



By [iCompareLoan Editorial Team](#)

The Best Credit Cards for Dining in Singapore



Who doesn't love to wine and dine? It isn't much of a wonder that Singapore is known for great food, since there are so many amazing flavors to sample throughout the island. From humble fast food choices to fine dining restaurants, chic cafes to hip resto bars, the options are endless. But let's face it: good meals don't always come cheap, especially if you're the type who prefers to go for first-rate epicurean delights. So if eating out is a regular part of your lifestyle, why not make your dining expenses a bit more worthwhile by charging it to your credit card? Some credit cards offer cashbacks for simply spending on food - sometimes even for fast food or delivery, or perhaps for having meals overseas. Certain cards even offer points or air miles instead. Below is a lineup of the best credit cards for dining that are available in Singapore.

Citi Cash Back Card

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- 8% Cashback for dining anywhere in the world. Includes Foodpanda and Deliveroo.
- Citi Gourmet Pleasures offers exclusive deals at selected top restaurants.
- Up to 10% rebate at selected franchises such as Burger King and Starbucks.
- Cashback cap: S\$100.
- Other perks: 8% Cashback at supermarkets and groceries, worldwide; also includes RedMart and Honestbee delivery. 8% Cashback on Grab rides. Up to 20% off at Esso and Shell petrol stations, and 8% at other stations. Even more coming soon.
- Minimum spend: S\$888 monthly.
- Cashback cap: S\$25 per category. For spend below S\$888, a 0.25% cashback is availed with no cap.
- Annual fees: S\$192.60 for principal card, S\$96.30 for supplementary card. Waived first year for principal card and two supplementary cards.
- Annual interest rate: 28%
- Requisite minimum annual income: S\$30,000 for locals, S\$42,000 for non-Singaporeans.
- Recommended for: Anyone who spends more on dining or delivery. Good for moms and families who spend a lot on food, given the cashbacks on other everyday essentials.

PROS:

- Among the highest cashback rates, with 0.25% base rate and additional 7.75% if you meet the minimum spend.

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- Though it may not have the highest cashback, it does not have an exorbitant annual fee
- Even without meeting the minimum spend, you get a 0.25% Cashback.
- Cashback may be availed in delivery services as well.
- High cashback cap of S\$100.

CONS:

- High annual fee.
- Slightly high monthly minimum spend S\$888. Of which, \$388 must be spent on dining, and S\$100 each on other categories.

American Express Platinum Credit Card

- Dining privileges at some of Singapore's finest restos and hotels through the Love Dining program.
- 15% off when dining alone at a restaurant.
- 50% off when dining with a friend, 35% when dining with 2 friends.
- Discounts for groups of up to 19 persons when dining at selected hotels.
- For every S\$1.60 spent, cardholder receives up to 10 membership points, with no expiry.
- Complimentary membership for The Far Card Classic, which offers even more dining privileges.
- Other perks: A S\$120 rebate as a welcome gift for new customers. Auto-enrolment for Frequent Traveller Option with waived enrolment fees. Exclusive gifts that cost over S\$1,000.
- Annual fee: S\$321 for principal card. Perpetual waiver for first 2 supplementary cards; S\$160.50 for succeeding supplementary cards.
- Annual interest rate: 24.99 %
- Requisite minimum annual income: S\$50,000 for locals.



- Recommended for: Big earners who spend more on dining out.

PROS:

- Highest savings for dining.
- Supplementary cardholders also have the same benefits as primary cardholders.
- May be used with Apple Pay.

CONS:

- Very high annual fee.
- Relatively high annual income required to be eligible for this card.

POSB Everyday Card

- 9% Cashback for dining on weekends.
- 3% Cashback for dining on weekdays.
- 14% Cashback for food delivery such as Foodpanda, Deliveroo, McDelivery and others
- Other perks: Up to 20% discount for petrol at SPC, 5% for groceries at Sheng Siong, 3% for health and personal care items at Watson's, and 1% on recurring utility bills (StarHub, SP services). 0.3% On others.
- Minimum spend: S\$600 per month



- Annual fees: \$192.60 for principal, waived first year. \$96.30 per year for supplementary card.
- Recommended for: Parents and families who spend more on dining or delivery, as it also offers discounts on everyday essentials.

PROS:

- Can double as an ATM card.
- Can also be used as an EZ-Reload card.

CONS:

- High annual fee.
- The 1% cashback on recurring utility bills has a S\$1 cap per month.

UOB Yolo Card

- 8% Cashback on dining and entertainment during weekends, both locally and overseas
- 3% Cashback on dining and entertainment during weekdays
- 0.3% Cashback on all others expenses
- UOB Mighty offers deals at over 3,000 restaurants, including exclusive 1-for-1 deals
- Perks at selected establishments, such as 1-for-1 deals at bars and priority cuing at clubs.



- Other perks: S\$80 cash rebate at sign-up. Free Grab rides on weekends (as certain conditions are fulfilled). 1-for-1 deals at cinemas. 3% rebate for online fashion and travel purchases through UOB Mighty. Up to 13% savings from online travel bookings at selected sites, with free travel insurance of up to S\$500,000. SMART\$ rebates of up to 10% at 400 partner merchants.
- Minimum spend: S\$600 monthly.
- Cashback cap: S\$60 per month
- Annual fee: S\$192.60 for principal card, 1 year waiver. First supplementary card is free; S\$96.30 for succeeding cards.
- Annual interest rate: 25%
- Requisite minimum annual income: S\$30,000 for locals, S\$40,000 for non-Singaporeans
- Recommended for: Millennials, especially those who love good food and nights out.

PROS:

- Reasonable monthly spend is attainable for earning millennials.
- The Young Professionals Solution is specifically designed to benefit upwardly mobile young adults between the ages of 24 and 35.
- Rebates earned can be automatically invested in a Unit Trust through the sweep feature of the Young Professionals Solution.
- Quick Read feature for more efficient online shopping.
- Wide range of perks makes huge savings possible.



CONS:

- Relatively high annual fee.

CIMB Visa Signature Card

- 10% Cashback on dining
- Other perks: 0.2% Cashback on other expenses. 1% foreign transaction fee. Complimentary travel insurance.
- Monthly minimum spend: S\$500
- Cashback cap: S\$60 per month
- Annual fee: None.
- Recommended for: Frequent travelers who mostly spend on dining, and don't care much for rebates from groceries, petrol, or others.

PROS:

- Useful as a travel card because of the high cashback on dining, low foreign transaction fee, and travel insurance.
- Highest cashback on dining.
- Low minimum spend.
- No annual fee.

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CONS:

- Not much non-dining perks.
- Monthly minimum spend of S\$500 requires 8 transactions worth S\$30 each.

HSBC Visa Infinite Credit Card

- 15% Off dining at specially curated, upscale restaurants
- 20% Off monthly at wine-pairing events
- Discount of up to 50% on the total bill at selected restaurants at Singapore Marriott
- Other perks: Air miles from rewards points. Airport VIP service and limousine service for a minimum monthly spend of S\$2,000.
- Annual fee: S\$650 for non-premier customer (inclusive of prevailing GST).
- Annual interest rate: 25%
- Requisite minimum annual income: \$120,000 for locals and non-Singaporeans
- Recommended for: Gastronomes who don't mind splurging on fancy meals.

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- High cashback rate at select swanky restaurants.
- Luxurious travel perks.

CONS:

- Cashback can be gained only from a small number of specific restaurants - just over 50 establishments
- Very high annual fee.
- Requires a very high annual income to qualify.
- Converting rewards points to air miles requires a S\$40 annual program fee.

HSBC Revolution Credit Card

- Gains 5x rewards points or 2 miles for every dollar spent on dining at restaurants, fast food outlets and cafes.
- Other perks: Air miles or points for every dollar spent on entertainment and online shopping. 16% discount on petrol. 10% discount on travel bookings. Welcome gift for new customers is a cashback of up to S\$180.
- Annual fee: S\$160.5 for principal card, 2 year waiver. All following years are waived given a minimum spend of S\$12,500 yearly.
- Annual interest rate: 25%



- Requisite minimum annual income: S\$30,000 for locals, S\$40,000 for non-Singaporeans
- Recommended for: Those who spend a lot on dining and entertainment, and love to travel.

PROS:

- Can save you almost S\$2,000 if used consistently for 2 years.
- Rewards points may be converted into air miles (KrisFlyer or Asia Miles) if the cardholder is enrolled in the Mileage Program, which has an annual program fee of S\$40.
- Rewards may be redeemed online.
- Complimentary supplementary card.

CONS:

- Cashbacks are not offered for dining at hotels.
- Low flat rate for expenses other than dining and entertainment.

Maybank Horizon Platinum Visa Card

- Up to 3.2 air miles for every dollar spent on dining.
- Other perks: 3.2 air miles for every dollar spent on travel packages, air tickets, or overseas expenses. 2 miles for every dollar spent on petrol, cab fares, and hotel bookings through selected travel booking sites. 0.4 miles for every dollar spent on other expenses. Access to certain VIP airport lounges. Complimentary travel insurance if charged to the card in full.



- Annual fee: S\$180. Waived for a spend of S\$1,500 monthly, or S\$18,000 yearly.
- Recommended for: Frequent diners who love to travel, and prefer air miles over rebates

PROS:

- Offers a quick way to gain air miles.
- Has a number of travel perks.
- Annual fee is waived for big spenders.

CONS:

- Not much rebates.
- Slightly high annual fee. This fee may be waived but only for a high a yearly spend of S\$18,000.

OCBC Voyage Card

- Awards 2.3 miles for every dollar spent on dining, locally or overseas
- Exclusive deals at selected fine dining establishments.
- Annual fee: S\$488.
- Other perks: 1 mile for every dollar spent on other expenses. Miles may be redeemed at any time,

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even at the last minute - no long processes required. Access to airport VIP lounges. Free airport limo services. Welcome gift of 15,000 miles, plus an option to buy 150,000 KrisFlyer miles at a discounted price of S\$3,210.

- Recommended for: Those who often dine in upscale places and love to travel. Suitable for those who prefer air miles over rebates. Individuals who don't always know their schedules months ahead of time will enjoy the quick, easy miles redemption.

PROS:

- The fastest way to gain air miles.
- Great travel perks.
- Efficient miles redemption.
- Stylish metal card design.

CONS:

- Very high annual fee with no waiver.

OCBC 365 Credit Card

- Cashback of up to 6% for local dining on weekends.
- 3% Cashback for dining on weekdays.
- 3% Cashback for dining overseas any day.

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- 0.3% Base cashback rate.
- Other perks: Up to 22% savings on petrol; 3% on groceries, online shopping, and utility bills.
- Minimum spend: S\$600.
- Cashback cap: \$80 monthly.
- Annual fee: S\$ 192.60 for principal card, S\$96.30 for supplementary cards. Waived first two years for both principal and supplementary cards, given a monthly spend of S\$10,000.
- Annual interest rate: 25.92%
- Requisite minimum annual income: S\$30,000 for locals, S\$45,000 for non-Singaporeans.
- Recommended for: Individuals who earn moderately and spend moderately.

PROS:

- Reasonable minimum spend.
- Relatively high monthly cashback cap.
- 2-year waiver on the annual fees.

CONS:

- Cashback rates are comparatively lower.

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- High annual fee.
- Two-year waiver requires a high monthly spend.

So there you have it - the credit cards in Singapore that are best for those who love to dine and want to get the most out of their meals. Overall, if you already spend much on food and eating out, the right credit card will gain you some significant savings.

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Paul Ho is the editor of www.PropertyBuyer.com.sg, www.iCompareloan.com and www.SingaporeHomeLoan.net and he holds a Masters of Business Administration from a reputable university. He is passionate about helping people enhance their wealth through financial literacy and in making money work harder for them.

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