

OCBC GREAT EASTERN PLATINUM MASTERCARD 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 Platinum MasterCard?

Cardmember can earn rebate on purchases validly charged to the Cardmember's OCBC Great Eastern Platinum MasterCard as provided in the table below:-

Table 1

REBATE	TRANSACTIONS FOR REBATE CALCULATION
First RM1,000 Total Retail Spending- 1%	Total Retail Spending (Table 2) billed for the month
Subsequent Retail Spending – 0.5%	
0.1%	Auto-IPP (defined below) billed for the month

2. Is there a maximum rebate limit applicable on the OCBC Great Eastern Platinum MasterCard?

No there is no maximum rebate limit on your Total Retail Spending.

Below are the examples of the rebate calculation:

Illustration 1

RETAIL SPENDING AMOUNT	REBATE CALCULATION	REBATE AMOUNT
RM1,000	RM1,000 x 1% Rebate	RM 10

Illustration 2

RETAIL SPENDING AMOUNT	REBATE CALCULATION	REBATE AMOUNT
RM3,000	First RM1,000 x 1% Rebate	RM 10
	Subsequent RM 2,000 x 0.5% Rebate	RM 10
	Total	RM 20

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.

Table 2

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. 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.

5. 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 OCBC Great Eastern Platinum MasterCard 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 OCBC Great Eastern Platinum MasterCard 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
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6. 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 installment amount for your Great Eastern / Overseas Assurance Corporation insurance premium as and when it is charged to the card.

7. 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 OCBC Great Eastern Platinum MasterCard and earn 1% rebate.

8. 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.

9. Is there any annual fee for this OCBC Great Eastern Platinum MasterCard?

No. There is no annual fee for Principal and Supplementary OCBC Great Eastern Platinum MasterCard.

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 OCBC GREAT EASTERN PLATINUM MASTERCARD

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

1. **Apakah faedah yang saya perolehi apabila saya menggunakan OCBC Great Eastern Platinum MasterCard?**

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

REBAT	TRANSAKSI BAGI PENGIRAAN REBAT
Jumlah Perbelanjaan Runcit RM1,000 pertama- 1%	Jumlah Perbelanjaan Runcit (Jadual 2) dibilkan pada bulan tersebut
Jumlah Perbelanjaan Runcit seterusnya – 0.5%	
0.1%	Auto-IPP (tertakrif di bawah) dibilkan bagi satu bulan

2. **Apakah had rebat maksimum saya layak untuk setiap bulan untuk perbelanjaan ke atas OCBC Great Eastern Platinum MasterCard?**

Tiada had maksimum rebat atas Jumlah Perbelanjaan Runcit anda.

Berikut adalah contoh pengiraan rebat:

Ilustrasi 1

JUMLAH PERBELANJAAN RUNCIT	PENGIRAAN REBAT	JUMLAH REBAT
RM1,000	RM1,000 x 1% Rebat	RM 10

Ilustrasi 2

JUMLAH PERBELANJAAN RUNCIT	PENGIRAAN REBAT	JUMLAH REBAT
RM3,000	RM1,000 pertama x 1% Rebat	RM 10
	RM2,000 seterusnya x 0.5% Rebat	RM 10
	Jumlah	RM 20

3. 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

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)	(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

4. Bila saya akan mendapat rebat saya?

Rebat ini dikumpul berdasarkan kitaran bil bulanan anda dan akan dikreditkan ke dalam akaun Kad Kredit anda pada hari terakhir dalam kitaran bil anda.

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

Pembayaran premium insurans untuk Great Eastern Life atau Overseas Assurance Corporation yang dicaj secara sah kepada OCBC Great Eastern Platinum MasterCard, 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 kredit sementara) adalah mencukupi untuk menampung jumlah premium insurans yang perlu dibayar;
- ii. Jumlah transaksi tunggal minimum sebanyak RM2,200;
- iii. Bayaran dibuat melalui Debit Auto; dan
- iv. Ahli Kad membenarkan Bank OCBC untuk mendebitkan terus jumlah 12 ansuran bulanan kepada akaun OCBC Great Eastern Platinum MasterCard Ahli Kad.

Contoh:

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

Bulan 1	Bulan 2	Bulan 3	Bulan 4	Bulan 5	Bulan 6
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RM 250	RM 250	RM 250	RM 250	RM 250	RM 250
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Bulan 7	Bulan 8	Bulan 9	Bulan 10	Bulan 11	Bulan 12
RM 250	RM 250	RM 250	RM 250	RM 250	RM 250

6. 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 anda.

7. 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 OCBC Great Eastern Platinum MasterCard dan memperoleh rebat 1% rebat.

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

Ya, anda boleh menghubungi Pusat Hubungan OCBC dan membuat permohonan pembayaran penuh Auto-IPP.

9. Adakah terdapat sebarang yuran tahunan bagi OCBC Great Eastern Platinum MasterCard?

Tidak. Tiada yuran tahunan bagi kedua-dua kad Utama dan Tambahan OCBC Great Eastern Platinum MasterCard.

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

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