

Soalan Lazim OCBC 365 MasterCard

1. Apakah manfaat OCBC 365 MasterCard?

Ahli kad memperoleh rebat ke atas pembelian yang dicalkan secara sah pada OCBC 365 MasterCard Ahli Kad seperti yang ditunjukkan dalam jadual di bawah:-

Jadual 1

REBAT	URUS NIAGA UNTUK PENGIRAAN REBAT
RM1,000 daripada Jumlah Perbelanjaan Runcit - 1%	Jumlah Perbelanjaan Runcit (Jadual 2) dibilkan pada bulan tersebut
Perbelanjaan Runcit seterusnya - 0.5%	

2. Apakah had rebat maksimum saya layak untuk setiap bulan untuk perbelanjaan ke atas OCBC 365 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% Rebate	RM10

Ilustrasi 2

JUMLAH PERBELANJAAN RUNCIT	PENGIRAAN REBAT	JUMLAH REBAT
RM3,000	RM1,000 pertama x 1% Rebate	RM10
	RM2,000 seterusnya x 0.5% Rebate	RM10
	Jumlah	RM20

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 adalah termasuk dalam pengiraan rebat)		PERBELANJAAN BUKAN RUNCIT (transaksi di bawah adalah dikecualikan daripada pengiraan rebat)	
(i)	Pembelian tempatan dan luar negara	(i)	Pelan Bayaran Mudah (EPP)
(ii)	Debit Automatik / Pembayaran Berulang	(ii)	Pindahan Baki (BT)
(iii)	E-dagang / Pembelian Dalam Talian	(iii)	Call for Cash (CFC)
(iv)	Pelan Bayaran Ansuran (IPP)	(iv)	Power Credit Cash Plus
(v)	Pesanan Pos / Pesanan Telefon	(v)	Baki Tertunggak
		(vi)	Pendahuluan Tunai
		(vii)	Caj Kewangan
		(viii)	Yuran Tahunan
		(ix)	Denda Bayar Lewat
		(x)	Balikan Transaksi
		(xi)	Transaksi Dipertikai
		(xii)	Transaksi Palsu
		(xiii)	Yuran Penggantian Kad
		(xiv)	Cukai Perkhidmatan
		(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. Adakah pemegang kad kredit tambahan saya turut menikmati faedah yang sama seperti saya?

Ya, Ahli Kad Tambahan juga akan menikmati manfaat sama seperti Ahli Kad Utama.

OCBC 365 MasterCard Frequently Asked Questions

1. What can I get from my OCBC 365 MasterCard?

Cardmember can earn rebate on purchases validly charged to the Cardmember's OCBC 365 MasterCard as provided in the table below:-

Table 1

REBATE	TRANSACTIONS FOR REBATE CALCULATION
First RM1,000 of Total Retail Spending -1%	Total Retail Spending (Table 2) billed for the month
Subsequent Retail Spending - 0.5%	

2. Is there a maximum rebate limit applicable on the OCBC 365 MasterCard?

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

Below are the examples of rebate calculation:

Illustration 1

RETAIL SPENDING AMOUNT	REBATE CALCULATION	REBATE AMOUNT
RM1,000	RM1,000 x 1% Rebate	RM10

Illustration 2

RETAIL SPENDING AMOUNT	REBATE CALCULATION	REBATE AMOUNT
RM3,000	First RM1,000 x 1% Rebate	RM10
	Subsequent RM2,000 x 0.5% Rebate	RM10
	Total	RM20

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 / Online Purchases	(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)	Service Tax
		(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. Will my supplementary Card enjoy the same benefits as I do?

Yes. Supplementary Cardmembers will also enjoy the same benefits as Principal Cardmembers.