

OCBC Platinum MasterCard Frequently Asked Questions

1. What benefits can I get from the OCBC Platinum MasterCard?

You are entitled to 1% rebate on your Total Retail Spending validly charged to your OCBC Platinum MasterCard, regardless of the amount of your Total Retail Spending, as well as a Platinum Interest Free Auto-Instalment Payment Plan (Auto-IPP) for transactions above RM500. You also enjoy a host of privileges in Malaysia, Singapore & Indonesia.

2. 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) & 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. What is the Platinum Interest Free Auto Instalment Payment Plan (Auto-IPP) on the OCBC Platinum MasterCard?

This is a feature for the OCBC Platinum MasterCard where;

- 1) Purchases from RM500-RM1,000 are automatically converted to a 3-month Auto-IPP.
- 2) Purchases that are above RM1,000 will be automatically converted to a 6-month Auto-IPP.

This feature allows cardmembers to better manage their cash flow by spreading out their payments over a 3 or 6 month period. This is especially good for places that may not offer 0% Instalment Payment Plans upfront, such as luxury retailers.

4. What transactions are eligible for the Auto-IPP feature?

The Auto-IPP feature is available only for purchases of goods & services. For example, purchase of a television at an electronics store or purchase of flight tickets by using a currently valid OCBC Platinum MasterCard. Table 2 below sets out the transactions which form part of Auto-IPP and transactions which do not.

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

5. 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.

6. Will my Standing Instructions or Auto-debit be subject to the Auto-IPP trigger amounts?

No. Your Standing Instructions or Auto-debit are not eligible for the Auto-IPP feature.

7. Do I get rebates for the Auto-IPP transactions?

Yes, you get 0.5% rebate on the instalment amount charged for Auto-IPP transactions as well.

Soalan Lazim OCBC Platinum MasterCard

1. Apakah manfaat OCBC Platinum MasterCard?

Anda berhak mendapat rebat 1% atas Jumlah Perbelanjaan Runcit yang dicaj secara sah ke OCBC Platinum MasterCard, tanpa had pada Jumlah Perbelanjaan Runcit anda, selain Pelan Bayaran Ansuran Automatik Tanpa Faedah Platinum (Auto IPP) bagi transaksi bernilai RM500 atau lebih. Anda turut boleh menikmati pelbagai keistimewaan di Malaysia, Singapura & Indonesia.

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.

PERBELANJAAN RUNCIT (transaksi di bawah disertakan untuk pengiraan rebat)		PERBELANJAAN BUKAN RUNCIT (transaksi di bawah tidak termasuk dalam pengiraan rebat)	
(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) & Auto 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. Apa itu Pelan Bayaran Ansuran Automatik Tanpa Faedah Platinum (Auto IPP) untuk OCBC Platinum MasterCard?

Ini merupakan satu ciri OCBC Platinum MasterCard yang membolehkan;
1) Pembelian bernilai RM500-RM1,000 ditukar secara automatik kepada Auto IPP 3 bulan.
2) Pembelian melebihi RM1,000 ditukar secara automatik kepada Auto IPP 6 bulan.

Ciri ini membolehkan Ahli Kad mengurus aliran tunai mereka dengan lebih baik melalui pengagihan pembayaran dalam tempoh 3 atau 6 bulan. Kelebihan ini berguna khususnya di tempat yang mungkin tidak menawarkan Pelan Bayaran Ansuran 0%, misalnya peruncit barangan mewah.

4. Apa transaksi yang layak memperoleh Auto IPP?

Ciri Auto IPP hanya terhad kepada pembelian barangan & perkhidmatan. Misalnya, pembelian televisyen di kedai elektronik atau pembelian tiket penerbangan menggunakan OCBC Platinum MasterCard yang sah. Jadual 2 di bawah menunjukkan transaksi yang layak dan tidak layak untuk Auto IPP.

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

5. Adakah saya dibenarkan melangsaikan kesemua amaun Auto IPP tertunggak saya?

Ya. Anda boleh menghubungi Pusat Hubungan OCBC dan membuat permohonan pembayaran penuh Auto IPP.

6. Adakah Arahan Tetap atau Auto Debit saya boleh dikira untuk Auto IPP?

Tidak. Arahan Tetap atau Auto Debit anda tidak layak dimasukkan dalam Auto IPP.

7. Adakah saya layak mendapat rebat untuk transaksi Auto IPP?

Ya, anda turut menerima rebat 0.5% atas amaun ansuran yang dicaj untuk transaksi Auto IPP.