

Best Credit Cards for Dining in Singapore (April 2026)

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Whether youâ??re a hawker centre regular or a fine-dining enthusiast, the right credit card can stretch your dining dollar significantly in Singapore. With banks competing aggressively for your food spend, cashback rates of 5% to 15% on dining are now the norm â?? but the devil is in the details.

Weâ??ve compared the top dining credit cards available in Singapore as of April 2026, looking at cashback rates, minimum spend requirements, caps, annual fees, and exclusive dining perks. Here are our top picks to help you eat well and save smart.

1. Trust Cashback Credit Card â?? Best for High Dining Cashback

The Trust Cashback Credit Card stands out with its headline rate of up to 15% cashback when you select Dining as your preferred category. With no annual fee and no minimum spend requirement, it removes most of the friction that comes with traditional bank cards.

Key Details:

- **Dining Cashback:** Up to 15% (when Dining is selected as preferred category)
- **Cashback Cap:** S$250 per quarter on your preferred category
- **Annual Fee:** None â?? zero annual fee permanently
- **Minimum Spend:** None
- **Foreign Transaction Fee:** None

Pros: The highest dining cashback rate on this list, no annual fee, and no minimum spend make it incredibly accessible. You can change your preferred category every quarter, so if your dining slows down, switch to another category.

Cons: The S$250 quarterly cap means you max out at around S$1,667 of dining spend per quarter. Spend beyond that earns just 1%. Also, non-preferred categories earn a modest 1% locally and 0.5%

overseas.

2. Citi Cash Back Card â?? Best for Combined Dining and Grocery Cashback

The Citi Cash Back Card offers a solid 6% cashback on both dining and grocery transactions, making it a great all-rounder for foodies who also cook at home. The card also earns 8% on petrol and transport, which sweetens the deal for drivers.

Key Details:

- **Dining Cashback:** 6% on dining and groceries
- **Cashback Cap:** S$80 per statement month (combined across all categories)
- **Annual Fee:** S$196.20 (first year waived)
- **Minimum Spend:** S$800 per statement month to qualify for bonus cashback

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Pros: The 6% dining rate is generous, and it extends to groceries too. The 8% petrol cashback is a bonus for drivers. Citi also runs regular dining promotions and 1-for-1 deals.

Cons: The S$800 monthly minimum spend can be a stretch for lighter spenders. The S$80 combined cashback cap is relatively low, and only cashback of S$50 and above is automatically credited.

3. OCBC 365 Credit Card â?? Best for Everyday Dining Cashback

The OCBC 365 Credit Card has long been a favourite among Singapore diners, offering a dependable 5% cashback on all dining â?? including overseas restaurants and online food delivery platforms like GrabFood and foodpanda.

Key Details:

- **Dining Cashback:** 5% on local dining, overseas dining, and online food delivery
- **Cashback Cap:** Up to S$80/month (with S$800 min spend) or S$160/month (with S$1,600 min spend)
- **Annual Fee:** S$196.20 (waived for the first 2 years)
- **Minimum Spend:** S$800 per month

Pros: The 5% dining cashback covers a broad range of dining categories including food delivery. It also earns 6% on petrol. The two-year annual fee waiver is more generous than most competitors.

Cons: The S$800 minimum monthly spend is a hurdle for some. The cashback cap means youâ??ll max out at S$1,600 in dining spend per month at the higher tier. Compared to Trustâ??s 15%, the rate is lower.



The DBS yuu Visa Credit Card offers up to 18% cash rebates at participating merchants.

4. DBS yuu Visa Credit Card â?? Best for Dining at Partner Merchants

If you frequently dine at specific restaurant chains or enjoy hotel dining, the DBS yuu Visa Credit Card delivers exceptional value. At participating yuu merchants, you can earn up to 36x yuu Points â?? equivalent to 18% cash rebates â?? which is unmatched in the market.

Key Details:

- **Dining Cashback:** Up to 18% in cash rebates at yuu partner merchants (with S$600/month min spend); up to 8% on general dining
- **Cashback Cap:** Varies by merchant tier
- **Annual Fee:** S$196.20 (first year waived)
- **Minimum Spend:** S$600 per month for bonus earn rates

Pros: The 18% rebate at yuu merchants is the highest effective dining earn rate in Singapore. DBS/POSB cardholders also enjoy 1-for-1 buffet deals and exclusive dining promotions throughout the year. Access to the Live+ Dining Programme gives 15% off at over 200 restaurants.

Cons: The highest earn rates are limited to yuu partner merchants. Outside the yuu ecosystem, the cardâ??s earn rate drops significantly. Annual fee waiver from August 2026 requires S$25,000 annual spend.



The UOB One Card rewards you with up to 10% cashback at select merchants like McDonaldâ??s and Grab.

5. UOB One Card â?? Best for McDonaldâ??s, Grab, and Everyday Spend

The UOB One Card is a strong contender if your dining habits lean towards fast food and delivery apps. It offers up to 10% cashback at McDonaldâ??s, Grab (including GrabFood), and Shopee, along with solid cashback tiers on other spending.

Key Details:

- **Dining Cashback:** Up to 10% at McDonaldâ??s and Grab; up to 3.33% general cashback
- **Cashback Cap:** Quarterly cashback of S$60 / S$100 / S$200 depending on spend tier
- **Annual Fee:** S$196.20 (first year waived; subsequent years waived with min. 3 transactions/month)
- **Minimum Spend:** S$600 / S$1,000 / S$2,000 per month with minimum 10 transactions

Pros: The 10% cashback at McDonaldâ??s and Grab is excellent for fast-food lovers and delivery users. Easy annual fee waiver with just 3 transactions monthly. Pairs well with UOB One Account for higher savings interest.

Cons: The 10% rate only applies to select merchants â?? general dining does not receive elevated rates. The 10-transaction monthly minimum can feel forced. Quarterly cashback structure means you wait longer to receive rewards.

6. HSBC Revolution Credit Card â?? Best for Miles Collectors Who Dine Out

If youâ??d rather earn air miles than cashback, the HSBC Revolution Credit Card offers up to 4 miles per dollar (mpd) on contactless and online dining payments â?? or up to 8 mpd if you hold an HSBC Everyday Global Account with S$50,000 in assets.

Key Details:

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- **Dining Rewards:** Up to 4 mpd (or 8 mpd for enhanced tier) on online and contactless transactions
- **Bonus Cap:** S$1,000 spend per month for bonus rewards
- **Annual Fee:** S$196.20 (first year waived)
- **Minimum Spend:** None for base rewards

Pros: One of the highest miles earn rates for dining in Singapore. Complimentary ENTERTAINER app access gives you 1,000+ 1-for-1 dining and lifestyle deals. The HSBC PALATE programme offers exclusive set menus from S$48++ at participating restaurants through December 2026.

Cons: The 8 mpd tier requires a significant S$50,000 ADB in an HSBC account. Miles cards donâ??t offer instant savings like cashback cards. The S$1,000 monthly cap on bonus rewards limits high spenders.

Honourable Mention: Maybank Cards for Dining Privileges

While not cashback-focused, Maybank credit cards deserve a mention for their **Taste Circle** programme, offering up to 50% off dining or 1-for-1 deals at premium restaurants like Conrad Singapore Orchard, Goodwood Park Hotel, and Shangri-La Singapore. The programme runs from March to October 2026 and is available to all Maybank cardholders, with premium cardholders enjoying additional venues. The Maybank Family & Friends Card also offers 1-for-1 deals at over 100 dining venues.

Quick Comparison Table

Card	Dining Rate	Annual Fee	Min. Spend	Cap
Trust Cashback	Up to 15%	None	None	S$250/qtr
Citi Cash Back	6%	S$196.20	S$800/mth	S$80/mth

Card	Dining Rate	Annual Fee	Min. Spend	Cap
OCBC 365	5%	S$196.20	S$800/mth	S$80-160/mth
DBS yuu Visa	Up to 18%*	S$196.20	S$600/mth	Varies
UOB One	Up to 10%*	S$196.20	S$600/mth	S$60-200/qtr
HSBC Revolution	4-8 mpd	S$196.20	None	S$1,000/mth

**At select partner merchants only*

Which Dining Credit Card Should You Pick?

Choosing the right dining card really depends on your eating habits and spending patterns. If you want the highest blanket cashback on all dining with zero hassle, the **Trust Cashback Credit Card** is hard to beat. For those who combine dining with grocery shopping, the **Citi Cash Back Card** covers both categories at a solid 6%. If youâ??re loyal to specific restaurant chains or hotel dining, the **DBS yuu Visa** can deliver unbeatable earn rates at partner merchants.

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For frequent flyers whoâ??d rather rack up miles over dinner, the **HSBC Revolution** is the clear winner. And if fast food and food delivery make up most of your dining, the **UOB One Card**â??s targeted 10% cashback at McDonaldâ??s and Grab makes it a practical choice.

No matter which card you pick, always check the latest terms on the bankâ??s official website before applying â?? cashback rates, caps, and promotions can change.

Disclaimer: This article is for informational purposes only and does not constitute financial advice. Please do your own due diligence before applying for any credit card.

Related reads:

- KFC Singapore Drops Fiery Samyang Buldak Carbonara Double Down
- Racines at Sofitel Singapore Launches New Straits Heritage Menu
- Verandah Rooftop Rotisserie Unveils New Dining Concept

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