



## Best Credit Cards For Dining In Singapore (April 2026): Up To 15% Cashback Compared

### Description



*Best dining credit cards for Singapore in April 2026. Image: Little Big Red Dot.*

Dining out in Singapore is not cheap, but the right credit card can quietly claw back 5% to 15% of every restaurant bill. As of **April 2026**, here are the dining credit cards delivering the best cashback for Singaporean consumers, ranked by real effective cashback rate, convenience, and minimum spend sanity.

*Figures verified via MoneySmart, SingSaver and each bank's official website. Terms and conditions change regularly - always double-check directly with the bank before signing up.*

## Quick Comparison Table

| Card                       | Dining Cashback       | Min Spend                | Cap                  | Annual Fee                |
|----------------------------|-----------------------|--------------------------|----------------------|---------------------------|
| <b>Trust Cashback Card</b> | Up to 15%             | None on entry tier       | S\$250/quarter       | Nil                       |
| <b>Citi Cash Back Card</b> | 8%                    | S\$800/month             | S\$25/category/month | S\$194.40                 |
| <b>UOB One Card</b>        | Up to 10% (equiv.)    | S\$500/S\$1,000/S\$2,000 | Tiered               | S\$196.20                 |
| <b>HSBC Live+ Card</b>     | 8%                    | S\$800/month             | S\$300/quarter       | S\$196.20 (waived yr 1-2) |
| <b>OCBC 365 Card</b>       | 5% local / 3% online  | S\$800/month             | S\$80/month          | S\$196.20                 |
| <b>OCBC Infinity</b>       | 1.6% unlimited (flat) | None                     | Unlimited            | S\$294.30                 |

### 1. Trust Cashback Card - Best Overall No-Fee Pick

The **Trust Cashback Card** offers up to **15% cashback on dining**, capped at S\$250 per quarter. It has **no annual fee** and no minimum spend at the base tier, which makes it the easiest card to add to your wallet as a dedicated dining card.

**Verdict:** If you spend S\$500-S\$1,500 a quarter on dining, this is probably the highest effective return card in the market.

### 2. Citi Cash Back Card - Best for Heavy Diners

The **Citi Cash Back Card** offers a consistent **8% cashback on dining and food delivery** (which is rare - most cards treat delivery as online spend at a lower rate). There is a S\$800/month minimum spend and S\$25 per category per month cap, but if you regularly spend S\$300+/month on restaurants and Grab/foodpanda, the returns stack up quickly.

### 3. UOB One Card – Best for Couples/Families

The **UOB One Card** rewards consistent spend across three consecutive months with up to **10% effective cashback** (via the rebate structure). The S\$2,000/month tier is where the magic happens for dual-income families. The key: dining spend needs to be part of the general card spend – it is not a dining-specific card, but a generous all-rounder.

### 4. HSBC Live+ Card – Best Perks on Entertainment

The **HSBC Live+ Card** offers **8% cashback on dining, entertainment and online shopping**, with a S\$300/quarter cap. HSBC frequently waives annual fees for the first 1-2 years, so the effective cost of ownership is low. The broader 8% category coverage (entertainment + dining + online) makes this card particularly strong for millennials.

### 5. OCBC 365 Card – Reliable Daily Driver

The **OCBC 365 Card** remains a household staple thanks to its **5% dining cashback** (6% on weekends at select establishments), plus cashback on groceries, transport and petrol. It is the type of card you can use everyday without thinking – if you only want to carry one card, this is a strong candidate.

### 6. OCBC Infinity Card – Best for Low-Fuss Earners

If minimum-spend tracking annoys you, the **OCBC Infinity Card** gives a flat **1.6% unlimited cashback** on everything (including dining) with no spend cap. You will not get the highest rate, but you will never "miss out" by not hitting a tier.

## How to Choose

**Heavy diner (over S\$800/month on dining):** Trust Cashback (for lower tier) or Citi Cash Back (for premium experience).

**Moderate diner (S\$300-S\$800/month):** HSBC Live+ or OCBC 365.

**Light diner, hate tracking:** OCBC Infinity for effortless flat cashback.

**Family with predictable monthly spend:** UOB One for the 10% effective rate.

## Pair with Buffet Promotions

Several of these cards double-dip with 1-for-1 buffet promotions. In April 2026, the standout promotions include:

- **The Blue Tiffin** 1-for-1 Weekend International Buffet with DBS/POSB cards (till 30 June 2026)
- **Sheraton Towers The Dining Room** 1-for-1 Buffet with DBS/POSB cards (till 30 June 2026)

- **Hathaway at Capital Tower** 1-for-1 Weekend Buffet with DBS/POSB (ending May 2026)
- **Carnivore Brazilian Churrascaria** 1-for-1 Buffet (till 31 July 2026)
- **Town Restaurant** 1-for-1 Weekday Lunch Buffet with HSBC (first 250 redemptions)

## Our Verdict

If we had to pick just one, the **Trust Cashback Card** gets our nod for most Singaporeans. No annual fee, up to 15% dining cashback, and quarterly caps that most moderate diners will not hit. It is a clean, modern, rewards-first product.

For more Singapore money and deals coverage, browse our [Deals section](#) and [Money section](#).

*Rates and promotions verified with MoneySmart, SingSaver, DBS/POSB, UOB, OCBC, Citi and HSBC as at April 2026. Always check the bank's official website for the latest T&Cs before applying. This article is for information only and is not financial advice.*

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