

## MERCHANT CATEGORY CODE (MCC)

The Cash Back is accumulated on a monthly basis and is based on the following selected MCC:

### Online

- For all online transactions made with “Transaction Mode = M, D, S and U”
- No duplicate for Cash Back will be awarded if the transactions also fall into the above Entertainment, Shopping and Other Spend MCC

### Entertainment

- For transactions of **Entertainment** under the MCC of 7832, 7841, 7911, 7922, 7929, 7941, 7932, 7933, 7991 – 7994, 7996 – 7999

### Shopping

- For transactions of **Shopping-Clothing** under the MCC of 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697– 5699
- For transactions of **Departmental Store** under the MCC of 5311, 5313
- For transactions of **Watch & Jewellery** under the MCC of 5094, 5944

### Others

- For other local retail transactions

### Overseas

- For all overseas retail transactions

Region	Category	MCC Description	MCC	Examples	
Local	Entertainment	Entertainment	7832, 7841, 7911, 7922, 7929, 7941, 7932, 7933, 7991 – 7994, 7996 - 7999	GCS Cinema, TGV Cinema, Speedy, Petrosains and all other entertainment outlets.	
	Online	The system will award the Cash Back if the transaction has the following “Transaction Mode = M, D, S, and U” IBK transactions are eligible to earn Cash Back			
	Shopping	Departmental Store		5311, 5313	AEON Big, One Utama Shopping Centre and all other departmental store
		Shopping - Clothing		5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697 - 5699	Zara, H&M, G2000 and all other shopping outlets
		Watch & Jewellery		5094, 5944	Rolex, Hour Glass, Poh Kong and all other watch & jewellery outlets
Others	All Other retail MCC				
Overseas	Overseas	All overseas retail MCC			