

To ensure you receive the latest updates, alerts or critical information from the Bank, please provide your latest contact numbers to the Bank.

Untuk memastikan anda menerima maklumat terkini, peringatan atau maklumat kritikal dari pihak Bank, sila pastikan anda memberikan nombor telefon terkini kepada pihak Bank.

IMPORTANT NOTES FOR CARDMEMBERS / MAKLUMAT PENTING BAGI PEMEGANG KAD			
Annual Fee / <i>Yuran Tahunan</i>	Card Type Jenis Kad	Principal (RM) Kad Asas (RM)	Supplementary (RM) Kad Tambahan (RM)
	OCBC World Mastercard	RM388	RM188
	OCBC Cashflo Mastercard	RM188	RM68
	OCBC 365 Mastercard	RM100	RM50
	OCBC Great Eastern Platinum Mastercard	No annual fees <i>Tiada yuran tahunan</i>	No annual fees <i>Tiada yuran tahunan</i>
	OCBC Titanium Mastercard (Blue / Pink)	No annual fees <i>Tiada yuran tahunan</i>	No annual fees <i>Tiada yuran tahunan</i>
Service Tax / <i>Cukai Perkhidmatan</i>	<p>A service tax of RM25 for each principal card & supplementary card will be charged on activation of the credit card and subsequently, every twelve months thereafter or part thereof after the card is activated or upon renewal of the credit card.</p> <p><i>Cukai perkhidmatan sebanyak RM25 untuk setiap ahli kad asas dan setiap ahli kad tambahan akan dikenakan selepas kad kredit baru diaktifkan dan tiap-tiap dua belas bulan selepas itu atau sebahagian daripadanya selepas kad itu diaktifkan atau diperbaharui.</i></p>		
Finance Charges/ <i>Caj Kewangan</i>	<p>Tier 1 - 15% p.a. in interest charge for cardmembers who make prompt payment for 12 consecutive months. <i>Tingkat 1 - 15% setahun bagi ahli kad dengan pembayaran tepat selama 12 bulan berturut-turut.</i></p> <p>Tier 2 - 17% p.a. in interest charge for cardmembers who make prompt payment for either 10 or 11 months within the past 12 consecutive months. <i>Tingkat 2 - 17% setahun bagi ahli kad dengan pembayaran tepat bagi 10 atau 11 bulan dalam 12 bulan yang lepas.</i></p> <p>Tier 3 - 18% p.a. in interest charge for cardmembers who do not meet the above criteria. <i>Tingkat 3 - 18% setahun bagi ahli kad yang tidak memenuhi kriteria di atas.</i></p> <p>To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months. <i>Untuk menikmati caj kewangan yang lebih rendah bagi urus niaga runcit, anda perlu membuat sekurang-kurangnya 10 pembayaran tepat dalam kitaran 12 bulan.</i></p>		
a) Retail Purchases Including Balance Transfer & Call-for-Cash / <i>Pembelian runcit termasuk Pindahan Baki & Call-for-Cash</i>	<p>18% p.a. of the cash advance/casino chips amount calculated on a daily basis from date of transaction. <i>18% setahun atas amaun pendahuluan tunai/cip kasino dikira secara harian dari tarikh urus niaga.</i></p>		
b) Cash Advance/Casino Chips / <i>Pendahuluan Tunai/Cip Kasino</i>	<p>18% p.a. of the cash advance/casino chips amount calculated on a daily basis from date of transaction. <i>18% setahun atas amaun pendahuluan tunai/cip kasino dikira secara harian dari tarikh urus niaga.</i></p>		
Balance Transfer Interest Charge / <i>Caj Faedah Pindahan Baki</i>	<p>6% p.a. flat or lower due to promotional interest rate <i>Kadar faedah rata 6% setahun atau lebih rendah bagi kadar faedah promosi.</i></p>		
Call-for-Cash (CFC)	<p>9% p.a. flat or lower due to promotional interest rate <i>Rata 9% setahun atau lebih rendah bagi kadar faedah promosi</i></p>		
a) Interest Rate / <i>Kadar Faedah</i>	<p>9% p.a. flat or lower due to promotional interest rate <i>Rata 9% setahun atau lebih rendah bagi kadar faedah promosi</i></p>		
b) Cash Advance Fee / <i>Yuran Pendahuluan Tunai</i>	<p>3% or lower due to promotional interest rate (one-time fee) 3% atau lebih rendah bagi kadar faedah promosi (yuran satu kali)</p>		

<p>Interest-free Period / <i>Tempoh Bebas Faedah</i></p>	<p>Retail transaction: 20 days from the statement date provided that there is no outstanding balance in the cardmember's account. If the cardmember opts to make partial or minimum payment, finance charges on retail transactions will be imposed from the day the transaction is posted to the card account. The interest free period is not applicable to balance transfer or cash advances. <i>Urus niaga runcit:</i> 20 hari dari tarikh penyata dengan syarat tidak terdapat baki belum jelas dalam akaun ahli kad. Jika ahli kad memilih untuk membuat pembayaran sebahagian atau minima, caj kewangan bagi urus niaga runcit akan dikenakan dari tarikh urus niaga dicatatkan pada akaun kad. Tempoh tanpa faedah adalah tidak terpakai bagi Pendahuluan Tunai atau Pemindahan Baki</p>
<p>Cash Advance / Casino Chip Fees <i>Yuran Pendahuluan Tunai / Cip Kasino</i></p>	<p>5% of the amount advanced or a minimum of RM20, whichever is higher. This is imposed for each cash advance transaction. <i>5% daripada amaun pendahuluan atau minima RM20, yang mana satu lebih tinggi. Yuran ini dikenakan bagi setiap urus niaga pendahuluan tunai.</i></p>
<p>Minimum Monthly Repayment / <i>Bayaran Minima Bulanan</i></p>	<p>The Minimum Monthly Repayment means the higher of (a) and (b) below: (a) The aggregate of the following: (i) 5% of the new balance* (excluding the contracted monthly instalments referred in (ii) below); and (ii) 100% of all contracted monthly instalment amounts including for any instalment payment plans, balance transfer plan and any auto balance conversion ("ABC"). (b) RM50</p> <p>For more information on what is ABC, who is eligible to qualify for ABC and how ABC works, please visit www.ocbc.com.my/personal-banking/Cards *As defined in OCBC Cardmember's Agreement</p> <p><i>Jumlah minima yang perlu dibayar (Jumlah semasa) bermaksud yang mana lebih tinggi diantara (a) dan (b) di bawah:</i> <i>(a) Jumlah agregat untuk yang berikut:</i> <i>(i) 5% daripada baki baru* (tidak termasuk ansuran bulanan yang dikontrakkan seperti yang dirujuk kepada (ii) di bawah); dan</i> <i>(ii) 100% daripada ansuran bulanan yang dikontrakkan termasuk sebarang pelan bayaran ansuran bulanan, pelan pemindahan baki dan sebarang penukaran baki automatik ("Auto Balance Conversion" – ABC)</i> <i>(b) RM50</i></p> <p><i>Untuk maklumat lanjut berkenaan ABC, kelayakkan serta bagaimana ABC berfungsi, sila layari laman sesawang www.ocbc.com.my/personal-banking/Cards</i> <i>*Sepertimana yang ditakrifkan dalam OCBC Perjanjian Ahli Kad</i></p>
<p>Late Payment Charge / <i>Yuran Pembayaran Lewat</i></p>	<p>1% late payment fee only applicable to retail transactions and cash advance or RM10 (whichever is higher), subject to a maximum of RM100. <i>1% yuran pembayaran lewat hanya untuk transaksi runcit dan pendahuluan tunai atau RM10 (yang mana lebih tinggi), tertakluk kepada maksimum RM100.</i></p>
<p>Conversion for Overseas Transactions / <i>Pertukaran untuk Urus Niaga Luar Negara</i></p>	<p>Overseas transactions are subject to the currency conversion rate determined by Visa International and Mastercard Worldwide plus a standard administration cost of 1.25%** and any transaction fee charged by Visa International and Mastercard Worldwide. <i>Urus niaga luar negara tertakluk kepada kadar tukaran matawang yang ditentukan oleh Visa International dan Mastercard Worldwide termasuk yuran pentadbiran sebanyak 1.25%** dan mana-mana yuran urus niaga yang dikenakan oleh Visa International dan Mastercard Worldwide.</i></p>

Monthly Statement Retrieval Fee / Yuran Pengeluaran Penyata Bulanan	Free of charge for current to latest 2 months' statements. RM5 per statement for above 3 months. <i>Tanpa caj bagi penyata semasa sehingga 2 bulan yang lepas. RM5 setiap penyata bagi 3 bulan ke atas.</i>		
Sales Draft Retrieval Fee / Yuran Resit Urus Niaga	Card Type Jenis Kad	Original copy Salinan asal	Duplicate copy Salinan pendua
	OCBC World Mastercard OCBC Cashflo Mastercard OCBC Great Eastern Platinum Mastercard OCBC Titanium Mastercard (Blue/Pink)	RM15.00	RM10.00
	OCBC 365 Mastercard	RM15.00	RM8.00
Returned Cheque Fee / Yuran Pemulangan Cek	No charge. <i>Tiada caj.</i>		
Card Replacement Fee / Yuran Penggantian Kad	Card Type/ Jenis Kad	Card Replacement Fee/ Yuran Penggantian Kad	
	OCBC World Mastercard, OCBC Cashflo Mastercard, OCBC Great Eastern Platinum Mastercard OCBC Titanium Mastercard (Blue/Pink)	RM50.00	
	OCBC 365 Mastercard	RM35.00	

**Not applicable to OCBC Mastercard (Blue/Pink), OCBC Great Eastern Mastercard and OCBC 365 Mastercard and OCBC Premier Voyage Mastercard

**Tidak sah untuk OCBC Mastercard (Blue/Pink), OCBC Great Eastern Mastercard and OCBC 365 Mastercard and OCBC Premier Voyage Mastercard

How To Verify Your Statement / Bagaimana Mengesahkan Penyata Anda

Please examine the statement immediately by matching your copy of the transaction receipts to each of the itemised transactions. Any error therein must be reported to Credit Cards Department, OCBC Bank within 14 days from the date of the statement, failing which the statement shall be considered correct. The Bank shall investigate such complaint/dispute and respond within 30 days after officially lodged. You may bring the dispute to the Ombudsman for Financial Services if you are not satisfied with the outcome of the investigation. For unstated transactions or to view your statement, please log on to our Internet Banking at www.ocbc.com.my/internet-banking/

Sila periksa penyata segera dengan memadankan salinan resit transaksi anda dengan setiap butiran transaksi. Sebarang pertikaian hendaklah dilaporkan ke Bahagian Kad Kredit, OCBC Bank dalam masa 14 hari dari tarikh penyata, dimana penyata akan dianggap betul jika tiada laporan. Bank akan menjalankan siasatan ke atas rungutan/pertikaian dan akan memberi jawapan dalam masa 30 hari selepas dilaporkan. Anda boleh merujuk sebarang pertikaian ke Ombudsman Perkhidmatan Kewangan jika anda tidak berpuas hati dengan hasil penyiasatan. Untuk transaksi yang belum direkodkan atau untuk melihat penyata anda, sila daftar masuk ke Perbankan Internet di www.ocbc.com.my/internet-banking/

How To Settle This Account / Bagaimana Menyelesaikan Akaun Ini

You may choose to pay Minimum Monthly Payment or Total Balance in your monthly statement or RM50.00 whichever is greater. Should the new balance exceeds the Line of Credit, the due will be the entire amount. If the current due is not received in full two consecutive months, the whole minimum sum will become due and payable in the third month.

Anda boleh memilih untuk membayar bayaran minima atau jumlah baki di dalam penyata bulanan anda atau RM50, yang mana lebih tinggi. Jika baki baru melebihi jumlah kredit, baki tertunggak adalah keseluruhan jumlah. Jika baki tertunggak tidak diterima dalam masa 2 bulan, keseluruhan jumlah minima akan menjadi tertunggak dan perlu dibayar di bulan ketiga.

After determining the Balances and the respective Periods on which the interest may be imposed, the following formula for the computation of interest is applicable:

$A = (B) \times (C/D) \times (E)$ and $F = \text{Sum } [A]$ where

A = the interest charge for a particular balance "B" computed over the period of "C" days

B = the Balance that is imposed with interest

C = the respective interest bearing period in days on which the Balance "B" is imposed with interest

D = the number of days used as the base for the annual rate

E = the nominal interest annual rate stated

F = the total interest imposed for the month

Selepas baki dan tempoh di mana faedah akan dikenakan telah ditentukan, formula bagi pengiraan adalah seperti dibawah digunakan:

$A = (B) \times (C/D) \times (E)$ dan $F = \text{Jumlah [A]}$ dimana

A = kadar faedah bagi baki "B" dikira atas tempoh hari "C"

B = baki yang dikenakan faedah

C = tempoh pengenaan faedah masing-masing mengikut hari di mana Baki "B" dikenakan faedah

D = jumlah hari digunakan sebagai asas kadar tahunan

E = kadar tahunan caj faedah ternyata

F = jumlah faedah yang dikenakan bagi bulan tersebut

How And Where To Make Payment / *Bagaimana Dan Dimana Membuat Pembayaran*

You can make payment in any of the following ways:

- Pay through OCBC Internet Banking at www.ocbc.com.my/Internet-banking/
- Pay through OCBC mobile banking
- Use InterBank Funds Transfer from your Current or Savings account at participating MEPS IBG banks
- Direct Debit Instruction to directly debit your deposit account
- Pay through OCBC Auto Teller Machines (ATMs)
- Pay through OCBC Phone Banking services
- Deposit Cash or Cheque through Cash Deposit Machine or Cheque Deposit Machine at any OCBC branch in Malaysia.

Anda boleh membuat bayaran melalui:

- Bayar melalui Perkhidmatan Perbankan Internet OCBC di www.ocbc.com.my/Internet-banking/
- Bayar melalui Perkhidmatan Perbankan Aplikasi Mobil OCBC
- Pemindahan Dana Antara Bank melalui akaun Semasa / Simpanan anda di bank-bank yang mengambil bahagian dalam rangkaian MEPS IBG
- Arahan Tetap Debit Langsung untuk mendebit terus daripada akaun deposit anda
- Bayar melalui Mesin ATM OCBC
- Bayar melalui Perkhidmatan Perbankan Telefon OCBC
- Deposit Wang Tunai atau Cek melalui Mesin Deposit Tunai atau Mesin Deposit Cek di mana-mana cawangan OCBC di Malaysia

How Transactions Made Outside Malaysia Are Processed / *Bagaimana Transaksi Luar Negara Diproses*

Transactions made outside Malaysia are converted to US Dollars before clearance through Visa International /Mastercard Worldwide. The US Dollars are reconverted to Ringgit Malaysia equivalent on Visa International /Mastercard Worldwide's processing date.

The table below illustrates how long it would take to pay off an outstanding balance and amount of interest incurred if you continue to pay only the minimum payment amount. The computations are based on 5% minimum payment of the monthly outstanding balance or RM50, whichever is higher, at a financial charge of 18% p.a. provided no new retail transactions. This calculation is based on 30 days a month.

Outstanding Balance (RM)	3,000		5,000		10,000	
	Pay only min. amount (RM150 in 1 st month)	Pay RM250 every month	Pay only min. amount (RM250 in 1 st month)	Pay RM350 every month	Pay only min. amount (RM500 in 1 st month)	Pay RM600 every month
Repayment Period (months)	4 years 7 months	1 year 2 months	5 years 9 months	1 year 5 months	7 years 4 months	1 year 8 months
Total Interest Incurred (RM)	1,055	333	1,912	670	4,055	1,594
Total Amount To Be Settled (RM)	4,055	3,333	6,912	5,670	14,055	11,594

Jadual di bawah menggambarkan masa yang diambil untuk menjelaskan baki belum jelas dan jumlah faedah yang ditanggung jika anda hanya membuat bayaran minimum secara berterusan. Pengiraan adalah berasaskan bayaran minimum 5% baki bulanan tertunggak atau RM50, yang mana lebih tinggi, pada caj faedah 18% setahun selagi tiada transaksi baru. Pengiraan ini berdasarkan tempoh 30 hari sebulan.

Baki Belum Jelas (RM)	3,000		5,000		10,000	
Pembayaran Balik	Membuat Bayaran Minimum (RM150 dalam bulan pertama)	Bayar RM250 setiap bulan	Membuat Bayaran Minimum (RM250 dalam bulan pertama)	Bayar RM350 setiap bulan	Membuat Bayaran Minimum (RM500 dalam bulan pertama)	Bayar RM600 setiap bulan
Tempoh Pembayaran Balik (bulan)	4 tahun 7 bulan	1 tahun 2 bulan	5 tahun 9 bulan	1 tahun 5 bulan	7 tahun 4 bulan	1 tahun 8 bulan
Jumlah Faedah Yang Dikenakan (RM)	1,055	333	1,912	670	4,055	1,594
Jumlah Yang Perlu Dijelaskan (RM)	4,055	3,333	6,912	5,670	14,055	11,594

Change of Address Notification and Contact Numbers/ Pemberitahuan Pertukaran Alamat dan Nombor Telefon

Kindly call us at 603-8317 5000 to update your new address and contact number.

Hubungi kami di 603-8317 5000 untuk mengemaskini alamat dan nombor telefon baru anda.

Where To Report A Lost Or Stolen Card / Melaporkan Kehilangan Atau Kecurian Kad

In the event that the Credit Card is lost or stolen, report it immediately to Customer Service Executives at 603-8317 5000. Select your preferred language and press "0" to speak to our Customer Service Executives. If you are overseas, kindly report to the nearest Visa/Mastercard member bank. You will bear the losses arising from your negligence in safeguarding your Credit Card from loss or theft or the PIN from being disclosed, or your failure to notify the OCBC Bank, immediately after finding that the Credit Card is lost or stolen or PIN is disclosed or if you suspect an unauthorised transaction had been conducted. You must make a police report and a copy of the report must be provided to the Bank.

Jika Kad Kredit hilang atau dicuri, laporkan segera ke Eksekutif Khidmat Pelanggan di 603-8317 5000. Pilih jenis bahasa dan tekan "0" untuk bercakap dengan Eksekutif Khidmat Pelanggan kami. Jika anda berada di luar negara, sila laporkan ke mana-mana bank dalam rangkaian Visa/Mastercard. Anda akan menanggung segala kerugian akibat kecuiaan anda mengawasi Kad Kredit anda dari kehilangan, kecurian atau PIN terdedah, atau kegagalan anda melaporkan ke Bank OCBC, sebaik sahaja anda mengetahui akan kehilangan, kecurian, pendedahan. PIN ataupun anda mengesyaki Kad Kredit anda disalahgunakan. Anda perlu membuat laporan polis dan salinan laporan perlu diberikan kepada OCBC.