

REVISION TO THE OCBC GREAT EASTERN PLATINUM CREDIT CARD FEATURES

Please refer to the table below for the latest changes to the **OCBC Great Eastern Platinum Credit Card** features starting from **1 March 2021**:

<u>Current Features which will CEASE</u>	<u>New Features which will COMMENCE</u>
<p>Complimentary RM100,000 Life Insurance Coverage¹</p> <ul style="list-style-type: none"> On death or Total and Permanent Disability for Principal Cardmember in the first year (12 months coverage); Spend RM10,000 and above on total retail spending in the current year to enjoy complimentary renewal² of insurance policy in the following year (12 months) 	<p>2.5% Rebate on Great Eastern Life/Great Eastern General (Great Eastern) Insurance premiums</p> <ul style="list-style-type: none"> Capped at RM100³ per calendar year <p>0.1% Unlimited Rebate on other retail spend</p> <ul style="list-style-type: none"> Excludes Great Eastern Life/Great Eastern General Insurance premiums
<p>0% Auto-Instalment Payment Plan (Auto-IPP)¹</p> <ul style="list-style-type: none"> 12 months Auto-IPP for Great Eastern Life/Great Eastern General Insurance with premium of RM2,200 and above via auto debit 	
<u>Current Features which will CONTINUE without change</u>	
No Annual Fees	
OCBC & Great Eastern Live Great Merchant Offers	
<ul style="list-style-type: none"> Enjoy merchant offers across OCBC and Live Great merchant partners 	

¹On-going RM100,000 Life Insurance Coverage and/or 0% 12 months Auto-IPP for existing cardholders which commenced **prior to 1 March 2021** will still be continued until the end of their respective 12 months period. After the 12 months period, these programmes shall cease.

¹If you have a Great Eastern policy whose Auto-IPP is due for renewal between 1 March and 30 April 2021 (both dates inclusive), we will extend it for another 12 months at 0% after the policy premium has been charged, based on the Bank's records. To opt out of this extension, you may:

- i) Send an SMS:
 - For Auto-IPP renewals due within March 2021: Reply N1 and send to 62662 by 28 February 2021
 - For Auto-IPP renewals due within April 2021: Reply N2 and send to 62662 by 31 March 2021; or
- ii) Call the OCBC Contact Centre at 03-8317 5000; or
- iii) Contact your authorised Great Eastern servicing agent for assistance.

You will enjoy the new rebate programme starting 1 March 2021 simultaneously.

²Total retail spending amount of RM10,000 and above is inclusive of Principal Cardmember and Supplementary Cardmember's retail spending. Coverage renewal in the following year is also subject to Great Eastern Life Assurance (Malaysia) Berhad policy Terms and Conditions; and OCBC Great Eastern Platinum Credit Card Terms and Conditions.

³The maximum rebate on Great Eastern insurance premiums of RM100 is cumulative regardless of the number of Great Eastern policies per Principal Card, and is cumulative with Supplementary Card, if any.

Do refer to Appendix I for Frequently Asked Questions and Appendix II for a step-by-step guide on our Easy Payment Plan application.

Should you require further information, please call the OCBC Contact Centre at 03-8317 5000. Alternatively, you may contact your authorised Great Eastern servicing agent, if any.

APPENDIX I: FREQUENTLY ASKED QUESTIONS

Part A: 0% 12 months Automatic Instalment Payment Plan (“Auto-IPP”) on Great Eastern premium(s) Renewals Due Between 1 March – 30 April 2021

1) How am I impacted if I decide to opt out from the extension of my 0% 12 months Auto IPP for Great Eastern policy premiums?

The Bank will no longer convert your Great Eastern policy premium payment(s) which are due between 1 March – 30 April 2021 (both dates inclusive) into monthly instalments. This means the full premium payment amount will be reflected in your Great Eastern Platinum Card statement outstanding balance. Do ensure that your outstanding balance settlement is on time to avoid any late charges.

2) How am I impacted if I decide to proceed with the 0% 12 months Auto IPP for Great Eastern policy premiums?

The Bank will extend and convert your Great Eastern policy premium payment(s) which are due between 1 March – 30 April 2021 (both dates inclusive) into monthly instalments for another 12 months, based on the Bank’s records after the amount is charged, per the current terms and conditions. As such, the monthly instalment amount will be reflected in your Great Eastern Platinum Card statement outstanding balance. Do ensure that your outstanding balance settlement is on time to avoid any late charges.

Part B: On-going RM100,000 Life Insurance Coverage and 0% 12 months Auto IPP for Great Eastern policy premiums

3) What will happen to my on-going RM100,000 Life Insurance Coverage currently offered by the OCBC Great Eastern Platinum Card?

If the RM100,000 Life Insurance coverage commenced prior to 1 March 2021, it will still remain effective till the end of the 12 months coverage period. After the end of the 12 months coverage period, this feature will cease.

Example: If you are being covered from 1 September 2020 until 31 August 2021, the coverage will cease starting 1 September 2021.

Refer to the illustration below:



4) With the on-going Coverage until completion of its 12 months Coverage period, will I also enjoy the new cashback features concurrently?

Yes, you will also enjoy the new cashback features which will start from 1 March 2021.

Refer to the illustration below:



5) What will happen to my on-going 0% 12 months Automatic Instalment Payment Plan (“Auto-IPP”) on my Great Eastern premium(s)?

If you have an Auto-IPP which commenced prior to 1 March 2021, it will remain effective till the end of the 12 months tenure. After the end of the 12 months, this feature will cease.

Example: If your Auto-IPP commenced on 1 January 2021, it will continue until 1 December 2021. The Auto-IPP will cease from 2 December 2021.

Refer to the illustration below:



6) With the on-going 0% 12 months Automatic IPP until completion of its 12 months tenure, will I also enjoy the new cashback features concurrently?

Yes, you will also enjoy the new cashback features which will start from 1 March 2021.

Refer to the illustration below:



7) Where can I obtain more information about my Great Eastern policy premium payment related enquiries and how may I go about making these payments?

For policy premium payment related enquiries, you may:

- i) *Log in to e-Connect. e-Connect is a secured web portal designed exclusively for Great Eastern’s valued policyholders which gives you access to your policy information or performing simple transactions from the convenience of your home or office. e-Connect is accessible through Great Eastern’s company portal www.greateasternlife.com/my or e-Connect’s direct link <https://econnect-my.greateasternlife.com>; or*
- ii) *Visit Great Eastern’s company portal www.greateasternlife.com/my; or*
- iii) *Contact Great Eastern’s Customer Service Care at 1300-1300-88 or email wecare-my@greateasternlife.com; or*
- iv) *Alternatively, contact your authorised Great Eastern servicing agent.*

8) Can I appeal for continuation of the 0% 12 months Automatic Instalment Payment Plan (Auto-IPP”) on my Great Eastern premiums?

*Yes. As goodwill, the Bank will grant extension of 0% 12 months Instalment Payment Plan on Great Eastern policy(s) which are due for renewal from 1 March 2021 until 30 April 2021 (both dates inclusive), after the policy premium(s) has been charged, based on the Bank’s records. Please be reminded that the premium amount must be **at least RM2,200** per the current Auto-IPP terms and conditions.*

Should you decide to opt out of this extension, you may:

- i) *Send an SMS:

 - *For Auto-IPP renewals due within March 2021: Reply N1 and send to 62662; or*
 - *For Auto-IPP renewals due within April 2021: Reply N2 and send to 62662**
- ii) *Call the OCBC Contact Centre at 03-8317 5000; or*
- iii) *Contact your authorised Great Eastern servicing agent for assistance.*

If you are a Great Eastern servicing agent assisting on your Great Eastern policyholder(s), do write to your OCBC Great Eastern Relationship Manager to seek exceptional approval for manual conversion.

9) Here is a summary of impact on your next 0% 12 months Automatic IPP (“Auto-IPP”) renewal due:

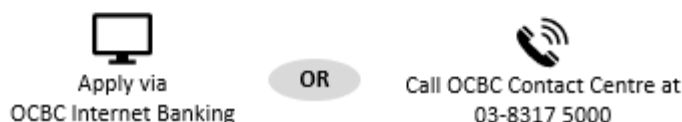
Auto-IPP of Great Eastern Policy Premium Next Due Date	0% 12 months Auto-IPP Eligibility	Remarks
By / on 28 February 2021	Yes	The current 0% 12 months Auto-IPP still applies.
1 March – 30 April 2021	Yes	<p>ONLY FOR AUTO-IPP OF GREAT EASTERN POLICY PREMIUM(S) RENEWAL DUE IN MARCH AND APRIL 2021:</p> <p>The Bank will extend the Auto-IPP for another 12 months at 0% after the premium amount has been charged, based on the Bank’s records.</p> <p>To opt out of this extension, you may:</p> <p>i) Send an SMS:</p> <ul style="list-style-type: none"> For Auto-IPP renewal due within March 2021: Reply N1 and send to 62662 by 28 February 2021 For Auto-IPP renewal due within April 2021: Reply N2 and send to 62662 by 31 March 2021; or <p>ii) Call the OCBC Contact Centre at 03-8317 5000; or</p> <p>iii) Contact your authorised Great Eastern servicing agent for assistance.</p> <p>If you are a Great Eastern agent assisting on behalf of your policyholder(s), do write to your OCBC SAC Relationship Manager.</p>
From 1 May 2021 and onwards	No	<p>This feature is no longer available.</p> <p>If you would like to convert your subsequent Great Eastern policy premium(s) into monthly instalments, you can apply for the OCBC Easy Payment Plan (EPP).</p>

10) What is Easy Payment Plan (EPP) and how do I apply for this?

OCBC’s Easy Payment Plan (EPP) is an instalment program for retail transactions of at least RM500, and allows you to select a tenure (of up to 20 months) with a one-time handling fee (of up to 7%). You can apply for EPP via OCBC Bank’s Internet Banking service or call OCBC Bank’s Customer Service Hotline at 03-8317 5000.

Easy Payment Plan	One-Time Handling Fee (Non-Refundable)
5 months	4%
10 months	6%
20 months	7%

How to apply



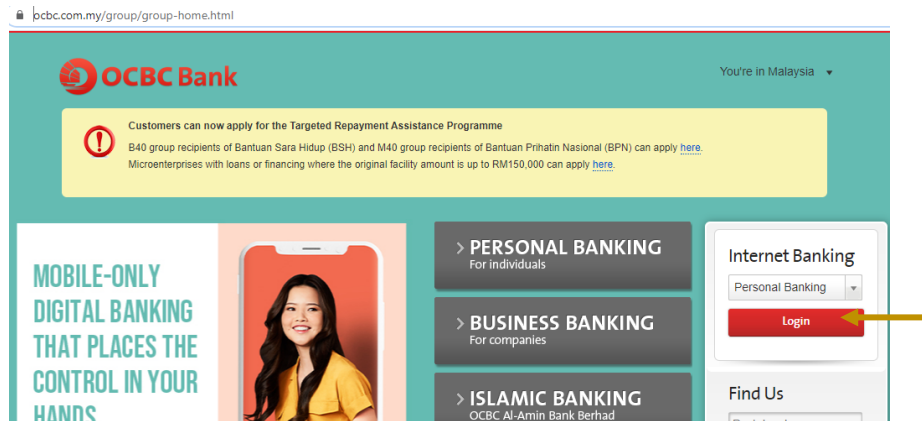
11) Can I pay off my outstanding 0% 12 months Automatic Instalment Payment Plan (“Auto-IPP”) amount in full?

Yes, you may contact the OCBC Contact Centre at 03-8317 5000 and request to pay the Auto-IPP in full. You shall continue to pay the instalment amounts as statement in the monthly statement until such time that the instalment amounts are converted into a lump sum reflected in your monthly statement.

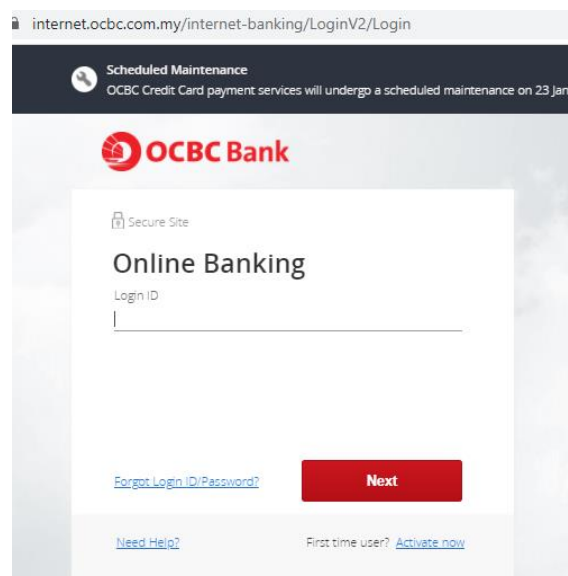
APPENDIX II: STEP-BY-STEP GUIDE ON HOW TO APPLY FOR OCBC EASY PAYMENT PLAN (EPP) VIA OCBC INTERNET BANKING

Step-by-Step Guide on How to Apply for Easy Payment Plan (EPP) via OCBC Internet Banking

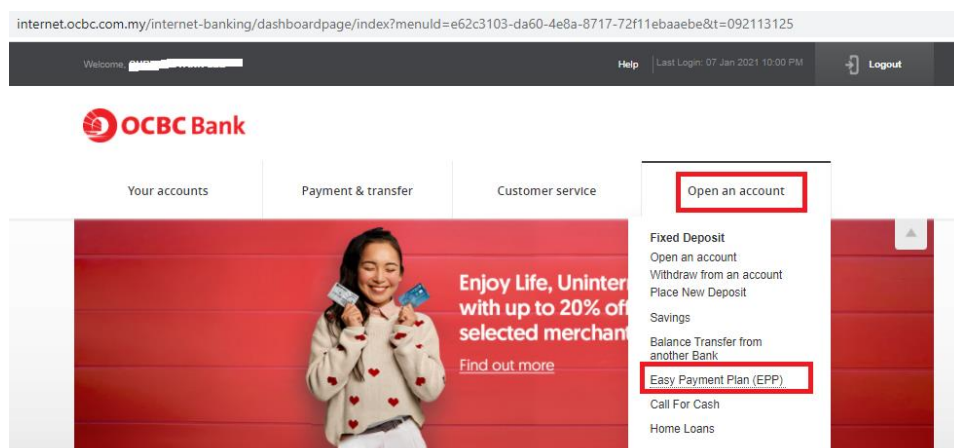
- 1) Go to OCBC Bank (Malaysia)'s homepage at <https://www.ocbc.com.my> and click on Internet Banking "Login" :



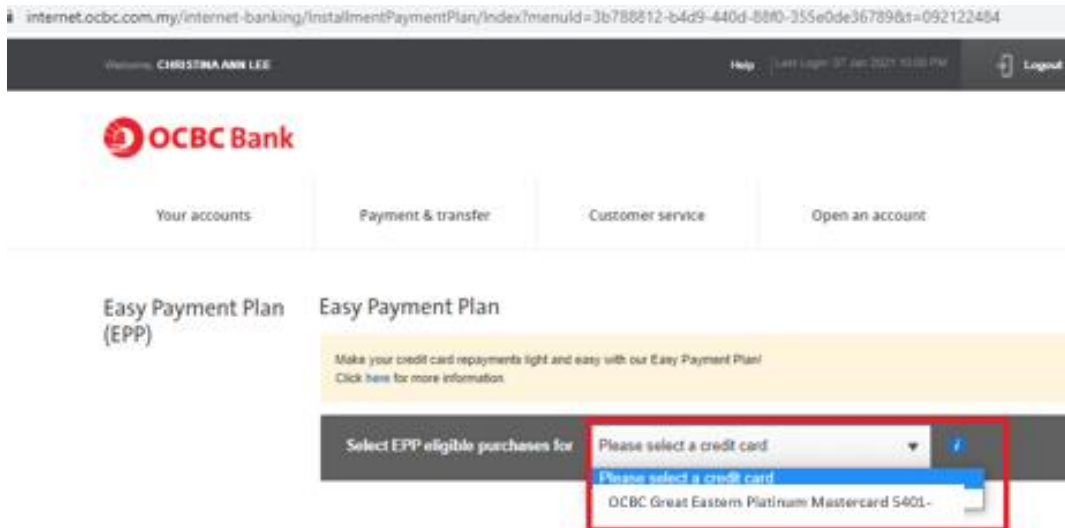
- 2) Login to OCBC Internet Banking:



- 3) Go to "Open an account" and select Easy Payment Plan (EPP):



4) Select your OCBC Great Eastern Platinum Card:



internet.ocbc.com.my/internet-banking/InstallmentPaymentPlan/Index?menuid=3b788812-b4d9-440d-88f0-355e0de36789&t=092122484

Welcome, CHRISTIAN LEE Help Log In 07 Jan 2021 10:00 PM Logout

OCBC Bank

Your accounts | Payment & transfer | Customer service | Open an account

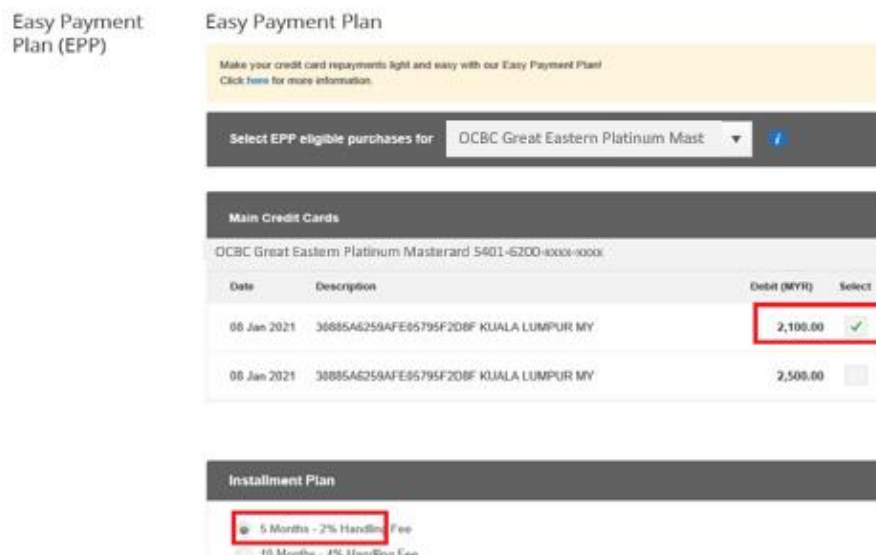
Easy Payment Plan (EPP)

Make your credit card repayments light and easy with our Easy Payment Plan!
Click here for more information.

Select EPP eligible purchases for: Please select a credit card

- Please select a credit card
- OCBC Great Eastern Platinum Mastercard 5401-

5) Select the transaction that you wish to convert into instalments and select the "Installment Plan" of your choice:



Easy Payment Plan (EPP)

Make your credit card repayments light and easy with our Easy Payment Plan!
Click here for more information.

Select EPP eligible purchases for: OCBC Great Eastern Platinum Mast

Main Credit Cards

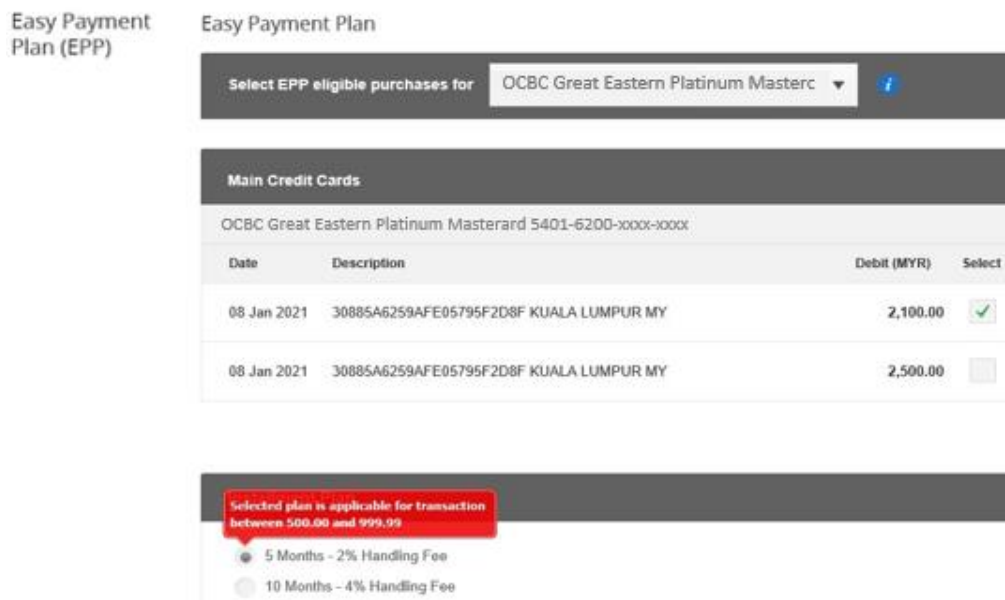
OCBC Great Eastern Platinum Mastercard 5401-6200-XXXX-XXXX

Date	Description	Debit (MYR)	Select
08 Jan 2021	30885A6259AFE05795F2D8F KUALA LUMPUR MY	2,100.00	<input checked="" type="checkbox"/>
08 Jan 2021	30885A6259AFE05795F2D8F KUALA LUMPUR MY	2,500.00	<input type="checkbox"/>

Installment Plan

- 5 Months - 2% Handling Fee
- 10 Months - 4% Handling Fee

5a) If the selected Instalment Plan is not applicable, an error message will appear as follows:



Easy Payment Plan (EPP)

Make your credit card repayments light and easy with our Easy Payment Plan!
Click here for more information.

Select EPP eligible purchases for: OCBC Great Eastern Platinum Masterc

Main Credit Cards

OCBC Great Eastern Platinum Mastercard 5401-6200-XXXX-XXXX

Date	Description	Debit (MYR)	Select
08 Jan 2021	30885A6259AFE05795F2D8F KUALA LUMPUR MY	2,100.00	<input checked="" type="checkbox"/>
08 Jan 2021	30885A6259AFE05795F2D8F KUALA LUMPUR MY	2,500.00	<input type="checkbox"/>

Selected plan is applicable for transaction between 500.00 and 999.99

- 5 Months - 2% Handling Fee
- 10 Months - 4% Handling Fee

5b) Once you have successfully selected the right EPP plan, tick the checkbox to accept the T&Cs and click "Submit":

Easy Payment Plan (EPP)

Easy Payment Plan

Selected transaction for Main Credit Cards

OCBC Great Eastern Platinum Mastercard 5401-6200-XXXX-XXXX

Date	Description	Debit (MYR)	First month instalment (MYR)	Subsequent month instalment (MYR)	One-time Handling fee (MYR)	Tenure
08 Jan 2021	30885A6259AFE05795F2D8F KUALA LUMPUR MY	2,100.00	210.00	210.00	63.00	10

Total first month instalment (MYR)
MYR 210.00

Total subsequent month instalment (MYR)
MYR 210.00

Total one time handling fee (MYR)
MYR 63.00

I submit my data above to apply for Easy Payment Plan and I agree with the terms and conditions governing Easy Payment Plan which I have read and understood.

[Back](#)

Submit

6) Once submitted, you will notification for submission as follows:

Easy Payment Plan (EPP)

Easy Payment Plan

✔

Thank you, we will send you an SMS within 7 business days to let you know if your EPP application is approved.

Selected transaction for Main Credit Cards

OCBC Great Eastern Platinum Mastercard 5401-6200-XXXX-XXXX

Date	Description	Debit (MYR)	First month instalment (MYR)	Subsequent month instalment (MYR)	One-time Handling fee (MYR)	Tenure	Status
08 Jan 2021	30885A6259AFE05795F2D8F KUALA LUMPUR MY	2,100.00	210.00	210.00	63.00	10	Submitted Ref no. 2021010807320989

[Print](#)

7) You may print out a copy of the application notice:

Easy Payment Plan

✔

Thank you, we will send you an SMS within 7 business days to let you know if your EPP application is approved.

Selected transaction for Main Credit Cards

OCBC Great Eastern Platinum Mastercard 5401-6200-XXXX-XXXX

Date	Description	Debit (MYR)	First month instalment (MYR)	Subsequent month instalment (MYR)	One-time Handling fee (MYR)	Tenure	Status
08 Jan 2021	30885A6259AFE05795F2D8F KUALA LUMPUR MY	2,100.00	210.00	210.00	63.00	10	Submitted Ref no. 20210101