

## **OCBC MASTERCARD (BLUE/PINK) FREQUENTLY ASKED QUESTIONS (FAQ)**

### **1. What can I get from my OCBC MasterCard (Blue/Pink)?**

You can earn rebate on purchases validly charged to the your OCBC Titanium MasterCard/ OCBC MasterCard (Blue/Pink) as provided in the table below. You will also enjoy a host of privileges in Malaysia, Singapore & Indonesia.

**Table 1**

<b>REBATE</b>	<b>TRANSACTIONS FOR REBATE CALCULATION</b>
1%	Online transaction and overseas spending
0.1%	All other retail spending

### **2. What is retail spending?**

Retail Spending means the total amount of your retail spending. The table below shows you what transactions are retail spending and what are not. Retail Spending means the total amount of your retail spending. The table below shows you what transactions are retail spending and what are not.

<b>RETAIL SPENDING (transactions below are included for rebate calculation)</b>		<b>NON-RETAIL SPENDING (transactions below are excluded from rebate calculation)</b>	
(i)	Local and overseas purchases	(i)	Easy Payment Plan (EPP)
(ii)	Auto Debit / Recurring	(ii)	Balance Transfer (BT)
(iii)	E-commerce / Internet / Online	(iii)	Call for Cash (CFC)
(iv)	Instalment Payment Plan (IPP) & Auto IPP	(iv)	Power Credit Cash Plus
(v)	Mail Order / Telephone Order	(v)	Outstanding Balance
		(vi)	Cash Advance
		(vii)	Finance Charge
		(viii)	Annual Fee
		(ix)	Late Payment Charge
		(x)	Reversal on Transaction
		(xi)	Disputed Transaction
		(xii)	Fraudulent Transaction
		(xiii)	Card Replacement Fee
		(xiv)	Government Service Tax (GST)
		(xv)	Other Fees and Charges

### **3. Is there any annual fee for this OCBC MasterCard (Blue/Pink)?**

No. There is no annual fee for both Principal and Supplementary OCBC MasterCard (Blue/Pink).

### **4. I like both the Blue & Pink Credit Cards. Can I apply for both?**

No. You may only hold your Credit Card in 1 Blue/Pink Design.

### **5. I have applied for principal and supplementary OCBC MasterCard (Blue/Pink). Can I have the principal card to be Pink and the supplementary card as Blue?**

Yes. The supplementary card colour may vary from the Principal Card selection upon application.

## **Soalan Lazim OCBC MasterCard (Blue/Pink)**

### **1. Apakah manfaat OCBC MasterCard (Blue/Pink)?**

Ahli kad memperoleh rebat ke atas pembelian yang dicajkan secara sah pada OCBC Great Eastern Platinum MasterCard Ahli Kad seperti yang ditunjukkan dalam jadual di bawah:-

**Jadual 1**

<b>REBAT</b>	<b>URUS NIAGA UNTUK REBAT PERHITUNGAN</b>
1%	Transaksi dalam talian dan perbelanjaan di luar negara
0.1%	Semua perbelanjaan runcit yang lain

### **2. Apa itu Jumlah Perbelanjaan Runcit?**

Jumlah Perbelanjaan Runcit ialah jumlah keseluruhan perbelanjaan runcit anda. Jadual di bawah menunjukkan transaksi yang termasuk dan tidak termasuk dalam perbelanjaan runcit.

**Jadual 2**

<b>PERBELANJAAN RUNCIT (transaksi di bawah disertakan untuk pengiraan rebat)</b>		<b>PERBELANJAAN BUKAN RUNCIT (transaksi di bawah tidak termasuk dalam pengiraan rebat)</b>	
(i)	Pembelian di dalam dan luar negara	(i)	Pelan Bayaran Mudah (EPP)
(ii)	Debit Automatik / Pembayaran Berulang	(ii)	Pindahan Baki (BT)
(iii)	E-dagang / Internet / Dalam Talian	(iii)	Call for Cash (CFC)
(iv)	Pelan Bayaran Ansuran (IPP)	(iv)	Power Credit Cash Plus
(v)	Pesanan Melalui Mel / Pesanan Melalui Telefon	(v)	Baki Tertunggak
		(vi)	Pendahuluan Tunai
		(vii)	Caj Pembiayaan
		(viii)	Yuran Tahunan
		(ix)	Denda Bayar Lewat
		(x)	Balikan Transaksi
		(xi)	Transaksi Dipertikai
		(xii)	Transaksi Palsu
		(xiii)	Yuran Penggantian Kad
		(xiv)	Cukai Perkhidmatan Kerajaan (GST)
		(xv)	Bayaran dan Caj Lain

### **3. Adakah terdapat sebarang yuran tahunan untuk OCBC MasterCard (Blue/Pink)?**

Tidak. Tiada yuran tahunan untuk kedua-dua Kad Utama dan Tambahan OCBC MasterCard (Blue/Pink).

### **4. Saya suka kedua-dua Kad Kredit Blue & Pink. Boleh saya mendapatkan kedua-duanya?**

Tidak. Anda hanya boleh memiliki Kad Kredit dalam 1 Reka Bentuk Blue/Pink.

### **5. Saya telah memohon Kad Kredit utama dan tambahan. Bolehkah kad utama dalam reka bentuk Pink dan kad tambahan Blue?**

Boleh. Warna kad tambahan boleh berbeza daripada warna pilihan Kad Utama semasa permohonan.