

Frequently Asked Questions (Cessation of the OCBC Robinsons Credit Card 2020)

S/N	General Enquiries
1	<p>Why am I receiving this SMS/eDM/letter?</p> <p>As you may have heard, Robinsons will be ending its operations in Singapore. We regret that as a result, we will have to cancel all OCBC Robinsons Credit Cards on 15 Apr 2021.</p> <p>We will write to you with more details within 60 days to inform you of the card cancellation date of your OCBC Robinsons Credit Card, what will happen to your outstanding Robinsons\$ and if any action is needed on your part.</p>
2	<p>What will happen to my existing Robinsons\$ on my OCBC Robinsons Credit Card?</p> <p>You may redeem your Robinsons\$ at Marks & Spencer or Robinsons stores by 15 Apr 2021. Any unutilised Robinsons\$ thereafter will be forfeited.</p> <p>If you have been notified that a OCBC Titanium Rewards Card will be issued to you in a separate mailer, your unutilised Robinsons\$ at 15 Apr 2021 will be converted to OCBC\$ at the indicated rate after you activate your new OCBC Titanium Rewards Card.</p> <p>You may then redeem your OCBC\$ across various merchant partners via STACK Marketplace or choose to convert your OCBC\$ to other rewards currencies. The converted OCBC\$ will be valid for a period of 2 years from the date of conversion.</p> <p>You must activate your new OCBC Titanium Rewards Card 15 Apr 2021, otherwise your unutilised Robinsons\$ will be forfeited.</p>
3	<p>Will I still continue enjoying the benefits of the OCBC Robinsons Credit Card?</p> <p>You will stop earning rebates at Robinsons and Marks & Spencer on your OCBC Robinsons Credit Card from 6 Nov 2020. However, you will still continue earning Robinsons\$ on purchases charged to your card. You may continue to use your OCBC Robinsons Credit Card and utilise your Robinsons\$ at any Marks & Spencer and Robinsons Singapore stores till 15 Apr 2021.</p>
4	<p>What will happen to my GIRO payments or recurring payments once my OCBC Robinsons Credit Card has been cancelled?</p> <p>All existing GIRO payment arrangements on your OCBC Robinsons Credit Card will be cancelled when your OCBC Robinsons Credit Card account is cancelled.</p> <p>To continue making Recurring Payments on another OCBC Credit Card, you must update the billing organisation (e.g. Starhub, M1, SPH, Town Councils, Insurance Companies) of the card number and expiry date of your preferred Credit Card.</p> <p>Please arrange to make alternative payment arrangements with your service providers early to avoid a disruption of services.</p>

5	<p>What will happen to my Instalment Payment Plans (IPP), Paylite, Cash-On-Instalment (COI) and Balance Transfer Accounts once my OCBC Robinsons Credit Card has been cancelled?</p> <p>You may continue paying down any outstanding IPP, Paylite or Cash-On-Instalment (COI) balances on your OCBC Robinsons Credit Card based on your current instalment arrangement until the full sum has been paid even after your card is cancelled. You may view the balances and amount payable on your OCBC Internet Banking or the OCBC Mobile Banking app even after your OCBC Robinsons Credit Card has been cancelled.</p> <p>If you have another OCBC Credit Card (excluding Cashflo/ GE Cashflo cards), you may wish to transfer your IPP arrangements to another OCBC Credit Card. Please call our OCBC hotline at 1800 363 3333 for assistance. We regret to inform that we would only be able to take in this instruction via our hotline. If you are calling from overseas, you can call our OCBC hotline at (65) 6363 3333.</p> <p>Balance Transfer Accounts</p> <p>There will be no change to your Balance Transfer accounts. You may continue to view your Balance Transfer accounts on your OCBC Internet Banking or the OCBC Mobile Banking app even after your OCBC Robinsons Credit Card has been cancelled.</p> <p>Upon full payment of the outstanding due, we will update your credit record with the Credit Bureau Singapore as status – “account closed with no outstanding”.</p>
6	<p>What will happen to my outstanding balance on my OCBC Robinsons Credit Card?</p> <p>Kindly proceed to pay off any outstanding balances on your OCBC Robinsons Credit Card account by your next due date to avoid incurring Late Payment and Interest Charges and affecting your Credit Bureau record. You may log into OCBC Internet Banking or the OCBC Mobile Banking app to view your outstanding balances.</p>
7	<p>Can I continue to make payments to the Card via existing channels such as Internet banking and AXS machines etc?</p> <p>Yes, you may do so even after your OCBC Robinsons Credit Card has been cancelled.</p>
8	<p>What happens if my OCBC Robinsons Credit Card is expiring before 15 Apr 2021? Can I still request for a replacement?</p> <p>You will receive a replacement OCBC Robinsons Group Visa Card if your card’s expiry date is before 31 Mar 2021 to allow you to continue enjoying the benefits of the OCBC Robinsons Group Visa Card. You will not receive a replacement OCBC Robinsons Credit Card if your card’s expiry date is between 1 Apr 2021 and 15 Apr 2021. If you wish to have another OCBC Credit Card, you may apply for it here.</p>

9	<p>What will happen to my Supplementary cards once my OCBC Robinsons Credit Card has been cancelled?</p> <p>We regret to inform you that all Supplementary cards under the Principal cardholder will be cancelled by 15 Apr 2021.</p> <p>For customers who will be issued a new OCBC Titanium Rewards Card, the new Titanium Rewards Card must be activated before 15 Apr 2021 for the Supplementary cards to be sent to the Principal card holder thereafter. The new Titanium Rewards supplementary cards will be issued to the same supplementary cardmembers as your OCBC Robinsons Credit Card.</p> <p>For customers who already have the Titanium Rewards Credit Card, you may apply for Supplementary cards for your Supplementary card holders here.</p>
10	<p>What should I do with my OCBC Robinsons Credit Card after it has been cancelled?</p> <p>There is no further action required from you. We will cancel your OCBC Robinsons Credit Card by 15 Apr 2021. Thereafter, please destroy it by cutting it into two. This is to protect you from potential fraudulent activities.</p>
11	<p>What if I already have the OCBC Titanium Rewards Card?</p> <p>If your OCBC Titanium Rewards Card is activated, your unutilised Robinsons\$ will be converted to OCBC\$ after 15 Apr 2021.</p> <p>If your OCBC Titanium Rewards Card is not activated, please activate it by 15 Apr 2021 to ensure that your unutilised Robinsons\$ will be converted to OCBC\$.</p>

For customers who were notified that they will receive the OCBC Titanium Rewards Card	
1	<p>Why will I be receiving the OCBC Titanium Rewards Card?</p> <p>We will be sending you an OCBC Titanium Rewards Card to allow you to continue enjoying your shopping privileges and a seamless conversion of your unutilised Robinsons\$ to OCBC\$.</p> <p>We will be mailing you an OCBC Titanium Rewards Card by 15 Apr 2021. Please activate your new OCBC Titanium Rewards Card by 15 Apr 2021 by following the instructions provided to you in the mailer. By doing so, any unutilised Robinsons\$ at card cancellation date will be converted to OCBC\$.</p> <p>If the new OCBC Titanium Rewards Card is not activated by 15 Apr 2021, any unutilised Robinsons\$ will be forfeited.</p>

2	<p>What is the difference between the OCBC Robinsons Credit Card and OCBC Titanium Rewards Card?</p> <p>You can continue to enjoy earning reward points when shopping at department stores with the OCBC Titanium Rewards Card.</p> <p>Here are the benefits of the OCBC Titanium Rewards Card:</p> <ul style="list-style-type: none"> • Enjoy 50 OCBC\$ for every S\$5 spent on shopping categories • Enjoy additional 2% cash rebate at BEST Denki. • Redeem your OCBC\$ earned on your OCBC Titanium Rewards Card across various merchant partners via STACK Marketplace. <p>You may visit www.ocbc.com/titaniumrewards for more details.</p>
3	<p>How much do I have to pay for the OCBC Titanium Rewards Card?</p> <p>The annual fee is S\$192.60 and S\$96.30 for Principal and Supplementary cardholders respectively. For OCBC Robinsons Credit Cardmembers who will be sent an OCBC Titanium Rewards Credit Card, these fees will be waived for the first 2 years. Visit https://www.ocbc.com/assets/pdf/cards-fee-charge.pdf for the full list of fees and charges.</p>
4	<p>Is there any contactless payment feature available with the OCBC Titanium Rewards Card?</p> <p>Yes, the OCBC Titanium Rewards Card comes with MasterCard payWave allowing you to tap your card to make payment for purchases. The transaction amount will be charged directly to your OCBC Titanium Rewards Card Account.</p>
5	<p>Where can I get the full list of merchant offers available with the OCBC Titanium Rewards Card?</p> <p>You can refer to the full listing of merchant offers here.</p>
6	<p>I don't want to receive the OCBC Titanium Rewards Card. What can I do?</p> <p>We encourage you to activate your OCBC Titanium Rewards Card to continue enjoying shopping perks and for a seamless conversion of your unutilised Robinsons\$ to OCBC\$.</p> <p>If you do not wish to activate the OCBC Titanium Rewards Card, please redeem your Robinsons\$ by 15 Apr 2021, after which any unutilised Robinsons\$ will be forfeited.</p>
7	<p>Can I choose to receive another OCBC Credit Card instead of the OCBC Titanium Rewards Card?</p> <p>At this moment, customers will only receive the OCBC Titanium Rewards Card as a replacement card for your OCBC Robinsons Credit Card to enjoy the shopping perks and conversion of any unutilised Robinsons\$ to OCBC\$.</p> <p>If you wish to own another OCBC Credit Card instead, you may apply for it here . However, please note that any unutilised Robinsons\$ will not be converted to OCBC\$ on other OCBC Credit Cards.</p>

8	<p>Can I choose to convert my unutilised Robinsons\$ to another OCBC rewards currency such as Travel\$ or VOYAGE Miles?</p> <p>At this moment, any unutilised Robinsons\$ will only be converted to OCBC\$. Upon receiving and activating your new OCBC Titanium Rewards Card, you may choose to convert your newly-received OCBC\$ to another OCBC rewards currency through the STACK platform. If the new OCBC Titanium Rewards card is not activated by 15 Apr 2021, we regret to inform you that any unutilised Robinsons\$ will be forfeited.</p> <p>For existing customers who already have OCBC\$, you can proceed to redeem or exchange your OCBC\$ via STACK.</p>
9	<p>What is STACK?</p> <p>STACK is a free multi-partner loyalty platform that brings your rewards points from multiple programmes together, on a single platform that is powered by OCBC. The platform allows you to add the various participating rewards partner programmes to a single portal (STACK). Through this portal (STACK), you can track the balances of your multiple rewards points, and redemption history.</p> <p>With STACK, you also have the flexibility to combine different rewards points from eligible rewards programmes to your programme of choice with a simple click. Rewards Points are converted in real-time and can be easily tracked via the portal (STACK).</p> <p>On top of instant points balance tracking and points conversion, STACK has its very own STACK Marketplace – where you get exclusive access to an exciting catalogue of deals and rewards. Payment by rewards points or a valid VISA/Mastercard credit or debit card is accepted.</p>
10	<p>When will I receive my welcome e-vouchers?</p> <p>Upon activation of your new OCBC Titanium Rewards Card by 15 Apr 2021, you will receive your welcome e-vouchers in your STACK account within 2 weeks of activating your card. An email (Sender Name: OCBC Rewards) will also be sent to your email address registered with STACK to notify you of the successful crediting of the e-vouchers and how to retrieve them.</p> <p>To access your vouchers, there are two ways:</p> <ol style="list-style-type: none"> 1) Access through OCBC Pay Anyone™ app <p style="margin-left: 40px;">Log in to the app > Tap on Rewards > STACK banner (you will be automatically signed in to your STACK account) > My Vouchers > Gift.</p> 2) Log on to: https://www.stackreward.com/Voucher/GiftVouchers with your STACK email ID and password

11	<p>How do I know what is the email address used for the creation of my STACK account?</p> <p>To check your registered email address with the bank that was used to create your STACK account, you may check via the OCBC Pay Anyone™ app</p> <p>1) Access through OCBC Pay Anyone™ app</p> <p>Log in to the app > Tap on Rewards > STACK banner (you will be automatically signed in to your STACK account) > Menu bar in the top left > Update My Details</p>
12	<p>I have not received my welcome e-vouchers and it has been more than 2 weeks since I activated my OCBC Titanium Rewards Card.</p> <p>Please ensure that your email address registered with the bank is valid and do check your junk mailbox. If the email address is valid and you found no records of the email notification from “OCBC Rewards”, please contact us at 1800 363 3333 so that we can further assist you.</p>

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