

TERMS AND CONDITIONS GOVERNING OCBC 365 CREDIT CARD CASHBACK PROGRAMME (WITH EFFECT FROM 1 NOVEMBER 2026)

The following terms and conditions and any other rules, procedures or instructions which we may issue from time to time (collectively "Terms and Conditions") shall apply to the OCBC 365 Credit Card Programme (the "Programme").

These Terms and Conditions together with the terms of the OCBC Cardmembers Agreement (as may be amended, modified and supplemented by OCBC from time to time) shall govern and apply to the OCBC 365 Credit Card ("OCBC 365 Card"). In the event of any conflict or inconsistency between these Terms and Conditions and the OCBC Cardmembers Agreement, these Terms and Conditions shall prevail in so far as they relate to the OCBC 365 Card.

All terms and references used in these Terms and Conditions and which are defined or construed in the OCBC Cardmembers Agreement but are not defined or construed in these Terms and Conditions shall have the same meaning and construction in these Terms and Conditions.

1. Definitions

- a) "Base Cashback" refers to cashback awarded every calendar month under Clause 2B.
- b) "Card Transactions" refers to the transactions successfully charged and posted to the Card Account by the Principal and Supplementary Cardmembers in each calendar month, but excludes the Exclusions.
- c) "Cashback" refers to the cashback awarded every calendar month under Clause 2 below.
- d) "Exclusions" refers to the Card Transactions described under Clause 3(c) below.
- e) "Merchant Category Code (MCC)" refers to a four-digit number assigned to a merchant by the merchant's acquiring bank and is not decided by OCBC Bank. A merchant's assigned MCC may not always correspond with its nature of business.
- f) "Minimum Spend Requirement" refers to the minimum spend requirement set out under Clause 3 below.

2. Cashback

The OCBC 365 Card shall come with the following Cashback features on eligible local and foreign currency Card Transactions:

A. Subject to the Minimum Spend Requirement being met:

a) 6% cashback on “Dining”, “Groceries”, “Land Transport”, “Petrol”

Category	Eligible MCC	MCC Description	Transactions Not Eligible for 6% Cashback
Dining	5811	Caterers	- Hotel dining and wedding banquet transactions not classified under these MCCs. - Transactions made by telephone order or mail order.
	5812	Eating Places and Restaurants	
	5814	Fast Food Restaurants	
Groceries	5411	Grocery Stores and Supermarkets	
Land Transport	4011	Railroads	EZ-Link and Transit Link top-up transactions
	4111	Local and Suburban Commuter Passenger Transportation, Including Ferries	
	4112	Passenger Railways	
	4121	Taxicabs and Limousines	
	4131	Bus Lines	
Petrol	5541	Service Stations	Fleet card top-up transactions such as Abecha Esso Fleet Card or Speedpass, or such other similar top-up transactions
	5542	Automated Fuel Dispensers	

b) 3% cashback on “Watsons” (valid till 31 March 2027)

- (i) “Watsons” is defined as Card Transactions made at Watsons and processed under merchant description “WATSONS*” and “Watsons”, excluding Clause 2A(b)(ii) below.
- (ii) For the avoidance of doubt, the transactions below will not be eligible to earn the 3% cashback under this category. Such transactions will only be eligible to earn the Base Cashback:
 - Watsons purchases made on online marketplaces such as Lazada, Shopee, Amazon, etc.

B. 0.25% cashback on the following transactions:

- All Card Transactions if the Minimum Spend Requirement is not met; and
- All Card Transactions (excluding Card Transactions under the categories listed at Clause 2A) if the Minimum Spend Requirement is met.

C. 1% cashback on “Advertising Platform” with full payment made

- (i) “Advertising Platform” is defined as Card Transactions classified under the following MCC and the following merchant names, excluding Clause 2C(ii) below:
- 99.CO
 - EDGEPROP
 - PROPERTYGURU
 - STREETSINE
 - FACEBOOK and META made under MCC 7311 (Advertising Services)
- (ii) For the avoidance of doubt, payments made via mobile wallet services (that OCBC Bank may determine in its sole discretion) for “Advertising Platform” Card Transactions with full payment made will not be eligible to earn the 1% cashback under this category.

D. 0.5% cashback on “Advertising Platform” with payments made in instalments

- (i) “Advertising Platform” is defined as Card Transactions classified under the following MCC and the following merchant names, excluding Clause 2D(ii) below:
- 99.CO
 - EDGEPROP
 - PROPERTYGURU
 - STREETSINE
 - FACEBOOK and META made under MCC 7311 (Advertising Services)
- (ii) For the avoidance of doubt, payments made via mobile wallet services (that OCBC Bank may determine in its sole discretion) for “Advertising Platform” Card Transactions with payments made in instalments will not be eligible to earn the 0.5% cashback under this category.
- (iii) For the avoidance of doubt, 0.5% cashback on “Advertising Platform” Card Transactions with payments made in instalments (pursuant to Clause 2D) will be awarded on each payment period’s instalment amount, with the 0.5% cashback earned credited into the Principal Cardmember’s Card Account in the following month, based on the date of each posted instalment transaction.

3. Minimum Spend Requirement

- a) The Minimum Spend Requirement must be met to receive the Cashback listed at Clause 2A (Dining, Groceries, Land Transport, Petrol, and Watsons categories) above. There is no minimum spend requirement to receive the Base Cashback. The Minimum Spend Requirement can be aggregated between the Principal and Supplementary Cardmembers and excludes the transactions set out in Clause 3(c) below.

The maximum amount of Cashback that one account (the Principal and all Supplementary Cardmembers together) can earn in any calendar month under Clause 2A is S\$160.

Minimum Spend Requirement	Cashback Cap
S\$800	S\$160

- b) There is no minimum spend requirement to receive the Cashback listed under Clauses 2C and 2D. There is also no cap on the amount of Cashback that one Card Account (posted by both the Principal and all Supplementary Cardmembers) can earn pursuant to Clauses 2C and 2D in any calendar month.
- c) Excluded Transactions (insofar as they pertain to the OCBC 365 Card) set out in the [OCBC Cards Rewards Transaction Exclusion List](#) as amended from time to time, will be excluded from the computation of the Minimum Spend Requirement for Cashback and will not be eligible to earn any Cashback.

4. General Terms and Conditions

- a) Cashback is computed based on the sum of posted transactions in the calendar month and rounded to the nearest 2 decimal places.
- b) Cashback earned will be credited into the Principal Cardmember's Card Account in the following month based on posted transactions. Cashback earned by a Supplementary Cardmember will be credited to the Card Account of the Principal Cardmember.
- c) Any Cashback awarded will be reflected in the Billing Statement provided on a monthly basis. Such Cashback will be automatically offset against that month's billed amount.
- d) We reserve the right to vary the percentage of the Cashback or revise the Minimum Spend Requirement without notice at any time or from time to time.
- e) Purchases charged to the OCBC 365 Card but yet to be posted to the Card Account will not be taken into account in the computation of Cashback to be awarded.
- f) Refunded or reversed purchases that have already been posted to the Card Account will not be taken into account in the computation of the Minimum Spend Requirement and the Cashback to be awarded. Where Cashback has been awarded on any transaction that is subsequently refunded, we reserve the right to deduct, reverse, re-compute or adjust the Cashback awarded in the following month or such other month as we may determine.
- g) We may retract, deduct and/or re-compute any Cashback awarded if any Cardmember fails to effect due payment for the Card Transactions, abuse the Programme as deemed fit by the Bank or if the Card Account is terminated by a Cardmember or the Bank.

- h) We reserve the right to replace the Cashback with another item or kind of reward as we may determine without notice at any time or from time to time.
- i) We reserve the right at any time without giving any reason or notice to the Cardmember to deduct, withdraw or cancel any Cashback awarded to you without liability. Cardmember will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
- j) The crediting of Cashback to Cardmember's Card Account will be entirely at our discretion and we shall not be liable or responsible for any loss or damage suffered or incurred by any Cardmember in connection with the OCBC 365 Card.
- k) Our decision on all matters relating to or in connection with the OCBC 365 Card (including this Programme) shall be final and binding on all Cardmembers.
- l) All Cashback will be awarded in accordance with, among other things, the relevant recognised universal merchant category codes designated by the relevant merchant. As such, OCBC Bank shall not be liable in any way whatsoever to reward any Cashback or compensate any Cardmember for any losses, liabilities, expenses or claims suffered or incurred by any such Cardmember if a relevant merchant classifies its universal merchant category code inaccurately and thereby causing the inability of OCBC Bank to reward any Cashback to any Cardmember.
- m) We shall have the right to use agents, contractors or correspondents or any other third party as we deem appropriate in our sole and absolute discretion to administer and/or implement the Programme and we shall not be liable to any person for any act, omission or neglect on the part of such agents, contractors, correspondents or third parties.
- n) We reserve the right to suspend, withdraw or terminate the Programme at any time without notice. Our decision on all matters relating to the Programme shall be final, binding and conclusive on all Cardmembers, including without limitation, any decision on the eligibility of any person to participate in the Programme.
- o) In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the OCBC 365 Card, these Terms and Conditions shall prevail.
- p) We assume no responsibility for any of the contents found on third party websites referred to in the terms and conditions of the Programme and shall not be held responsible or liable for any loss or damages caused or alleged to have been caused by use of or reliance on any content, products or services available on such sites. We do not have control of such websites and the reference to any such websites in these terms and conditions does not mean that we endorse the material on such websites or have any association with the owner thereof.

5. Amendments

We may vary, add, delete, amend or modify any one or more provisions in these Terms and Conditions at any time and from time to time without notice. You are deemed to accept

and are bound by such variations, additions, deletions, amendments and/or modifications if you do not terminate the use of the OCBC 365 Card.

6. Rights of third parties

A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.

7. Governing law and jurisdiction

These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and you irrevocably submit to the non-exclusive jurisdiction of the Courts of the Republic of Singapore.

Version date: 1 November 2026