



Best Credit Cards for Buffets in Singapore (April 2026): Up to 50% Off at Hotel Buffets

Description

Buffet lovers in Singapore are spoiled for choice, but the bill at the end can sting – a weekend buffet at a five-star hotel now comfortably crosses \$100++ per person. The silver lining? The right credit card can slash that by 25% to 50%, turn it into a 1-for-1 deal, or unlock exclusive complimentary dishes worth hundreds of dollars per table. For April 2026, here are the best credit cards for buffets in Singapore based on current published benefits, verified against the issuing banks' own websites.

Quick Comparison: Best Buffet Credit Cards at a Glance

Before we dive into the details, here's a snapshot of where each card shines:

- **UOB Lady's Card** – 1-for-1 and up to 50% off at over 30 buffet restaurants via UOB Dining Privileges
- **Citi Prestige** – 1-for-1 buffet benefit at selected five-star hotels (minimum 4 diners)
- **HSBC Premier Mastercard** – Up to 50% off hotel buffets and complimentary glass of wine
- **DBS Esme (Women's World Mastercard)** – 50% off weekday lunch buffets at selected hotels
- **OCBC Voyage** – 1-for-1 buffet privileges via OCBC Voyage Privileges Programme
- **Standard Chartered Visa Infinite** – 1-for-1 buffet offers and complimentary weekend stays
- **Maybank Horizon Visa Signature** – 3.2% cashback on dining including buffet spend (capped monthly)
- **American Express Platinum Charge** – 50% off at Marriott Bonvoy and Accor hotel buffets globally

1. UOB Lady's Card (Platinum and Solitaire)

Long considered one of the most buffet-friendly cards in Singapore, the UOB Lady's family gives cardholders access to UOB Dining Privileges, which in April 2026 still features rolling 1-for-1 and up to

50% off deals at participating hotels such as Carlton Hotel (Caf  Mosaic), Grand Hyatt Singapore (Straits Kitchen), Crowne Plaza Changi Airport (Azur), PARKROYAL on Pickering (Lime), and Hotel Fort Canning (The Salon).

Beyond the headline offer, UOB Lady's cardholders also earn 10 UNI\$ per S\$5 spend (equivalent to 4 miles per \$1) on a single bonus category of their choice   dining is one of the options. That means you can earn meaningful miles on top of the buffet discount. The annual fee is S\$196.20 for Platinum and S\$428 for Solitaire, both with fee waivers available based on spend.

2. Citi Prestige Card

The Citi Prestige continues to offer a strong 1-for-1 buffet benefit at a curated list of five-star hotels   typical participants include Conrad Centennial (Oscar's), Hilton Singapore Orchard (Estate), Mandarin Oriental (Melt Caf ) and Sheraton Towers (The Dining Room). Most promotions require a minimum of 4 diners, with the benefit giving one complimentary adult buffet for every paying adult.

Citi Prestige also includes one complimentary fourth night at any hotel booked through the Citi concierge, complimentary golf rounds, and unlimited Priority Pass lounge access. The annual fee is S\$545.38 with no waiver, so it's best suited for frequent entertainers and travellers.

3. HSBC Premier Mastercard

HSBC Premier cardholders get access to the HSBC Entertainer programme, which bundles hundreds of 1-for-1 dining offers, including many of Singapore's favourite hotel buffets. For April 2026, participating outlets reportedly include Atrium at Holiday Inn Singapore Atrium, Caf  Swirl at Village Hotel Katong, and Triple Three at Mandarin Orchard.

HSBC Premier Mastercard is only available to HSBC Premier banking customers (minimum S\$200,000 in Total Relationship Balance), which effectively makes it a private banking-lite perk. However, the buffet benefits alone can more than offset the annual fee of S\$488 (waivable).

4. DBS Esme (Women's World Mastercard)

DBS Esme   a Women's World Mastercard   is positioned as a fashion-forward, dining-centric card. On buffets specifically, Esme cardholders can unlock up to 50% off weekday lunch buffets at hotels such as Fairmont Singapore (Asian Market Caf ) and Pan Pacific (Edge), in partnership with DBS Indulge.

Esme also offers 4 DBS Points per S\$1 on overseas and online spend (equivalent to 8 miles per \$1), making it a versatile card beyond buffets. Annual fee: S\$196.20, waivable with S\$25,000 annual spend.

5. OCBC Voyage

OCBC Voyage is a premium miles card with a strong buffet sidecar. Via the OCBC Voyage Privileges Programme, cardholders can book 1-for-1 buffet experiences at participating hotels, with Voyage

members concierge handling reservations. Expect to see deals at Shangri-La (The Line), Conrad (Oscar??s), and Crowne Plaza Changi Airport (Azur).

Voyage also converts S\$1 = 1.3 Voyage Miles with no expiry, making it attractive for high-spending travellers. The annual fee is S\$488 first year and S\$3,296 from year two, but the second-year fee unlocks a S\$500 reimbursement and comes bundled with Priority Pass unlimited access.

6. Standard Chartered Visa Infinite

The SCB Visa Infinite pairs strong miles earn rates (3 miles per \$1 on eligible overseas and online spend) with periodic 1-for-1 buffet promotions via The Good Life. Participating hotels in recent months have included Park Hotel Clarke Quay and ONE°15 Marina Sentosa Cove.

The SCB Visa Infinite also offers a complimentary weekend hotel stay when you charge S\$12,000 per quarter to the card. Annual fee: S\$588.50, waivable at S\$60,000 annual spend.

7. Maybank Horizon Visa Signature

For buffet spend that isn't tied to a specific hotel promotion, the Maybank Horizon Visa Signature earns up to 3.2% cashback on dining, capped at S\$80 per month (requires S\$800 monthly spend threshold). That's effectively a 3.2% discount on any buffet, which stacks with deal platforms like Chope and Eatigo.

The annual fee is S\$180 with an automatic waiver in year one and a waivable fee thereafter with 12 charges per year.

8. American Express Platinum Charge

The Amex Platinum Charge is the heavyweight of the group. Via the Platinum Card Dining Programme, cardholders get 50% off two-to-dine buffets at Marriott Bonvoy hotels globally — including the flagship JW Marriott South Beach (Beach Road Kitchen), Singapore Marriott Tang Plaza (Pool Grill and Wan Hao), and W Singapore Sentosa Cove.

It also includes Fine Hotels and Resorts benefits (complimentary breakfast for two, room upgrade, late check-out) worth hundreds per stay. The annual fee is S\$1,744, so this card only makes sense for those who can use the full bundle of travel and dining benefits.

How to Choose the Right Buffet Credit Card

Not every card works for every diner. Here's how to narrow it down:

- **Cheapest entry point:** UOB Lady's Platinum — low annual fee, strong buffet privileges, easy to qualify
- **Frequent four-or-more dining groups:** Citi Prestige — its minimum-four 1-for-1 is ideal for family and friend groups

- **High-net-worth banking customers:** HSBC Premier Mastercard pairs private banking perks with Entertainer access
- **Miles chasers who also buffet:** OCBC Voyage strongest miles earn plus buffet privileges
- **Simple cashback on any buffet:** Maybank Horizon Visa Signature 3.2% on every buffet regardless of venue
- **Global travellers:** Amex Platinum Charge buffet benefits extend worldwide

Tips to Maximise Your Buffet Savings

Even with the best card, a few habits multiply your savings:

- **Stack deals thoughtfully.** Many hotel buffet deals permit combining card benefits with reservation platforms like Chope, Eatigo, or Klook book via platform for 10-30% off, then present your card for the 1-for-1 or percentage discount on top.
- **Choose weekday lunch over weekend dinner.** Card benefits tend to be richer (up to 50%) on weekday lunches as hotels try to fill seats during low-demand periods.
- **Check the fine print on dine-in minimums.** Most 1-for-1 buffet offers require at least 2 paying adults; some require 4. Confirm before booking.
- **Book directly with the hotel.** Some cards only apply discounts on direct hotel bookings not via aggregator websites.
- **Watch for blackout dates.** Public holidays, Mother's Day, Father's Day, and year-end periods are typically excluded from 1-for-1 offers.

Related Reading

- [Best Credit Cards for Dining in Singapore \(April 2026\)](#)
- [Best 1-for-1 Dining Deals in Singapore This Week \(April 2026\)](#)
- [18 Best Deals in Singapore This Week \(21-27 April 2026\)](#)

Bottom Line

Hotel buffets in Singapore remain among the best value-for-money indulgences if you use the right card. For the typical household, a UOB Lady's Platinum paired with a Maybank Horizon for overflow dining spend gives you broad buffet discount coverage at a modest annual fee. For higher-income households who eat out often, the OCBC Voyage or Amex Platinum Charge unlock bigger-ticket perks including miles and complimentary stays.

Always confirm current promotions directly on the issuing bank's website before heading to a restaurant buffet promotions rotate frequently, and the list of participating hotels can change month to month.

This article is for informational purposes only and does not constitute financial advice. Card benefits, annual fees, and participating merchants are accurate as of April 2026 based on publicly available information and are subject to change. Always verify with the issuing bank before making financial decisions.

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