

## Titanium Rewards Card FAQ

### 1. How do I earn 50 OCBC\$?

**5 OCBC\$ will be awarded for every S\$5 spend (Base OCBC\$)** on all retail spend; and **Bonus 45 OCBC\$ will be awarded for every S\$5 spend (Bonus OCBC\$)** on shopping, department store, and online spend categories below.

To earn Bonus OCBC\$, retail transactions made locally or overseas must fall within any of the following MCCs:

Merchant Category Codes (MCC):	
MCC 5311	Departmental Stores
MCC 5611	Men's and Boys' Clothing and Accessories Stores
MCC 5621	Women's Ready to Wear Stores
MCC 5631	Women's Accessory and Speciality Stores
MCC 5641	Children's and Infants' Wear Stores
MCC 5651	Family Clothing Stores
MCC 5661	Shoe Stores
MCC 5691	Men's and Women's Clothing Stores
MCC 5045	Computers, Peripherals, and Software
MCC 5732	Electronics Stores
MCC 5699	Miscellaneous Apparel and Accessory Shops

On top of that, transactions made with the following of eligible merchants (or as stated on the OCBC Titanium Rewards Website from time to time) will earn Bonus OCBC\$:

Alibaba	Daigou	Mustafa Centre
AliExpress	Ezbuy	Qoo10
Amazon	IKEA	Shopee
Courts	Lazada	Taobao

For avoidance of doubt, all OCBC\$ earned shall be calculated based on each block of S\$5 charged to your Titanium Rewards Card per transaction, and cardmembers shall not be entitled to any partial or pro-rated award of any OCBC\$ for any amount charged that does not amount to a S\$5 block. Amounts charged in multiple transactions will not be combined to make up a S\$5 block. 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\$.

### 2. How much OCBC\$ can I earn?

There is no limit on the Base OCBC\$ you can earn. However, Bonus OCBC\$ is capped at a maximum of 120,000 OCBC\$ in each card anniversary year (i.e. one year from the month of card account opening or renewal of the card account). For example, if the card anniversary date is in January 2020, customer can earn a maximum of 120,000 Bonus OCBC\$ from January 2020 to December 2020.

The maximum Bonus OCBC\$ earned is shared between the main and supplementary cardholder and will be credited to the main cardholder's OCBC\$ account.

Upon earning the maximum Bonus OCBC\$ per card anniversary year in the abovementioned categories, all transactions made in the abovementioned categories will only earn the Base OCBC\$ (i.e. the 5 OCBC\$ per S\$5 spend).

**3. Will I still receive OCBC\$ after hitting the Bonus OCBC\$ cap of 120,000 OCBC\$?**

Yes, upon earning the maximum OCBC\$ per card anniversary year (120,000 OCBC\$) in the abovementioned categories, all transactions made will only earn the Base OCBC\$ (i.e. the 5 OCBC\$ per S\$5 spend).

**4. When will my OCBC\$ be credited?**

5 OCBC\$ will be credited for every S\$5 spend (i.e. the Base OCBC\$) when the transaction is posted.

The remaining 45 OCBC\$ (i.e. the Bonus OCBC\$) will be credited by the end of the following month, computed based on the relevant transaction posting date.

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

- 15 August 2020 (transaction date) and posted on 17 August 2020 (posted date), you will receive 500 OCBC\$ on 17 August 2020 and the remaining 4,500 OCBC\$ will be credited in the following month (September).
- 28 September 2020 (transaction date) and has a posted date of 2 October 2020. Customer will receive 500 OCBC\$ on 28 September 2020 and the remaining 4,500 OCBC\$ will be credited in the following month (November).

**5. What transactions do not earn OCBC\$?**

OCBC\$ is awarded only on retail purchases made on the OCBC Titanium Rewards Card. Annual Card fees, Cash-on-Instalment, Instalment Payment Plan, PayLite, extended payment plan, interest, late payment charges, tax payments, Cash Advances, Balance Transfers, bill payments made via Internet Banking, bill payments made via AXS, transactions made at TransitLink General Ticketing Machines and other fees and charges will not be taken into account in the awarding and computation of the OCBC\$.

In addition, OCBC\$ will not be awarded for certain types of transactions. Please refer to Paragraph 3(g) of the Terms and Condition governing OCBC Titanium Rewards Credit Card Programme for more details on what transactions are excluded.

**6. How do I redeem my OCBC\$ for rewards?**

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

**7. What is the difference between the transaction date and posted date?**

Transaction date: The date when a purchase is made.

Posted date: The date when the transaction is received by the card issuer, OCBC Bank. Settlement of transactions made by merchants may be a few days later than the transaction date which OCBC Bank has no control over on the date which the transactions are recorded.

**8. What is Merchant Category Code (MCC) and who does the classification?**

A merchant category code (MCC) is a four digit number assigned by payment card organisations (e.g. Visa, MasterCard, American Express), which OCBC Bank has no discretion over.

Please note that the merchant's registered MCC may not always correspond with its nature of business. For example, a retail store can be registered as a Duty Free Store (MCC 5309) and Financial Institution (MCC 6012) even though it sells a variety of retail products, including electronics and gadgets and personal care.