

OCBC Great Eastern Platinum MasterCard Frequently Asked Questions (FAQ)

Insurance Coverage under the Assurance Programme, Auto Instalment Payment Plan (Auto-IPP) and Benefits

1. What benefits can I get when I use the OCBC Great Eastern Platinum MasterCard?

If you are a principal cardholder of OCBC Great Eastern Platinum MasterCard (OCBC GE Card), you will enjoy complimentary assurance coverage of RM100,000 on Death or Total and Permanent Disability (TPD) for the first year under the Assurance Programme. You will also enjoy Auto Instalment Payment Plan (Auto-IPP) facility as well as Live Great Privileges that gives discounts at health and wellness retailers.

2. When will the Insurance Coverage take effect and how do I enjoy subsequent yearly renewal?

The insurance coverage for an Assured Member takes effect on the "Effective Date" as defined in the Policy.

Subject always to the terms and conditions in the Policy, the eligibility for insurance coverage:

- for a principal Cardmember whose Card Issuance Date falls on or prior to 1.9.2016 (which is the "Policy Commencement Date" as defined in the Policy) will commence from 1.9.2016 and will be valid for 1 year; for eligibility of insurance coverage from the second year onwards, there must be a minimum Total Retail Spending (defined below) of RM10,000 per annum in the preceding year; and
- for a principal Cardmember whose Card Issuance Date falls on a date after 1.9.2016 will commence from the Card Issuance Date and will be valid for 1 year; for eligibility of insurance coverage from the second year onwards, there must be a minimum Total Retail Spending of RM10,000 per annum in the preceding year.

The "Card Issuance Date" means the date on which the Assured Member's OCBC GE Card is approved and created in OCBC Bank's systems. OCBC Bank's records on each Cardmember's Card Issuance Date and Total Retail Spending shall be final, conclusive and binding on all parties.

3. What is Total Retail Spending?

Total Retail Spending means the total amount of your retail spending. Please refer to clause 7 of the OCBC GE Terms and Conditions for the transactions that fall under retail spending.

4. If I do not meet the RM10,000 Total Retail Spending in Year 1 and my Insurance Coverage lapses in year 2, but I meet the RM10,000 Total Retail Spending in Year 2, will my Insurance Coverage continue again the year after that?

Yes, as long as an Eligible Cardmember meets Total Retail Spending of RM10,000 or more per annum on the OCBC GE Card in the prior year, the Insurance Coverage will be renewed in the following year subject to the discretion of Great Eastern Life Assurance (Malaysia) Berhad ("GE Life") and the OCBC GE Card Terms and Conditions. See example scenarios in the table below:

Insurance Coverage (Year 1)	Minimum RM10,000 p.a in Year 1	Insurance Coverage (Year 2)	Minimum RM10,000 p.a in Year 2	Insurance Coverage (Year 3)
1st Sept 2016 - 31st August 2017	✓	1st Sept 2017 - 31st August 2018	✓	1st Sept 2018 - 31st August 2019
1st Sept 2016 - 31st August 2017	X	Lapse	✓	1st Sept 2018 - 31st August 2019
1st Sept 2016 - 31st August 2017	✓	1st Sept 2017 - 31st August 2018	X	Lapse

5. Will I need to undergo a medical or health check-up?

No, medical or health check-up is not required.

6. If I have an OCBC GE Card and I am 66 years old, will I be eligible for the Insurance Coverage?

No, as 66 years old is above the age of eligibility. You must be within the age range imposed by GE Life for the Insurance Coverage, which is 21 until 65 Age Next Birthday. (Age Next Birthday is age attained on preceding (or coincident) policy anniversary) For further eligibility criteria of the Assurance Programme, please refer to the Insurance Certificate at www.ocbc.com.my/cards.

7. Will I receive a Policy for the Assurance Programme?

No. However a copy of the Policy can be provided to you if you make your request via the OCBC Contact Centre at 03-8317 5000 or any of OCBC Bank's branches. Alternatively, you can read the Insurance Certificate which is made available at www.ocbc.com.my/cards. The Insurance Certificate is issued to provide a summary of the Insurance Coverage arranged by OCBC Bank with GE Life Policy, which is in the custody of the OCBC Bank.

8. How am I eligible for the 12-month interest free* Auto-IPP facility?

Payment of insurance premiums to GE Life or Great Eastern General Insurance validly charged to the OCBC GE Card and fulfilling the criteria below will automatically be converted into 12 months' Auto-IPP:

- The Cardmember's credit limit (excluding any temporary credit line increase) is sufficient to cover the total amount of insurance premiums payable;
- A minimum single transaction amount of RM2,200;
- Payment is made by means of Auto Debit; and
- The Cardmember authorises OCBC Bank to directly debit the 12-monthly instalment amounts to the Cardmember's OCBC GE Card account.

Example:

Cardmember pays RM3,000 for their Great Eastern / Great Eastern General Insurance insurance premium via Auto Debit. The amount will be split into twelve interest free installments (subject to conditions 8.i.-8.iv. above) as follows:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
RM250	RM250	RM250	RM250	RM250	RM250

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
RM250	RM250	RM250	RM250	RM250	RM250

*The Auto IPP is interest free subject to the Cardmember fully settling the amount stated in the OCBC GE Card monthly statement, on or before the payment due date failing which, finance and late charges will be charged on the outstanding amount at the rate determined by OCBC Bank and subject to the OCBC Cardmember's Agreement

9. Can I pay off my outstanding Auto-IPP amount in full?

Yes, you may contact the OCBC Contact Centre at 03-8317 5000 and request to pay the Auto-IPP in full. You shall continue to pay the instalment amounts as stated in the monthly statement until such time the instalment amounts are converted into lump sum and reflected in your monthly statement.

10. Is there any annual fee for this OCBC GE Card?

No. There is no annual fee for Principal and Supplementary OCBC GE Card.

11. Will my supplementary Card enjoy the Assurance Programme as I do?

No. The Assurance Programme is only provided to the Principal Cardmember who fulfilled all the eligibility requirements imposed by GE Life as stated in Clause 3.1 of the Insurance Certificate and the terms and conditions of the Policy. The Insurance Certificate is available on www.ocbc.com.my/cards.

12. Whom should I contact in the event of any queries regarding this Assurance Programme and its' benefit?

For coverage related enquiries, you may contact OCBC Contact Centre at 03-8317 5000. For claims related enquiries, you may contact Great Eastern hotline at 1300-1300-88. Alternatively, you may also contact your authorized Great Eastern servicing agents for any queries related to the life insurance. Please refer to the Insurance Certificate at www.ocbc.com.my for detailed exclusion conditions for Death and TPD claims.

13. How do I make a claim(s) on this Assurance Programme?

Written notice shall be sent to GE Life's Head Office or to any of its branch offices within ninety (90) days from the date on which a claim event occurs.

- You must furnish the following documents to GE Life at your own cost and expenses:
- In the case of death or TPD, the completed claim form must be submitted. The claim form is available in the GE Life's website at www.greatasteamlife.com;
 - All certificates, information and evidence required by GE Life in connection with any claim must be attached to the claim form;
 - For death claim, letter of administration or grant of probate must be submitted. If you have any enquiries regarding your claim, you may write to claims-my@greatasteamlife.com or contact GE Life's hotline at 1300-1300-88. You may also request for assistance from your authorized GE Life agent should you have any queries.

OCBC Great Eastern Platinum MasterCard Terms and Conditions

These terms and conditions govern the OCBC Great Eastern Platinum MasterCard issued by OCBC Bank (Malaysia) Berhad ("OCBC Bank") which comes with the joint imprint of the names and logos of OCBC Bank and Great Eastern Life Assurance (Malaysia) Berhad (Co. No. 93745-A) ("GE Life") ("OCBC GE Card"). These terms and conditions are binding on all customers who hold the OCBC GE Card ("Cardmembers", unless expressly excluded, this may include both the principal and supplementary Cardmembers where the context allows) and shall be read in conjunction with the OCBC Cardmember's Agreement. By signing on or using the OCBC GE Card, a Cardmember shall be deemed to have agreed with these terms and conditions and the OCBC Cardmember's Agreement.

Only for policyholders of GE Life

- The OCBC GE Card is only open to eligible applicants who hold any currently valid insurance policies by GE Life. For avoidance of doubt notwithstanding that the applicants hold GE Life insurance policies, all applications for OCBC GE Card are subject to independent assessment by OCBC Bank at its sole and absolute discretion. OCBC Bank may reject or approve an application for OCBC GE Card on such terms and conditions as may be imposed.

GE Life Assurance Programme

- Under the "Assurance Programme" which is part of the specific features of OCBC GE Card, OCBC Bank as the policyholder and GE Life as the insurer have entered into the Group Yearly Renewable Term Assurance Policy ("Policy") to provide insurance coverage for principal Cardmembers who fulfil such eligibility criteria as may be imposed by GE Life from time to time, subject to the terms and conditions in the Policy including all limitations and exclusions contained in the Policy. Principal Cardmembers who are eligible for the insurance coverage will be referred as "Assured Members", supplementary Cardmembers are not eligible for insurance coverage. The Policy is available upon request from any OCBC Bank branch, the Cardmembers should read the Policy to understand the full terms and conditions governing the insurance coverage.

3. Subject to the terms and conditions in the Policy, the eligibility for insurance coverage:

- for a principal Cardmember whose Card Issuance Date (defined below) falls on or prior to 1.9.2016 (which is the "Policy Commencement Date" as defined in the Policy) will commence from 1.9.2016 and will be valid for 1 year; for eligibility of insurance coverage from the second year onwards, there must be a minimum Total Retail Spending (defined below) of RM10,000 per annum in the preceding year; and
- for a principal Cardmember whose Card Issuance Date falls on a date after 1.9.2016 will commence from the Card Issuance Date and will be valid for 1 year; for eligibility of insurance coverage from the second year onwards, there must be a minimum Total Retail Spending of RM10,000 per annum in the preceding year.

The "Card Issuance Date" means the date on which the Assured Member's OCBC GE Card is approved and created in OCBC Bank's systems. OCBC Bank's records on each Cardmember's Card Issuance Date and Total Retail Spending shall be final, conclusive and binding on all parties.

4. Subject always to the terms and conditions in the Policy:

- An Assured Member is eligible for insurance coverage for death or Total and Permanent Disability (as defined in the Policy) at the Sum Assured (as defined in the Policy) of RM100,000; and
- the insurance coverage for an Assured Member takes effect on the "Effective Date" as defined in the Policy. OCBC Bank's records on the Effective Date applicable to each Assured Member shall be final, conclusive and binding on all parties.

- An Assured Member or his personal representative shall be responsible to ensure due compliance with the conditions and requirements imposed by GE Life in an event of a claim for benefits under the Policy, including the submission of any claims forms, provision of any documentary or other evidence, etc. in such manner and within such deadline as may be imposed by GE Life from time to time.

- Notwithstanding anything to the contrary, the insurance coverage shall terminate on the events and in the manner provided in the Policy, including but not limited to the event where the Assured Member ceases to be a Cardmember.

- "Total Retail Spending" means the total amount of the Cardmember's retail spending which is validly charged to the OCBC GE Card. Table 1 below sets out the transactions which form part of retail spending and transactions which do not.

TABLE 1

RETAIL SPENDING (transactions below are included for calculation)		NON-RETAIL SPENDING (transactions below are excluded from calculation)	
(i)	Local and overseas purchases	(i)	Easy Payment Plan (EPP)
(ii)	Auto Debit / Recurring	(ii)	Balance Transfer (BT)
(iii)	E-commerce / Online Purchases	(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)	Service Tax
		(xv)	Other Fees and Charges

All overseas transactions and transactions performed in foreign currencies will be converted to Ringgit Malaysia (RM) at such rates of exchange as may be determined by OCBC Bank at its sole discretion. OCBC Bank's records shall constitute conclusive and binding evidence of the transaction details and amounts.

- In addition to the Disclosure clause in OCBC Cardmember's Agreement, each Cardmember consents to OCBC Bank disclosing his personal data to GE Life, including but not limited to the information pertaining to his Total Retail Spending, to facilitate the Assurance Programme.

Auto Instalment Payment Plan ("Auto-IPP")

- Payment of insurance premiums to GE Life or Great Eastern General Insurance validly charged to the OCBC GE Card and fulfilling the criteria below will automatically be converted into 12 months installments payment plan (Auto-IPP):
 - The Cardmember's credit limit (excluding any temporary credit line increase) is sufficient to cover the total amount of insurance premiums payable;
 - A minimum single transaction amount of RM2,200;
 - Payment is made by means of Auto Debit; and
 - The Cardmember authorises OCBC Bank to directly debit the 12-monthly instalment amounts to the Cardmember's OCBC GE Card account.

- Under Auto-IPP, the total amount of insurance premiums is divided into 12 equal monthly instalments and the payment due date for each instalment is stated in the OCBC GE Card monthly statement. If it is not possible for the total amount of the insurance premiums to be divided into 12 equal instalment amounts, the first instalment amount will be higher than the rest.

- The credit limit of the Cardmember will be reduced by such portion of the Auto-IPP amount that is unpaid, notwithstanding that the same may not yet be payable and posted to the Cardmember's account.

- The Auto-IPP is interest-free, provided that the Cardmember fully settles the amount stated in the OCBC GE Card monthly statement, on or before the payment due date. If any amount debited to the Cardmember's account (including but not limited to the Auto-IPP monthly instalment amount) is not paid in full when due, the Cardmember will be charged finance and late payment charges, interest and fees on the outstanding amount at the rates determined by OCBC Bank and subject to the OCBC Cardmember's Agreement.

- If the Cardmember wishes to pay the full amount of any particular transaction(s) that has/have been converted into instalments under the Auto-IPP function, the Cardmember may contact OCBC Bank's Contact Centre and request to pay the specified transaction(s) in full. The Cardmember shall continue to pay the instalment amount(s) as stated in the monthly statement until such time the instalment amounts are converted into lump sum(s) and reflected in the Cardmember's latest monthly statement.

- If any of the events below shall occur, the Cardmember shall be liable to make full payment of the aggregate balance outstanding of the Cardmember's obligations to OCBC Bank, including but not limited to the total or remainder of the unpaid Auto-IPP Amount:
 - The OCBC GE Card shall be terminated or cancelled by either the Cardmember or OCBC Bank, or the OCBC GE Card shall be suspended by OCBC Bank, for whatever reason; or
 - The Cardmember shall fail to fulfil his/her monthly repayment obligations as stipulated in the Cardmember's Agreement.

The above is in addition and without prejudice to any legal right OCBC Bank may be entitled to against the Cardmember, whether under the Cardmember's Agreement or otherwise.

Great Eastern Easi-Pay Service (Direct Debit) – New Business

- When a Cardmember signs up for a new OCBC GE Card, and authorized the OCBC Bank to debit his OCBC GE Card to pay GE Life and/or Great Eastern General Insurance insurance premiums on insurance policy(ies) purchased by the Cardmember and/or his/her family members, the first year regular premium will be debited prior to card activation while the subsequent premiums can only be debited after card activation. Family members are restricted to Cardmember's spouse, parents, children and sister/brother.

- Upon the first year regular premium being debited to Cardmember's OCBC GE Card, Cardmember shall be liable to pay the amount debited even if he does not activate the OCBC GE Card. If the yearly regular premium is eligible for Auto-IPP, Cardmember is required to make payments for the monthly instalment amount.

- A Cardmember is required to activate their OCBC GE Card to use it for other purchases.

- If the OCBC GE Card is not activated by the Cardmember within 60 days from the date stated on the letter containing the Cardmember's Credit Card:-
 - The OCBC GE Card will be cancelled; and
 - The aggregate of all premiums debited (less payments made, if any) including the full amount of the Cardmember's billed and unbilled Auto-IPP instalments will forthwith become due and payable to the Bank on or before the date stated in Cardmember's credit card statement.

- If the OCBC GE Card is not activated and cancelled, the Cardmember must make alternative arrangements to pay the subsequent premiums for the insurance policy(ies), failing which the insurance policy(ies) will lapse.

Great Eastern Easi-Pay Service (Direct Debit) – Existing Policy Holder

- A Cardmember may at any time instruct OCBC Bank to direct debit his/her OCBC GE Card account for payment of regular premiums on policies purchased from GE Life and/or Great Eastern General Insurance by submitting the relevant authorisation form to OCBC Bank, subject to terms and condition prescribed by OCBC Bank. The Direct Debit instructions may be issued for payment of regular premiums on policies purchased by the Cardmember or his/her family members. Family members are restricted to Cardmember's spouse, parents, children and sister/brother.

General

- Each Cardmember consents to and authorizes OCBC Bank to conduct credit checks and verify information given by the Cardmember to OCBC, with any party (including without limitation Bank Negara Malaysia, Central Credit Reference Information System (CCRIS), any credit bureau, organization or corporation set up for the purposes of collecting and providing credit or other information). The Cardmember irrevocably grants consent to the relevant credit reporting agency(ies) (as defined under the Credit Reporting Agencies Act, 2010) ("CRAs") with whom OCBC Bank conducts credit checks to disclose the Cardmember's credit report or information to OCBC Bank for the purposes of this agreement and for OCBC Bank's risk management and review. OCBC Bank is hereby authorized but is under no obligation to convey the Cardmember's consent and the purposes of such disclosure to the relevant credit reporting agency(ies).

- OCBC Bank's records and decisions on all matters relating to the features of the OCBC GE Card shall be final, conclusive and binding on all parties.

- OCBC Bank shall not be responsible for and disclaims all liability to any actions, claims, losses, damages, costs, charges and expenses which the Cardmember may suffer, sustain or incur by reason of Cardmember participation in the GE Life Assurance Programme and/or Auto-IPP, unless the loss is attributable to the Bank's negligence.

- OCBC Bank reserves the right at any time and from time to time to revise, amend or modify OCBC GE Card features, services or terms and conditions in any way deemed appropriate by OCBC at its sole and absolute discretion, including but without limitation, to suspend, withdraw or terminate the OCBC GE Card features or services available, to add/supplement or to delete/remove or to replace/substitute or otherwise vary or modify these terms and conditions. OCBC's decisions in all matters shall be final, binding and conclusive on all Cardmembers. Any such revision, amendment or modification to the terms and conditions may be made after giving 21 days' notice. Notice may be given by way of advertising a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC branch or its Website or by incorporating the notice into OCBC Bank's statement sent to the Cardmembers periodically and the 21 days' notice will take effect from the date set out in the notice.

- These terms and conditions shall be governed by the laws of Malaysia, and all Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.