



Revision on OCBC Credit Card Terms and Conditions on the list of transactions excluded for cashback and Voyage Miles calculation

We have updated the OCBC Credit Card Terms and Conditions on the list of transactions that are excluded for cashback and Voyage Miles calculation, as listed below. This update will take effect from 20th January 2023 onwards.

Current list of transactions excluded for cashback and Voyage Miles calculation

The transactions below are excluded for cashback calculation :

- (i) Easy Payment Plan (EPP)
- (ii) Balance Transfer (BT)
- (iii) Call for Cash (CFC)
- (iv) Power Credit Cash Plus
- (v) Outstanding balance
- (vi) Cash Advance
- (vii) Finance charge
- (viii) Annual fee
- (ix) Late payment charge
- (x) Reversal on transaction
- (xi) Disputed transaction
- (xii) Fraudulent transaction
- (xiii) Card replacement fee
- (xiv) Service tax
- (xv) Other fees and charges

The transactions below are excluded for Voyage Miles calculation :

- (i) Card facilities such as Balance Transfer, Cash Plus, Cash on Card, Call for Cash, Instalment Payment Plan, Easy Payment Plan, and Cash Advances
- (ii) All fees, charges, interests, penalties and others incurred under the Card facilities referred to in the preceding sub-paragraph
- (iii) Reversed transactions, fraudulent transactions, disputed transactions
- (iv) Income tax payment
- (v) Finance and late payment charges
- (vi) Service tax

Revised list of transactions excluded for cashback and Voyage Miles calculation (effective 20th January 2023)

The transactions below are excluded for cashback calculation :

- (i) Easy Payment Plan (EPP)
- (ii) Balance Transfer (BT)
- (iii) Call for Cash (CFC)

- (iv) Power Credit Cash Plus
- (v) Outstanding balance
- (vi) Cash Advance
- (vii) Finance charge
- (viii) Annual fee
- (ix) Late payment charge
- (x) Reversal on transaction
- (xi) Disputed transaction
- (xii) Fraudulent transaction
- (xiii) Card replacement fee
- (xiv) Service tax
- (xv) Other fees and charges
- (xvi) Donations to Charitable and Social Service Organisations*
- (xvii) Government-related payments*

The transactions below are excluded for Voyage Miles calculation :

- (vii) Card facilities such as Balance Transfer, Cash Plus, Cash on Card, Call for Cash, Instalment Payment Plan, Easy Payment Plan, and Cash Advances
- (viii) All fees, charges, interests, penalties and others incurred under the Card facilities referred to in the preceding sub-paragraph
- (ix) Reversed transactions, fraudulent transactions, disputed transactions
- (x) Income tax payment
- (xi) Finance and late payment charges
- (xii) Service tax
- (xiii) Donations to Charitable and Social Service Organisations*
- (xiv) Government-related payments*

*The transactions include transactions categorised under the following Merchant Category Codes ("MCC") :

Categories	Merchant Category Codes
Donations to Charitable and Social Service Organisations	8398 - Organizations, Charitable and Social Service
	8661- Organizations, Religious
Government-related payments	9211 - Court Costs including alimony and child support
	9222 - Fines
	9223 - Bail and Bond Payments
	9311 - Tax Payments
	9399 - Government Services – not elsewhere classified
	9402 - Postal Services – Government Only
	9405 - Intra-government Purchases – Government Only

Please visit OCBC website or call the OCBC Contact Centre at 03-8317 5000 for more information.

Thank you.

Date of Notice : 27th December 2022