

STACK™ | FREQUENTLY ASKED QUESTIONS

ABOUT STACK

1. What is STACK?

STACK is a multi-partner loyalty platform that brings your rewards points from multiple programmes together, on a single platform that is powered by OCBC. The platform allows you to add the various participating rewards partner programmes to a single portal (STACK). Through this portal (STACK), you can track the balances of your multiple rewards points, and redemption history.

With STACK, you also have the flexibility to combine different rewards points from eligible rewards programmes to your programme of choice with a simple click. Rewards Points are converted in real-time and can be easily tracked via the portal (STACK).

On top of instant points balance tracking and points conversion, STACK has its very own STACK Marketplace – where you get exclusive access to an exciting catalogue of deals and rewards. Payment by rewards points or a valid VISA/Mastercard credit or debit card is accepted.

2. Who can become a STACK member?

Anyone with a valid mobile number!

Note: If you wish to exchange rewards points from one rewards programme to another, you have to be a member of at least one participating rewards partner programmes. If you wish to use your rewards points to redeem deals on STACK Marketplace, you have to be a member of at least one of our participating loyalty partner programmes. Please refer [here](#) for more information on points exchange and points redemption with your rewards points.

3. Are there any joining fees to become a STACK member?

Registering for STACK is free! There is no membership fee. Sign up now at <https://www.stackreward.com> or if you are an existing OCBC customer, you may sign on seamlessly via the OCBC Digital mobile application.

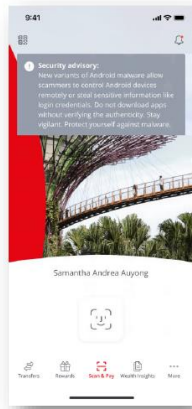
4. Does STACK have its own STACK Rewards Points?

No, STACK brings different rewards partner programmes into one common platform. The rewards points that you can use on STACK are the points issued by these participating rewards programmes (limited to those that you have added to your STACK account).

GETTING STARTED

5. How do I access STACK from the OCBC Digital mobile application?

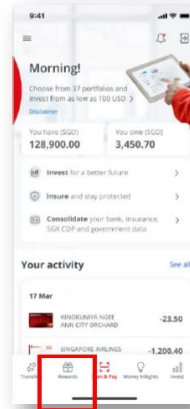
After you have logged in to OCBC Digital mobile app, click on Rewards > Stack Points..



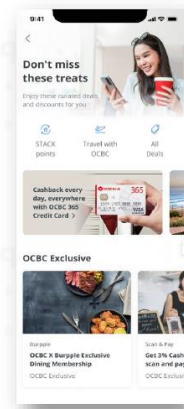
1. Launch app



2. Log in



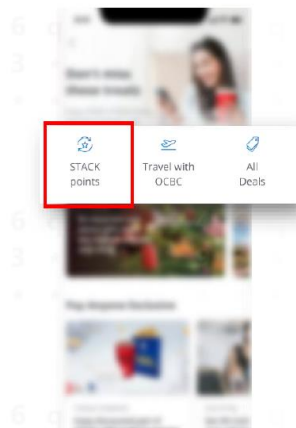
3. Tap on Rewards



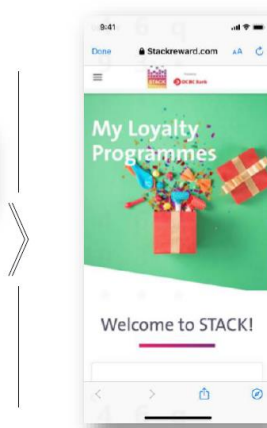
4. See deals catalogue, [entry to Stack Reward](#), and [Travel with OCBC](#).

If you have an existing STACK account, you will be directed to your STACK account dashboard page. No login is required.

Just as how it is on PayAnyone app's STACK journey, **Customer with STACK account** will be able to log in seamlessly



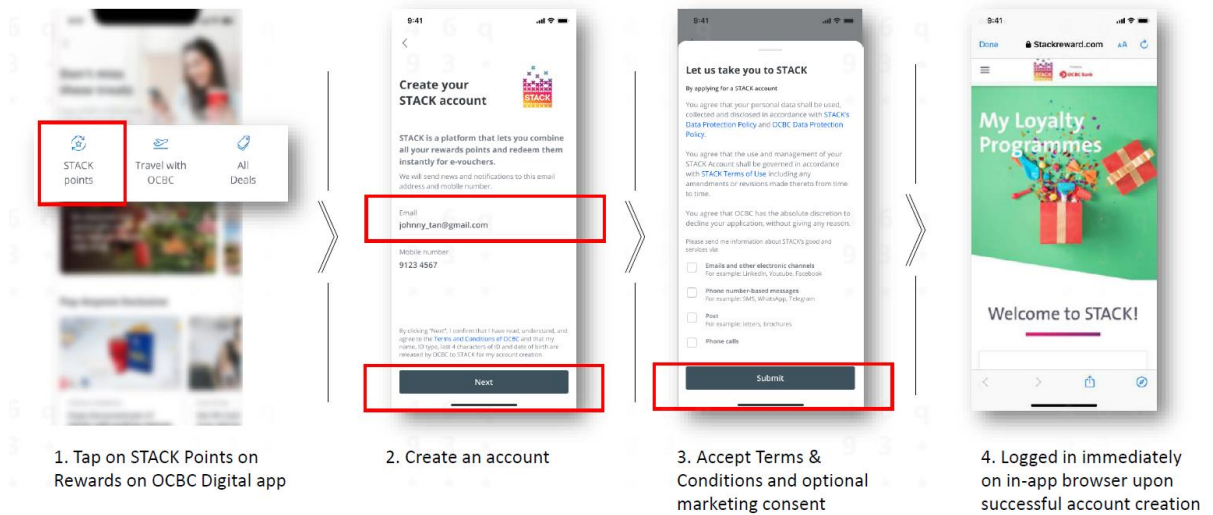
1. Tap on STACK Points on Rewards on OCBC Digital app



2. Logged in immediately on in-app browser via Single Sign On (SSO)

If you do not have a STACK account, you will be led to a "Create your STACK account" page. Simply confirm your email address which will be used to create your STACK account. Your account will be created instantly, and any existing OCBC rewards points programmes you have will be automatically added to your new STACK account.

Just as how it is on PayAnyone app's STACK journey, **customer without STACK account** will be requested to sign up



6. I have an existing STACK account. Why is the OCBC Digital mobile application asking me to create a new STACK account? OR Why is there an error message asking me to re-validate my details when I try to log in to STACK through the OCBC Digital mobile application?

We may not be able to identify that you have an existing STACK account if your personal information maintained with OCBC is different from the personal details you used when you registered with STACK.

You may be required to update your information with the bank, or update your profile details in STACK to ensure that your personal details are the same in both accounts, in order for us to validate that you have an existing STACK account.

Personal Details include:

- ID Type
- Last 4 Characters of ID number (please key in using uppercase letters if it contains letters, example 123A)
- Date of Birth
- Mobile Number

If updating the above personal details do(es) not resolve your issue, please contact STACK Customer Service via our [online form](#). We will respond to you within 3 business days.

7. I see a value tagged below “My total points are worth ____”. What does this mean?

This is an auto-calculation of the indicative total maximum rewards points you could possibly get if you were to exchange all other rewards points into the desired default rewards programme (this does not take into account applicable administrative fees or other conditions).

For example, if you have the following and you have selected to view this value in the default rewards points of partner ABC:

Partner Programmes	Partner Points Currency	Balance	Sample Exchange Rates
OCBC\$ Rewards	OCBC\$	10,000	1 OCBC\$ = 2 ABC Points
ABC Rewards	ABC Points	5,000	

An administrative fee may be charged per exchange transaction.

Kindly note that you will need to add at least 2 eligible rewards programmes in your STACK account in order to do a points exchange.

8. What does a default currency mean and why do I need to choose this setting?

Default currency is a function for you to view the total rewards points worth across the added programmes in that selected rewards programme’s points value or points currency.

You can change your default currency in accordance to your preferences as and when you would like to.

If you have not actively selected one, the setting will be defaulted to the very first rewards programme you have successfully added to your STACK account.

9. Why are my OCBC reward programme(s) points balance reflected as ‘Not Available’ after I submitted my OCBC card details? OCBC rewards programme(s) refer to OCBC\$ Rewards, Travel\$ Rewards and VOYAGE Miles.

Your OCBC rewards programme(s) points balance will be reflected as ‘Not Available’ if you do not have any points under that rewards programme. To start earning points under our OCBC rewards programme(s), sign up and make qualifying spends on our OCBC rewards cards [here](#).

POINTS EXCHANGE

10. Are there any fees to use the Points Exchange service?

Yes. An administrative fee may be charged per exchange transaction.

11. What is the exchange rate from exchanging from one programme to another programme?

The indicative exchange rate of exchanging from one programme to another programme is shown on the [Points Exchange](#) page after you have done your selections in the drop-downs.

12. Why do I get an error message when I attempt a Points Exchange transaction?

This may be due to a need to re-authenticate your previously added rewards programme(s). For security reasons, the partner programme(s) may require you to re-authenticate the account after a certain period.

Kindly ensure that all rewards programmes are added successfully and the points balances are displayed before attempting a points exchange transaction.

If the error persists, please send in your query via our [online form](#) along with the error message. We will respond to you within 3 business days.

STACK MARKETPLACE BY UNIQQIFT

13. Who is UNIQQIFT?

UNIQQIFT is the official operator for the STACK Marketplace. UNIQQIFT also manages the deals and rewards listings that are available on the STACK Marketplace. For the avoidance of doubt, OCBC is not the seller or provider of any of the deals and rewards that are made available on the STACK Marketplace.

14. Can I use a mix of rewards points and cash to purchase a deal on the STACK Marketplace?

This function is currently not available. You can redeem a deal on the STACK Marketplace using rewards points only, or purchase a deal using your VISA or Mastercard debit or credit card only.

15. Can I use the OCBC Digital mobile application to pay for a deal on the STACK Marketplace?

This function is currently not available. You may redeem a deal on the STACK Marketplace using rewards points only, or purchase a deal using your VISA or Mastercard debit or credit card only.

16. What are the payment options available on the STACK Marketplace?

Currently, STACK Marketplace only accepts payments with a valid VISA or MasterCard credit or debit card.

You have the option to save your card(s) to your STACK account for ease of future payments.

17. How can I cancel a purchase/redemption I made from STACK Marketplace?

Sorry, all purchases and redemptions are non-cancellable.

18. Why does “UNIQGIFT DIGITAL VOUCHER” appear on my credit/debit card statement?

UNIQGIFT is the official operator for the STACK Marketplace. As such, any STACK Marketplace deals and rewards are “sold” by UNIQGIFT.

VOUCHERS

19. How will I receive my voucher?

Upon successful payment or redemption, you will receive an email and SMS confirmation from OCBC sent to the email and mobile number registered with STACK.

You may also retrieve the voucher details by going to “My Vouchers” in your STACK account.

20. Why am I unable to use the promo code (voucher number) indicated on my voucher at the online website?

There may be specific requirements or terms set by the eCommerce retailer for the usage of the promo code. First, check that you are currently logged in your online account for that eCommerce retailer and that the promo code(s) has never been used before. Second, check if your shopping cart fulfil the terms, if any. Last, promo code(s) (voucher number) may be case sensitive, so do ensure that you have input the exact code indicated.

If you still encounter an issue using the promo code upon checkout, please contact the eCommerce retailer's customer service directly.

21. Why is my voucher shown as 'Active' even after I have used it?

Status of used e-vouchers for e-commerce merchants e.g. Lazada, ZALORA, Grab etc. will not be reflected on the STACK 'My Vouchers' page. This is because we are not able to track whether the e-vouchers for such merchants have been used. To check on the status of these e-vouchers, kindly contact the merchant directly, or contact us via our online form.

22. Can I authorise another person to use the voucher on my behalf?

Of course! To authorise another person to use the voucher on your behalf, you may forward the URL link to your family or friends.

GENERAL

23. Why am I asked to re-login again although I have selected "Remember Me" during my previous login?

For security reasons, we will require all STACK members to re-login to the portal after every 90 days upon the last login, even if "Remember Me" was checked.

24. There is a discrepancy in the rewards points balance reflected on STACK for one of my partner programmes. What should I do?

STACK retrieves your rewards points balance (in real-time at point of login or refresh) directly from the partner programme you have added to STACK. Should there be a discrepancy, please contact your partner programme's customer service directly for assistance.

25. I am facing issues using my voucher. What should I do?

You may contact us via our [online form](#) with your queries and/or feedback. We will respond to you within 3 business days.

26. I am facing issues making payment on the STACK Marketplace. What should I do?

For payment-related queries, please contact the bank that issued your credit/debit card.

27. I do not recognize a transaction that has been made on my STACK account. What should I do?

You can send in your query via our [online form](#) along with the transaction ID and details that you wish to query.

28. I am facing issues with using STACK website on my browser. What should I do?

You can try refreshing your browser if the portal is not loading or too slow to load. If that does not help, the lag could be due to high traffic or server problems. Kindly try again after a few minutes.

If the above does not resolve your problem, please send in your query via our [online form](#).

29. What browsers are compatible with the STACK portal?

For the best experience, please use the latest versions of Chrome, Safari or Internet Explorer.

30. I have other questions which I cannot find an answer here. What should I do?

You may contact us via our [online form](#) with your queries and/or feedback. We will respond to you within 3 business days.

OCBC REWARDS ON STACK

31. What is OCBC's relationship with STACK?

OCBC is one of the participating rewards partners on STACK. What this means is that STACK services (points tracking, points exchange and points redemption on Marketplace deals and offers) are also available for you if you hold OCBC rewards points (i.e. OCBC\$, Voyage Miles and Travel\$) and have added them to your STACK account.

32. Is STACK owned by OCBC Bank?

Yes, STACK is developed and maintained by the Bank.

33. I am already an OCBC customer, why must I register my details with STACK again?

As STACK is a new digital platform which is open to all users who has a valid Singapore mobile number, there are additional terms of use and a dedicated STACK data protection policy which we require all members to be aware of.

For seamless sign-up, we encourage you to use the OCBC Digital mobile application. Upon launching the OCBC Digital app, click on Rewards> Stack Points icon. Verify the email address and mobile number details along with your marketing consent and you are all set!

34. With STACK, what will happen to my OCBC\$, Voyage Miles and/or Travel\$?

You will continue to enjoy the OCBC card privileges and earn these points when you spend on eligible OCBC Cards. The added bonus with STACK is that you can now convert or pool together your various rewards points across the participating programmes you are part of.

35. What are the benefits of using STACK instead of the OCBC Rewards Catalogue?

Beginning 1 June 2020, we have decommissioned all OCBC Rewards paper vouchers. We encourage all our OCBC cardmembers with points to go to STACK Marketplace for a wider variety of redemption options ranging from small to high value. You may even pool together your various rewards points first before going on to redeem for a higher value item. On a regular basis, we also run attractive Hot Deals on a limited time, while stocks last basis.

Upon redemption, you will also receive the e-voucher instantly. No more hassles of waiting for the paper vouchers to be mailed to you.

36. Can I still redeem my OCBC rewards points via the OCBC Rewards Portal or OCBC Internet Banking?

From 1 June 2020, you will be able to make your redemptions via the OCBC Rewards Portal or our Internet Banking channels for cash credit and KrisFlyer miles only. For all other points redemption or conversions, please sign up for STACK, add your rewards programmes, and redeem your points via the STACK Marketplace catalogue!

37. If I have questions regarding my OCBC rewards points, do I contact OCBC or STACK?

If your enquiry is specific to STACK related transactions, you may reach out to STACK via our [online form](#).

For other enquiries relating to your rewards points, you may contact OCBC hotline at 1800 363 3333 or send us your enquiry via the secured mailbox channel (through Internet Banking).

**38. Why do you only accept enquiries/ feedback through the online form on your website?
Can I speak to someone instead?**

STACK is a 100% digital loyalty platform. We currently accept all enquires and feedback through our online form only.

39. If I do not hold any OCBC Cards that earns me OCBC rewards points, can I still join STACK?

Yes, STACK is open to anyone with a valid mobile number.