





Get.com's picks of cashback credit cards

Category	Average spend per month		
 <p>Restaurant dining</p>	\$1,000	<p>Bank of China (BOC) Family Card Earn up to \$70 cashback a month</p> <ul style="list-style-type: none"> • 7% cashback on dining locally and overseas. • Minimum \$500 spend a month earns higher cashback. Otherwise, base cash rebate of 0.5% will be awarded for monthly spend below \$500. • Cashback capped at \$120 per statement month. 	<p>CIMB Visa Signature Earn up to \$60 cashback a month</p> <ul style="list-style-type: none"> • 10% cashback on purchases from restaurants and selected eating places. • 10% cashback is capped at \$60 per month and requires minimum spend of \$500 and eight transactions of \$30 or more in each statement month.
 <p>Retail shopping</p>	\$600	<p>ANZ Optimum World MasterCard Earn up to \$30 cashback a month</p> <ul style="list-style-type: none"> • Earn unlimited 5% cashback on shopping upon choosing this preferred cashback category. Earn 1% on all other retail spend. • Minimum income of \$80,000 required. • Cashback limited to \$30 per transaction. 	<p>Citi Rewards Card Earn up to \$30 cashback a month (this comprises \$10 cash redeemed using Citi Dollars, and \$20 cashback for a new card member with eligible spend)</p> <ul style="list-style-type: none"> • Earn 10x rewards for shopping on clothes, bags, shoes, or at department stores locally and overseas (every \$1 charged = 10 Citi dollars) • Earn up to 120,000 Citi dollars each year on 10x rewards offer. Earn unlimited Citi dollars for non-10x rewards offer. Citi dollars can be used to redeem cash at no cap. • New card members get \$120 cashback with minimum \$200 on qualifying spend per month. • 3,600 Citi dollars are needed to redeem \$10 cash; 7,200 Citi dollars for \$20 cash; 18,000 Citi dollars for \$50 cash.
 <p>Petrol</p>	\$300	<p>UOB One Card Earn up to \$72 cashback a month at SPC and up to \$62 cashback a month at Shell.</p> <ul style="list-style-type: none"> • Enjoy up to 24% petrol savings at SPC with UOB One Card and SPC&U Card. • Save up to 20.8% at Shell with UOB One Card, Shell Escape Card and Shell station discount. • Minimum spend of either \$500 or \$1,000 (to earn 3.33% cashback) or \$2,000 (to earn 5% cashback) each month with a minimum of three transactions based on the qualifying quarters. • Cashback is capped at \$1,200 per year. 	<p>Citi Cash Back Card Earn up to \$63 cashback a month at Shell and Esso</p> <ul style="list-style-type: none"> • Save up to 20.88% at Shell (with Citi Cash Back Card, Shell Escape Card and Shell station discount) or Esso (with Citi Cash Back Card, Esso Smiles Card and Esso station discount) • Get 8% cashback at all other petrol stations. • Once you have accumulated \$50 or more cashback in a month, it will be automatically credited to your statement in multiples of \$10. • Earn higher cashback with minimum spend of \$888 monthly.

For those who prefer to use just one cashback card for all their spending needs

 <p>Cashback with no hassle</p>	\$2,750 (\$1,000 on food; \$1,750 on all other spend)	<p>ANZ Optimum World MasterCard Earn up to \$67 cashback a month (based on choice of 5% cashback on dining and leisure category)</p> <ul style="list-style-type: none"> • Earn unlimited 5% cashback in the category of your choice. Before each quarter, you choose whether you want to earn 5% cashback in one of four categories: groceries, shopping, travel or dining and leisure. Earn 1% on all other retail spend. • Minimum income of \$80,000 required. • Cashback limited to \$30 per transaction. 	<p>The American Express® True Cashback Card Earn up to \$41 cashback a month</p> <ul style="list-style-type: none"> • Earn unlimited 1.5% cashback on all spend, both locally and overseas. No minimum spend required. • As a welcome bonus, you will earn 3% cashback on up to \$5,000 spend for the first six months, with annual fee waived for first year. • No extra cashback when you shop in certain categories.
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NOTE: Estimated expenses based on a young family of four from middle-income household. Card offers are accurate as of Jan 12, 2017. BOC is offering a promotion with 10% cashback on local dining, major department stores and online purchases and 5% cashback for all spend in China, with minimum \$300 spend per billing cycle and cashback capped at \$80 monthly. Promotion applicable to BOC Dual Currency Diamond Card, BOC Dual Currency mBusiness Card and BOC Travel Card until March 31, 2017.