



## Best credit cards to use for miles in 2024

### Description

*If you're trying to clock up enough miles fast, here are the best credit cards in Singapore to use right now and what I personally recommend.*

I redeemed our first business class tickets on Singapore Airlines last month for a New York-Singapore trip as a couple, and many of you asked how I accumulated that much. It's not rocket science, and loyal readers would probably already see me talk about these strategies before, but here's a breakdown of how we got ours anyway:

How we redeemed a couple's 18-hour business class flight			
223,000 miles (New York to Singapore)			
Category	Expense	Earn Rate	Miles Earned
Insurance & Income Taxes	\$70,000	1.4 mpd	98000
Enrichment (kids)	\$5,000	1.4 mpd	7000
Airplane tickets (trips in 2023)	\$6,000	4 mpd	24000
Hotels (trips in 2023)	\$4,000	4 mpd	16000
Online shopping	\$4,000	4 mpd	16000
Online subscriptions (research + TV)	\$12,000	4 mpd	48000
Dining out (Q1)	\$2,000	4 mpd	12000
Dining out (Q2 - Q4)	\$6,000	6 mpd	30000
Total Miles Earned		251000	

A breakdown of our expenses and how we clocked our 200k miles within a year.

However, some of the cards have since reduced their rewards benefits (e.g. UOB Lady's), so here's an updated post on what you should get for 2024.

## My credit cards strategy

To clock miles at the FASTEST possible earn rate, you should be doing these:

- Use **specialised credit cards that give 4 mpd** for most of your spend
- For everything else, use **general credit cards of 1.4 – 1.7 mpd**
- Keep **backup cards** or months when your spending exceed the max caps (especially for online shopping – think 11.11 and Black Friday sales)

## Best cards for regular spending


If your regular spending looks anything like mine, you'll likely be clocking expenses across:





- Dining out
- Online shopping (e.g. Shopee, Lazada)
- Online subscriptions (e.g. Netflix, Spotify, ChatGPT)
- Groceries / Supermarkets
- Petrol and transport (includes ride-hailing and public transport)
- Entertainment tickets (e.g. SISTIC or Ticketmaster)
- Travel (flight tickets, hotels, tourist activities, etc)

In that case, here's the best 4 mpd cards I would recommend for you to check out for each category:

# EVERYDAY USAGE

(4 Miles Per Dollar)



Categories / Merchants	Card	Max Spend per Month
<ul style="list-style-type: none"> <li>Dining out</li> <li>Transport (petrol)</li> <li>Travel (Flight tickets, hotels, Klook)</li> </ul> 	<b>UOB Lady's</b> 	\$3,000
<ul style="list-style-type: none"> <li>Telco (via app)</li> <li>Online subscription</li> <li>Travel</li> <li>SISTIC / Ticketmaster</li> </ul> 	<b>DBS Woman's World</b> 	\$1,500

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Note that the standard UOB Lady's card is only 4 mpd on your first \$1,000, so you qualify for the [UOB Lady Solitaire Card](#), go for that so that your max. reward spend will be increased to \$3,000 instead!

Same for DBS Woman's Cards, if you go for the [DBS Woman Card](#) you'll only be getting 2 mpd, whereas the [DBS Woman's World Card](#) will give you twice of that (4 mpd)!

# EVERYDAY USA

## (4 Miles Per Dollar)



Categories / Merchants	Card
<ul style="list-style-type: none"><li>• Mobile payments (Apple / Google / Samsung / Fitbit / Apple Watch Pay)</li><li>• Groceries</li></ul> 	<b>UOB Preferred Platinum Visa</b> 
<ul style="list-style-type: none"><li>• Ride hailing</li><li>• Supermarket</li><li>• Shopping</li><li>• Paywave</li></ul> 	<b>HSBC Revolution</b> 

Whenever I take public transport, the [UOB PRVI Miles Card](#) is my top choice for clocking miles. Unfortunately, there isn't a 4 mpd option now for public transport so we'll just have to settle for the general 1+ mpd cards here. If that changes, let me know!

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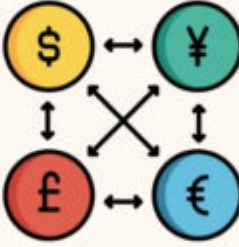




Each time you travel abroad, make sure you first use a 4 mpd to book your travel-related expenses – the [UOB Lady's Card](#) and [DBS Woman's World Card](#) are my top choices.

But when I travel abroad and have to spend using foreign currency, I typically pair that with either my [UOB Lady's Card](#) or the [Citi Rewards Card](#), since they both give 4 mpd when used with the Amaze card for favourable FX conversion rates.

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# OCCASIONAL US

(4 Miles Per Dollar)

Categories / Merchants	Card
 <ul style="list-style-type: none"><li>• Travel</li><li>• Overseas Spending</li><li>• Online (overseas websites)</li></ul> 	<p><b>Amaze + UOB Lady's</b></p>  
	<p><b>Amaze + Citi Rewards</b></p>  



That way, Amaze settles the FX conversion (at pretty competitive rates) which I continue to earn 4 mpd on my underlying card on the purchase. Win-win!

**Q: What about using my FX credit card directly when I'm abroad for miles?**

A: [UOB PRVI Miles Card](#) may give 2.4 mpd on foreign currencies charged directly to the charge, but you'll be subjected to the bank's prevailing FX conversion rate...which is hardly compelling. This is the same for any direct foreign currency charged to a credit card, so I prefer to stick with my Amaze pairing combos instead.



Most of our largest expense each year will likely come from your **taxes, insurance and education fees**. For those of you who stay in condominiums, your monthly MCST charges can add up too. The good news is, you can earn miles on them through [CardUp](#), which [I've been sharing about since 2018 on this blog!](#)

You can check out [CardUp's list here on what cards can be used](#) with them, but my personal preference is for [UOB PRVI Miles Card](#), which I've been using since eons ago.

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# OCCASIONAL US

(1.4 Miles Per Dollar)

Categories / Merchants	Card
<div><p>default watermark</p><ul style="list-style-type: none"><li>Taxes</li><li>Insurance</li><li>Education</li></ul></div>	<div><p>CardUp + UOB PRVI</p></div>

Earlier this year, my kid had to undergo surgery so I looked into seeing how I could get miles for the procedure, since it would be a sizeable bill.

Luckily, there's a hack around this which my good friend Aaron ([Milelion](#)) shared, and that is to try and route it through HealthHub, Health Buddy or the OneNUHS app. Paying the bill in this manner with my [DBS Woman's World Card](#) earned us a few miles over what would have been zero if we had simply paid at the counter in-person.

## OCCASIONAL USAGE

(4 Miles Per Dollar)

Categories / Merchants	Card	Max Spend per Month
<ul style="list-style-type: none"> <li>Hospital Bills (via HealthHub / Health Buddy / OneNUHS App)</li> </ul> 	<b>DBS Woman's World OR Citi Rewards</b>  	\$1,500 (DBS) \$1,000 (Citi)
<ul style="list-style-type: none"> <li>Medical (non-hospitals)</li> </ul> 	<b>DBS Woman's World OR UOB Preferred Platinum Visa</b>  	\$1,500 (DBS) \$1,100 (UOB)

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And finally, you'd probably want to have some of these backup cards on standby as well in case you bust your max spend (eligible for rewards) on the previous cards. Months where mega sales like 11.11

or Black Fridays, for instance, can often see you busting these limits rather quickly. In this case, have backup cards so you can continue earning 4 mpd on them instead of wasting the dollars!

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# BACKUP CARD

## (4 Miles Per Dollar)

Categories / Merchants	Card
<p>default watermark</p> <ul style="list-style-type: none"><li>Shopping (online and physical)</li><li>TikTok Shop</li><li>Shein</li></ul>   	<p><b>OCBC Rewards</b></p> 
<ul style="list-style-type: none"><li>Shopping (online and physical)</li></ul> 	<p><b>Citi Rewards</b></p> 

And that wraps up my 2024 arsenal of credit cards that I'm using to clock and earn my miles faster towards our next business class flight.

- [UOB Lady's Card](#)
- [DBS Woman's World Card](#)
- [HSBC Revolution Card](#)
- [Citi Rewards Card](#)
- [UOB PRVI Miles Card](#)
- + **CardUp** (use promo code: SGBUDGETBABE for discount)

Are there any in this list that I've missed out which you personally use and find helpful? Let me know in the comments below!

With love,  
Budget Babe

### Category

1. Credit Cards

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