

OCBC Cashflo Mastercard Frequently Asked Questions

1. What benefits can I get from the OCBC Cashflo Mastercard?

You are entitled to an Interest Free Auto-Instalment Payment Plan (Auto-IPP) for retail transactions of RM500 and above.

2. What is Retail Spending?

“**Retail Spending**” means the amount the Cardmember spends on retail purchases. Table 1 below sets out the transactions which form part of retail spending and which ones are not entitled to the Auto Instalment Payment Plan (Auto-IPP)

Table 1

RETAIL SPENDING (transactions below are included for Auto Instalment Payment Plan)	NON-RETAIL SPENDING (transactions below are excluded from Auto Instalment Payment Plan)
(i) Local and overseas/foreign currency purchase	(i) Easy Payment Plan (EPP)
(ii) Online Purchases/ e-wallet/ E-Commerce	(ii) Balance Transfer (BT)
(iii) Mail Order / Telephone Order	(iii) Call for Cash (CFC)
(iv) Auto Debit/Recurring	(iv) Power Credit Cash Plus
	(v) Auto Balance Conversion
	(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) Service Tax
	(xvi) Other Fees and Charges
	(xvii) Donations to Charitable and Social Service Organisations
	(xviii) Government-related payments
	(xix) Great Eastern Life/General Insurance
	(xx) Standing instructions
	(xxi) Instalment Payment Plan (IPP)/Auto-IPP
	(xxii) JomPAY, FPX and Duitnow QR transactions

3. What is the Cashflo Interest Free* Auto Instalment Payment Plan (Auto-IPP) on the OCBC Cashflo Mastercard?

This is a feature for the OCBC Cashflo 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.

*The Auto-IPP is interest free provided that the Cardmember fully settles the amount stated in the OCBC Cashflo Mastercard 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.

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

The Auto-IPP feature is available only for purchases of goods & services and if the minimum spending requirement is met. For example, purchase of a television at an electronics store, or purchase of flight tickets, or payment for a dining transaction by using a currently valid OCBC Cashflo Mastercard. Table 2 below sets out the transactions which form part of Auto-IPP and transactions which do not.

Table 2

RETAIL SPENDING (transactions below are included for Auto Instalment Payment Plan)	NON-RETAIL SPENDING (transactions below are excluded from Auto Instalment Payment Plan)
(i) Local and overseas/foreign currency purchase	(i) Easy Payment Plan (EPP)
(ii) Online Purchases/ e-wallet/ E-Commerce	(ii) Balance Transfer (BT)
(iii) Mail Order / Telephone Order	(iii) Call for Cash (CFC)
(iv) Auto Debit/Recurring	(iv) Power Credit Cash Plus
	(v) Auto Balance Conversion
	(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) Service Tax
	(xvi) Other Fees and Charges
	(xvii) Donations to Charitable and Social Service Organisations
	(xviii) Government-related payments
	(xix) Great Eastern Life/General Insurance
	(xx) Standing instructions
	(xxi) Instalment Payment Plan (IPP)/Auto-IPP
	(xxii) JomPAY, FPX and Duitnow QR transactions

5. I paid my Great Eastern insurance premium of RM500 with OCBC Cashflo card. Will this transaction be Auto-IPP for 3 months?

No, Great Eastern (GE) Life/General Insurance transaction are not eligible for the Auto-IPP feature.

6. 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.

7. Will my Standing Instructions be subjected to the Auto-IPP trigger amounts?

No. Your Standing Instructions is not eligible for the Auto-IPP feature.

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

The Cashflo card does not have a rebate feature.

Soalan Lazim OCBC Cashflo MasterCard

1. Apakah manfaat OCBC Cashflo Mastercard?

Anda layak untuk Pelan Pembayaran Ansuran Kenderaan Tanpa Faedah (Auto-IPP) untuk transaksi runcit bermula dari RM500 ke atas.

2. Apa itu Perbelanjaan Runcit?

"Perbelanjaan Runcit" bermaksud amaun perbelanjaan runcit Ahli Kad. Jadual 1 di bawah menetapkan transaksi yang merupakan sebahagian daripada perbelanjaan runcit dan yang tidak layak untuk Pelan Pembayaran Ansuran Auto (Auto-IPP). Transaksi dari Great Eastern (GE) Insurans Hayat / Am TIDAK dianggap sebagai Perbelanjaan Runcit, yang akan dikecualikan sebagai perbelanjaan runcit.

Jadual 1

PERBELANJAAN RUNCIT (transaksi di bawah disertakan untuk Pelan Pembayaran Ansuran Auto)	PERBELANJAAN BUKAN RUNCIT (transaksi di bawah dikecualikan daripada Pelan Pembayaran Ansuran Auto)
(i) Pembelian tempatan dan luar negara	(i) Pelan Bayaran Mudah (EPP)
(ii) E-dagang / e-wallet / Pembelian Dalam Talian	(ii) Pindahan Baki (BT)
(iii) Pesanan Pos / Pesanan Telefon	(iii) Call for Cash (CFC)
(iv) Debit Automatik/Pembayaran Berulang	(iv) Power Credit Cash Plus
	(v) Penukaran Baki Automatik
	(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
	(xvi) Bayaran dan Caj Lain
	(xvii) Sumbangan kepada Pertubuhan Kebajikan dan Khidmat Sosial
	(xviii) Bayaran berkaitan kerajaan
	(xix) Great Eastern Life/General Insuran
	(xx) Arahan Tetap
	(xxi) Pelan Bayaran Ansuran (IPP)/ Auto-IPP
	(xxii) Jompay, FPX dan transaksi QR Duitnow

3. Apa itu Pelan Bayaran Ansuran *Automatik Tanpa Faedah Cashflo (Auto-IPP) untuk OCBC Cashflo Mastercard?

Ini merupakan satu ciri OCBC Cashflo 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.

* Auto-IPP tidak dikenakan faedah dengan syarat Ahli Kad melunaskan amaun penuh yang dinyatakan dalam penyata bulanan Kad OCBC Cashflo Mastercard, pada atau sebelum tarikh bayaran perlu dijelaskan. Jika mana-mana amaun yang didebitkan ke akaun Ahli Kad (termasuk tetapi tidak terhad pada amaun ansuran bulanan Auto-IPP) tidak dijelaskan sepenuhnya apabila perlu dibayar, Ahli Kad akan dikenakan caj pembiayaan dan bayaran lewat, faedah dan fi atas amaun tertunggak pada kadar yang ditetapkan oleh Bank OCBC dan tertakluk pada Perjanjian Ahli Kad OCBC.

4. Apa transaksi yang layak memperoleh Auto-IPP?

Ciri Auto-IPP hanya tersedia untuk pembelian barangan & perkhidmatan dan jika keperluan perbelanjaan minimum dipenuhi. Sebagai contoh, pembelian televisyen di kedai elektronik, atau pembelian tiket penerbangan, atau bayaran untuk transaksi makan dengan menggunakan OCBC Cashflo Mastercard yang sah pada masa ini. Jadual 2 di bawah menetapkan transaksi yang merupakan sebahagian daripada Auto-IPP dan transaksi yang tidak.

Jadual 2

PERBELANJAAN RUNCIT (transaksi di bawah disertakan untuk Pelan Pembayaran Ansuran Auto)	PERBELANJAAN BUKAN RUNCIT (transaksi di bawah dikecualikan daripada Pelan Pembayaran Ansuran Auto)
(i) Pembelian tempatan dan luar negara	(i) Pelan Bayaran Mudah (EPP)
(ii) E-dagang / e-wallet / Pembelian Dalam Talian	(ii) Pindahan Baki (BT)
(iii) Pesanan Pos / Pesanan Telefon	(iii) Call for Cash (CFC)
(iv) Debit Automatik/Pembayaran Berulang	(iv) Power Credit Cash Plus
	(v) Penukaran Baki Automatik
	(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
	(xvi) Bayaran dan Caj Lain
	(xvii) Sumbangan kepada Pertubuhan Kebajikan dan Khidmat Sosial
	(xviii) Bayaran berkaitan kerajaan
	(xix) Great Eastern Life/General Insuran
	(xx) Arahan Tetap
	(xxi) Pelan Bayaran Ansuran (IPP)/ Auto-IPP
	(xxii) Jompay, FPX dan transaksi QR Duitnow

5. Saya bayar premium insurans Great Eastern sebanyak RM500 dengan kad OCBC Cashflo. Adakah transaksi layak untuk Auto-IPP selama 3 bulan?

Tidak, transaksi Insurans Hayat/Am Great Eastern (GE) tidak layak untuk ciri Auto-IPP.

6. Adakah saya dibenarkan melangsaikan kesemua amaun Auto-IPP tertunggak saya?

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

7. Adakah Arahan Tetap saya boleh dikira untuk Auto-IPP?

Tidak. Arahan Tetap anda tidak layak dimasukkan dalam Auto-IPP.

8. Adakah saya layak mendapat rebat untuk transaksi Auto-IPP?

Kad Cashflo tidak mempunyai ciri rebat.