



Credit Card Rewards Points Adjustment FAQ

Q1: Why was the balance of my rewards points adjusted?

A1: Recently, we completed a system migration for our rewards program. During the migration process, some accounts—including yours—received additional rewards points. To maintain accuracy and fairness, we have made a one-time adjustment to correct the balances.

Q2: I already used some or all of the extra points. What happens now?

A2: If you redeemed those extra points, your points balance may now show a negative balance after the adjustment. This means future points you earn from your purchases will first be used to offset this negative balance before you can accumulate new points.

Q3: How does a negative points balance affect me?

A3: A negative points balance means you owe points back to your account. For example, if your balance is negative 500 points, the next 500 points you earn will be applied to bring your balance back to zero. After that, you can continue earning and redeeming points as usual.

Q4: Is this adjustment a recurring process?

A4: No, this is a one-time clean-up related only to the recent migration. Your points balance going forward will reflect your actual earned rewards without further corrections.

Q5: Will this affect my ability to redeem rewards now?

A5: If your points balance is currently negative, you will need to earn enough points from future purchases to offset the negative balance before redeeming new rewards. Once your balance is back to zero or positive, you can redeem points as usual.

Q6: Who can I contact if I have more questions or concerns?

A6: Please contact our Customer Service team at 03-8317 5000. We're happy to assist you with any questions about your rewards points or account.

Thank you for your understanding and for being a valued OCBC Bank credit card customer. We appreciate your loyalty and look forward to continuing to serve you.