

## OCBC – GREAT EASTERN CO-BRAND CARD FREQUENTLY ASKED QUESTIONS (FAQ)

### REBATE FEATURES, INTEREST FREE AUTO INSTALMENT PAYMENT PLAN (AUTO-IPP) AND BENEFITS

#### 1. What benefits can I get when I use the OCBC Great Eastern Co-Brand Credit Card?

Cardmember can earn rebate on purchases validly charged to the Cardmember's GE Co-brand Card as provided in the table below:-

REBATE	TRANSACTIONS FOR REBATE CALCULATION
1%	Total Retail Spending (defined below) billed for the month
0.1%	Auto-IPP (defined below) billed for the month

#### 2. Is there a maximum rebate limit applicable on the OCBC Great Eastern Co-Brand Credit Card?

You will get 1% rebate on however much total retail spending validly charged to your card.

#### 3. What is Total Retail Spending?

Total 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 (transactions below are included for rebate calculation)		NON-RETAIL SPENDING (transactions below are excluded from rebate calculation)	
(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)	(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

#### 4. How am I eligible for this 12-month interest free Auto-IPP facility (Auto-IPP) facility?

Payment of insurance premiums to Great Eastern Life or Overseas Assurance Corporation validly charged to the GE Co-brand Card and fulfilling the criteria below will automatically be converted into 12 months' instalment payment plan (Auto-IPP):

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

**Example:**

Cardmember pays RM3,000 for their Great Eastern / OAC Insurance Premium via Auto Debit. The amount will be split into twelve interest free instalments as follows:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
RM 250	RM 250	RM 250	RM 250	RM 250	RM 250

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
RM 250	RM 250	RM 250	RM 250	RM 250	RM 250

**5. Do I still earn any rebate for my Great Eastern / Overseas Assurance Corporation insurance premium when it's Auto-IPP?**

Yes, you earn 0.1% rebate on the instalment amount for your Great Eastern / Overseas Assurance Corporation insurance premium as and when it is charged to the card.

**6. How much rebate do I get if I charge my Great Eastern / Overseas Assurance Corporation insurance premium but do not meet Auto-IPP criteria?**

If you do not meet the criteria of the Auto-IPP, you may still charge the Great Eastern / Overseas Assurance Corporation insurance premium to the Co-Brand Card and earn 1% rebate.

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

Yes, you may call into the OCBC Contact Centre and request to pay the Auto-IPP in full.

**8. When will I get my rebate?**

The rebate is accumulated based on your monthly billing cycle and will be credited into your Credit Card account on the last day of your billing cycle.

**9. Is there any annual fee for this OCBC Great Eastern Co-Brand Credit Card?**

No. There is no annual fee for both Principal and Supplementary OCBC Great Eastern Co-Brand Credit Cards.

**10. Will my supplementary Card enjoy the same benefits as I do?**

Yes. Supplementary Cardmembers will also enjoy the same benefits as Principal Cardmembers.

## SOALAN LAZIM KAD JENAMA BERSAMA OCBC GREAT EASTERN

### CIRI-CIRI REBAT, PELAN BAYARAN ANSURAN AUTOMATIK BEBAS FAEDAH (AUTO-IPP) DAN MANFAATNYA

**1. Apakah faedah yang saya peroleh apabila saya menggunakan Kad Kredit Jenama Bersama OCBC Great Eastern?**

Ahli kad memperoleh rebat ke atas pembelian yang sah dicajkan kepada Ahli Kad Jenama Bersama GE seperti yang diberikan dalam jadual di bawah:-

REBATE	TRANSAKSI BAGI PENGIRAAN REBAT
1%	Jumlah Perbelanjaan Runcit (tertakrif di bawah) dibilkan bagi bulan ini.
0.1%	Auto-IPP (tertakrif di bawah) dibilkan bagi bulan ini.

**2. Adakah terdapat had rebat maksimum yang diguna pakai pada Kad Kredit Jenama Bersama OCBC Great Eastern?**

Anda akan mendapat rebat 1% daripada sebarang jumlah perbelanjaan runcit yang sah dicajkan kepada kad anda.

**3. Apakah Jumlah Perbelanjaan Runcit?**

Jumlah Perbelanjaan Runcit bermaksud jumlah bagi perbelanjaan runcit anda.

Jadual di bawah menunjukkan transaksi yang termasuk dalam perbelanjaan runcit dan tidak termasuk dalam perbelanjaan runcit.

PERBELANJAAN RUNCIT (transaksi di bawah adalah termasuk dalam pengiraan rebat)		PERBELANJAAN BUKAN RUNCIT (transaksi di bawah adalah dikecualikan daripada pengiraan rebat)	
(i)	Pembelian tempatan dan luar negara	(i)	Pelan Bayaran Mudah (EPP)
(ii)	Pembelian tempatan dan luar negara	(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 Pos / Pesanan Telefon	(v)	Baki Tertunggak
		(vi)	Pendahuluan Tunai
		(vii)	Caj Kewangan
		(viii)	Yuran Tahunan
		(ix)	Caj Pembayaran Lewat
		(x)	Pembalikan Transaksi
		(xi)	Transaksi Dipertikaikan
		(xii)	Transaksi Penipuan
		(xiii)	Yuran Penggantian Kad
		(xiv)	Cukai Perkhidmatan Kerajaan ( GST)
		(xv)	Yuran dan Bayaran Lain

**4. Bagaimana saya layak untuk kemudahan Auto-IPP (Auto-IPP) 12 bulan tanpa faedah?**

Pembayaran premium insurans kepada Great Eastern Life atau Overseas Assurance Corporation yang sah dicajkan kepada Kad Jenama Bersama GE, dan memenuhi kriteria di bawah akan ditukar secara automatik kepada pelan bayaran ansuran 12 bulan (Auto-IPP):

- i. Had kredit Ahli Kad (kecuali sebarang tambahan barisan kredit sementara) adalah mencukupi untuk menampung jumlah premium insurans yang perlu dibayar;
- ii. Jumlah transaksi minimum ialah sebanyak RM2,200;
- iii. Bayaran dibuat melalui Auto Debit; dan
- iv. Ahli Kad membenarkan OCBC Bank untuk terus mendebitkan jumlah 12 ansuran bulanan kepada akaun Ahli Kad Jenama Bersama GE.

**Contoh :**

Ahli Kad membayar RM3, 000 untuk Great Eastern / OAC Premium Insurans mereka melalui Debit Auto. Jumlah ini akan berpecah kepada dua belas ansuran faedah seperti berikut:

Bulan 1	Bulan 2	Bulan 3	Bulan 4	Bulan 5	Bulan 6
RM 250	RM 250	RM 250	RM 250	RM 250	RM 250

Bulan 7	Bulan 8	Bulan 9	Bulan 10	Bulan 11	Bulan 12
RM 250	RM 250	RM 250	RM 250	RM 250	RM 250

5. **Adakah saya masih mendapat apa-apa rebat bagi premium insurans Great Eastern/Overseas Assurance Corporation saya apabila ia di bawah Auto-IPP?**  
Ya, anda memperoleh rebat 0.1% atas jumlah ansuran untuk premium insurans Great Eastern/Overseas Assurance Corporation anda apabila ia dicajkan kepada kad itu.
6. **Berapa banyakkah rebat yang saya peroleh jika saya cajkan premium insurans Great Eastern/Overseas Assurance Corporation saya tetapi tidak memenuhi kriteria Auto-IPP?**  
Jika anda tidak memenuhi kriteria Auto-IPP, anda masih boleh cajkan premium insurans Great Eastern/Overseas Assurance Corporation kepada Kad Jenama Bersama dan memperoleh rebat 1%.
7. **Bolehkah saya membayar jumlah Auto-IPP tertunggak sepenuhnya?**  
Ya, anda boleh menghubungi Pusat Hubungan OCBC dan meminta untuk membayar Auto-IPP sepenuhnya.
8. **Bilakah saya akan mendapat rebat?**  
Rebat terkumpul adalah berdasarkan kitaran bil bulanan anda dan akan dikreditkan ke dalam akaun kad kredit anda pada hari terakhir kitaran bil anda.
9. **Adakah terdapat sebarang yuran tahunan bagi Kad Kredit Great Eastern OCBC Jenama Bersama?**  
Tidak. Tiada yuran tahunan bagi kedua-dua Kad Kredit Jenama Bersama OCBC Great Eastern Prinsipal dan Tambahan.

**10. Adakah pemegang kad kredit tambahan saya turut menikmati faedah yang sama seperti saya?**

Ya. Ahli Kad Tambahan juga akan turut menikmati faedah yang sama seperti Ahli Kad Utama.