

## Revision on OCBC Credit Card Terms and Conditions on the list of transactions not eligible for rewards calculation and auto-IPP

We have updated the OCBC Credit Card Terms and Conditions on the list of transactions that are excluded for cashback, Travel\$ and Voyage Miles calculation as well as for Auto-Instalment Payment Plan (Auto-IPP), as listed below. This update will take effect from 20<sup>th</sup> July 2023 onwards.

### Current list of transactions excluded for cashback, Travel\$ and Voyage Miles calculation as well as Auto-IPP

The transactions below are excluded for cashback and OCBC 90°N Visa Card's Travel\$ calculation :

- (i) Easy Payment Plan (EPP)
- (ii) Balance Transfer (BT)
- (iii) Call for Cash (CFC)
- (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

The transactions below are excluded for OCBC Premier Voyage Mastercard's Voyage Miles calculation :

- (i) Card facilities such as Balance Transfer, Cash Plus, Cash on Card, Call for Cash, Instalment Payment Plan, Easy Payment Plan, Auto Balance Conversion and Cash Advances
- (ii) All fees, charges, interests, penalties and others incurred under the Card facilities referred to in the preceding sub-paragraph
- (iii) Reversed transactions, fraudulent transactions, disputed transactions
- (iv) Income tax payment
- (v) Finance and late payment charges
- (vi) Service tax
- (vii) Donations to Charitable and Social Service Organisations
- (viii) Government-related payments

The transactions below are excluded for Auto-IPP (for OCBC Cashflo Mastercard) :

- (i) Easy Payment Plan (EPP)
- (ii) Balance Transfer (BT)
- (iii) Call for Cash (CFC)
- (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

**Revised list of transactions excluded for cashback, Travel\$ and Voyage Miles calculation as well as Auto-IPP (effective 20<sup>th</sup> July 2023)**

The transactions below are excluded for cashback and OCBC 90°N Visa Card's Travel\$ calculation :

- (i) Easy Payment Plan (EPP)
- (ii) Balance Transfer (BT)
- (iii) Call for Cash (CFC)
- (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) JomPAY, FPX and Duitnow QR transactions\*
- (xx) Any transactions made in the United Kingdom, or in the country which is a member of the European Economic Community (EEC) or European Union (EU) including Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Poland,

Portugal, Reunion, Romania, Saint Martin, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Iceland, Liechtenstein and Norway.\*

The transactions below are excluded for OCBC Premier Voyage Mastercard's Voyage Miles calculation :

- (i) Card facilities such as Balance Transfer, Cash Plus, Cash on Card, Call for Cash, Instalment Payment Plan, Easy Payment Plan, Auto Balance Conversion and Cash Advances
- (ii) All fees, charges, interests, penalties and others incurred under the Card facilities referred to in the preceding sub-paragraph
- (iii) Reversed transactions, fraudulent transactions, disputed transactions
- (iv) Income tax payment
- (v) Finance and late payment charges
- (vi) Service tax
- (vii) Donations to Charitable and Social Service Organisations
- (viii) Government-related payments
- (ix) Jompay, FPX and Duitnow QR transactions\*
- (x) Any transactions made in the United Kingdom, or in the country which is a member of the European Economic Community (EEC) or European Union (EU) including Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Poland, Portugal, Reunion, Romania, Saint Martin, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Iceland, Liechtenstein and Norway.\*

The transactions below are excluded for Auto-IPP (for OCBC Cashflo Mastercard) :

- (i) Easy Payment Plan (EPP)
- (ii) Balance Transfer (BT)
- (iii) Call for Cash (CFC)
- (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\*

\*Effective 20<sup>th</sup> July 2023

Please visit OCBC website or call the OCBC Contact Centre at 03-8317 5000 for more information.

Thank you.

Date of Notice : 26<sup>th</sup> June 2023