - Men's and Women's Clothing Stores	Zalora, Farfetch, G2000
	MCC 5699 - Miscellaneous Apparel and Accessory Shops	Cotton On, Qoo10, Royal Sporting House
	Alibaba, AliExpress, Amazon, Daigou, Ezbuy, Lazada, Mustafa Centre, Qoo10, Shopee, Taobao	

Continue to earn up to 120,000 bonus OCBC\$ a year, now capped at 10,000 bonus OCBC\$ a month.

MCCs are assigned by payment card organisations (e.g. Visa, MasterCard, American Express), which OCBC Bank has no discretion over. A merchant's registered MCC may not always correspond with its nature of business.

### **2. My card anniversary date is November 2023 or later. How will the new monthly bonus cap affect my OCBC\$ earned prior to 1 November 2023?**

Your OCBC\$ earned before 1 November 2023 will follow the annual cap of 120,000 OCBC\$, depending on your card anniversary date. The monthly bonus cap takes effect from 1 November 2023 for all cardholders, regardless of your card anniversary date.

Illustration: Card Anniversary Date of December 2023

<b>Time Period</b>	<b>OCBC\$ Earned</b>	<b>Remarks</b>
December 2022 till October 2023	120,000 OCBC\$	Annual cap is met under the <b>old earn rate</b> .
November 2023	10,000 OCBC\$	Maximum bonus OCBC\$ is earned under the <b>new earn rate</b> .
<b>Total OCBC\$ Earned</b>	<b>130,000 OCBC\$</b>	

**3. How is OCBC\$ earned being calculated?**

All OCBC\$ earned is calculated based on each block of S\$5 per transaction. As an illustration, a customer who spends an amount between S\$10 and S\$14.99 in a single transaction can earn 100 OCBC\$. However, a customer who spends S\$4.90 in a single transaction, or who spends S\$2.50 in one transaction and S\$2.50 in another transaction, will not be awarded any OCBC\$.

**4. Will I still earn OCBC\$ after I hit the limit of 10,000 bonus OCBC\$ a month?**

Yes, you can still earn base OCBC\$ of 1 OCBC\$ for every S\$1 spent.

**5. When will the OCBC\$ I earn be credited to my account?**

The base OCBC\$ of 1 OCBC\$ for every S\$1 spent will be credited to your account when the transaction is posted.

If the transaction qualifies for bonus OCBC\$, the remaining 9 OCBC\$ for every S\$1 spent will be credited by the last day of the next month.

For example, if a S\$500 Lazada purchase is made on:

- 15 November 2023 (transaction date) and posted on 17 November 2023 (posted date), 500 OCBC\$ will be credited to your account on 15 November 2023 and the remaining 4,500 OCBC\$ on 31 December 2023.
- 28 November 2023 (transaction date) and posted on 2 December 2023 (posted date), 500 OCBC\$ will be credited to your account on 28 November 2023 and the remaining 4,500 OCBC\$ on 31 January 2024.

**6. I made a purchase on MCC 5045 (Computers, Peripherals, and Software)/MCC 5732 (Electronics Stores)/Best Denki/Courts in the month of October, but the transaction was posted in November, will I still enjoy 10x OCBC\$ (and/or 2% cashback on Best Denki)?**

For the above-mentioned purchases posted in the month of November, you will enjoy the base OCBC\$ rewards of 1 OCBC\$ for every S\$1 spent. The computation of OCBC\$ awarding is based on the transactions posted within the calendar month.

Posting date refers to the date that 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. As such, the bank has no control over when a merchant records the transaction.

**7. Who will be affected and when will the changes take effect from?**

The new spend categories above will be applicable to both existing Titanium Rewards cardmembers and new Titanium Rewards cardmembers with effect from 1 November 2023.

**8. How will this affect my supplementary card spending?**

Spending will still be aggregated between the Principal and Supplementary Cardholders.

Cashback earned by a Supplementary Cardholder will likewise be credited to the Card Account of the Principal Cardholder.

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

The updated Terms and Conditions can be found on our OCBC website > Personal Banking > Notices.

**10. What are the shopping MCCs/Merchants that were previously eligible to earn 10 times the usual OCBC\$ for every S\$1 spent?**

From 1 November 2023, MCC 5045 (Computers, Peripherals, and Software) and MCC 5732 (Electronics Stores) as well as Merchants like Courts and IKEA will be removed and not be eligible to earn bonus OCBC\$. However, you can continue to earn 2% cash rebate at BEST Denki.