



Date of Notice: 16 February 2026

REVISION TO THE OCBC CREDIT CARD REWARDS POINT REDEMPTION

Starting 9 March 2026, please note the following changes to the **OCBC Credit Card Rewards Point Redemption**:

Current Points Redemption	New Points Redemption
OCBC 90 Degree North Visa – redemption via 1. OCBC MY Internet Banking 2. OCBC MY Mobile Banking App	OCBC 90 Degree North Visa – redemption via 1. OCBC MY Mobile Banking App
OCBC Premier Voyage Mastercard – redemption via 1. Concierge Exchange	OCBC Premier Voyage Mastercard – redemption via 1. Concierge Exchange 2. OCBC MY Mobile Banking App (for Cash credit and Krisflyer Miles)
Redeem for Cashback	Redeem for Cash credit
Consolidated rewards points balance is shown in the credit card statement	View your rewards points balance in OCBC MY Internet Banking and OCBC MY Mobile Banking
Rewards point cannot be combined for rewards redemption.	Same type of rewards points (OCBC\$) can be combined for rewards redemption.

Please refer to Appendix I for **Frequently Asked Questions**.

If you have any questions, please call the OCBC Contact Centre at 03-8317 5000. Alternatively, you may visit www.ocbc.com.my/Cards for more information.

Appendix 1

OCBC Credit Card Reward Redemption Frequently Asked Questions

1. How do I redeem my points on the OCBC Mobile Banking app?

Select “Rewards” icon in the OCBC Mobile Banking app, then follow through the screen to select the item you wish to redeem, that is cash credit or points redemption.

2. How can I earn the rewards points?

You can earn rewards point according to your OCBC credit card’s value proposition. The information is available on the credit card product page.

3. How long does it take for the Cash Credit redemption to be confirmed once I have performed redemption?

The cash credit will be credited to your card account in 1 working day.

4. Can I cancel or amend the rewards points redemption after submitting?

No, cancellation of redemption is not allowed after submitting

5. Are there any fee or charges for rewards point redemption?

No fees and charges for rewards point redemption.

6.Can supplementary cardholders redeem points?

No. Rewards points redemption is only for principal cardholder.

7. Why I’m no longer able to redeem my point in INB?

For a greater experience, we have all your rewards redemption organised in a single, convenient place, in the OCBC MY Mobile Banking app. This is to make your rewards journey simpler and more personal.

8.Can I still view my points balance via Internet Banking?

Yes, you can still view your points balance via the Internet Banking.

9.What should I do if I only have Internet Banking?

You may download the OCBC Mobile Banking App and login with the same user ID and password. Let me know if you need some guidance to download the app.

10. Why I am not able to redeem points for Krisflyer Miles?

Krisflyer Miles rewards points redemption is only available to OCBC Premier Voyage card holders.

11. Why am I unable to see my rewards points balance on the credit card statement?

As we are changing to a new and better system, the rewards balance will not be shown in the credit card statement until Jun 2027. Be assured that you will still be able to view your points balance in OCBC MY Internet Banking and OCBC MY Mobile Banking.

12. Can I combine my rewards points for redemption?

Yes! Now, you can combine the same type of rewards points for rewards redemption. (Previously, rewards points could not be combined for rewards redemption)

13. What type of rewards points can be combined?

Only the same type of rewards points, specifically OCBC\$, can be combined for redemption purposes.

14. Which OCBC credit card earns OCBC\$?

OCBC Titanium Mastercard and OCBC 365 Mastercard earns OCBC\$ for every eligible spend.

15. How do I combine my OCBC\$ for rewards redemption?

When redeeming rewards, your OCBC\$ from eligible credit cards will automatically be combined to maximize your redemption value.

16. Does this change affect how I earn rewards point?

No, this change only affects the rewards redemption process. The way you earn OCBC\$ remains the same.