

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up OCBC Credit Cards. Be sure to also read OCBC Cardmember's Agreement.

1. What is this product about?

OCBC Credit Card is an unsecured facility where the line of credit is granted by OCBC to you to be used primarily for the payment of goods and services. Where any amount of the credit utilised by you has not been settled in full on or before a specified date, the unsettled amount will be subject to finance charges.

2. What do I get from this product?

- Credit limit subject to OCBC's approval which will be made known to you in the Credit Card welcome pack.
- Savings in the form of cash rebates or any gratuity provided by OCBC to the Cardmember from time to time.
- Discounts and Exclusive Member Benefits & Privileges.
- Interest Free Auto-Instalment Payment Plan on specified purchases for Great Eastern & Cashflo Cards.
- Apply for Call-for-Cash (CFC) which is a form of cash advance from the cardmember's available credit limits and repay in monthly instalments over a period from 12 to 36 months, subject to payment of (a) cash advance fee of up to 3% of the amount advanced and (b) interest of up to 9% per annum on the amount advanced.

3. What are my obligations?

The Minimum Monthly Repayment means the higher of (a) and (b) below:

- **Minimum Monthly Repayment**
 - (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 plans and any auto balance conversion ("ABC").
 - (b) RM50

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

- **Interest-free Period**

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.
- abide by the OCBC Cardmember's Agreement and Terms and Conditions for the use of the credit card;
- take reasonable steps to keep the credit card and PIN secure at all times, including at the cardholder's place of residence. These include not:
 - (i) disclosing the credit card details or PIN to any other person;
 - (ii) writing down the PIN on the credit card, or on anything kept in close proximity with the card;
 - (iii) using a PIN selected from the cardholder's birth date, identity card, passport, driving license or contact numbers; and
 - (iv) allowing any other person to use the credit card and PIN.
- notify OCBC Bank as soon as reasonably practicable after having discovered that the credit card is lost, stolen, an unauthorised transaction had occurred or the PIN may have been compromised;
- notify OCBC Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorised;
- notify OCBC Bank immediately of any change in the cardholder's contact number;
- use the credit card responsibly, including not using the credit card for unlawful activity; and
- check the monthly statement and report any discrepancy without undue delay.
- As a Principal Cardmember, you are liable for all transactions incurred by your supplementary cardmembers.

4. What are the fees and charges I have to pay?

Please refer overleaf.

5. What if I fail to fulfil my obligations?

- **Finance charge:**

You will be liable to pay finance charges imposed on the outstanding balance carried forward from the date of the last monthly statement, calculated as from the date immediately after the date of the current monthly statement.
- **Late payment charge:**

You will be liable to pay the late payment charges including any excess if the minimum monthly payment is not received by OCBC on or before the due date, subject to such minimum late payment charge to be fixed by OCBC from time to time.
- **Right to set-off:**

OCBC has the right to and may with prior notice to you set-off any credit balance in your account maintained with us against any outstanding balance in your Credit Card account.

- **Liability for unauthorised transactions:**

You will be liable for PIN-based unauthorised transaction if you have:

 - (i) acted fraudulently, or
 - (ii) delayed in notifying OCBC Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card, or
 - (iii) voluntarily disclosed your PIN to another person, or
 - (iv) recorded your PIN on the credit card, or on anything kept in close proximity with your credit card.

You will be liable for unauthorised transactions which require signature verification or with a contactless card if you have:

- (i) acted fraudulently, or
- (ii) delayed in notifying OCBC Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card, or
- (iii) left your credit card or item containing your credit card unattended in places visible and accessible to others; or
- (iv) voluntarily allowed another person to use your credit card.
- 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's Credit Card Centre, 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.
- If you fail to abide by the OCBC Cardmember's Agreement, we have the right to terminate your OCBC Credit Card.

6. What if I fully settle the balance before its maturity? (for Balance Transfer, Easy Payment Plan, Cash Advance with instalment repayment facilities)

There is no fee or charges when you settle your payments for Balance Transfer, Easy Payment Plan, Cash Advance with instalment repayment facilities before the maturity your plan(s) tenure, or before the maturity of your plan(s) tenure. However, the interest refund (where applicable) is computed based on Rule of 78 method.

7. What are the major risks?

- By paying only minimum monthly repayment, the interest amount and time taken to settle the full amount will increase. Think about your repayment capacity when charging the Credit Card. If you use your Credit Card to make repayment for other financing, it may cost you more.
- The finance charges imposed on the outstanding balance for this Credit Card is based on a tiered pricing structure in accordance to your repayment history.
- If you have problems paying for your Credit Card balances, contact OCBC early to discuss repayment alternatives.
- You should notify us immediately after having found that your Credit Card is lost or stolen.
- Late Payment & Finance charges on Cash Advances, Balance Transfer, and Call for Cash in addition to the cash advance fees and interests for each of these facilities.

8. What do I need to do if there are changes to my contact details?

It is important that you inform OCBC of any change in your contact details to ensure that all transaction alerts and correspondences reach you in a timely manner. Please call OCBC Contact Centre at +603-8317 5000 to update your latest contact information. You may also contact us anytime to update your Personal Details. This information is crucial to us in our on-going efforts to serve you better. Rest assured, your Personal Details will be kept confidential.

9. Where can I get assistance and redress?

- If you have any difficulties in making repayments, you should contact us as soon as possible to discuss repayment alternatives. You may contact us at OCBC Bank (Malaysia) Berhad, Menara OCBC, 18 Jalan Tun Perak, 50050 Kuala Lumpur. Tel: +603-8317 5000; Fax: 03-8688 9600; website: www.ocbc.com.my
- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at Tingkat 8, Maju Junction Mall, 1001 Jalan Sultan Ismail, 50250 Kuala Lumpur. Tel: 03-2616 7766; Email: enquiry@akpk.com.my. The POWER! Programme is a programme conducted by AKPK to empower young and first-time borrowers with the knowledge to effectively manage their finances. To enroll, please call 03-2616 7766 or visit www.akpk.gov.my for more information.
- If you wish to complain on our products or services, you may also write to us at: CFS, Service Transformation, OCBC Bank (Malaysia) Berhad, Level 15, Menara OCBC, 18 Jalan Tun Perak, 50050 Kuala Lumpur or contact OCBC Contact Centre at +603-8317 5000.
- If our reply to your query or complaint is not acceptable to you, you may contact Bank Negara Malaysia LINK or TELELINK at Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1300-88-5465; Fax: 03-2174 1515; Email: bnmtelelink@bnm.gov.my

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.

The information provided in this disclosure sheet is valid as of 06/2020. To view the latest version of this product disclosure, logon to our website at www.ocbc.com.my.

10. Where can I get further information?

Should you require additional information on credit cards, please refer to the banking info booklet on 'Credit Cards' available at all OCBC branches, and at www.ocbc.com.my website or at www.bankinginfo.com.my website.

11. OCBC Credit Card products available

- OCBC World Mastercard
- OCBC Cashflo Mastercard
- OCBC Great Eastern Platinum Mastercard
- OCBC Titanium Mastercard (Blue/Pink)
- OCBC 365 Mastercard

Fees and Charges		Description	
Annual Fee	Card Type	Principal	Supplementary
	OCBC World Mastercard	RM388.00	RM188.00
	OCBC Cashflo Mastercard	RM188.00	RM68.00
	OCBC 365 Mastercard	RM100.00	RM50.00
	OCBC Great Eastern Platinum Mastercard	No annual fees	No annual fees
	OCBC Titanium Mastercard (Blue/Pink)	No annual fees	No annual fees
Service Tax	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.		
Finance Charges	<p>a) Retail Purchases Including Balance Transfer & Call-for-Cash</p> <p>i) 15% p.a. in interest charge for cardmembers who make prompt payment for 12 consecutive months. ii) 17% p.a. in interest charge for cardmembers who make prompt payment for either 10 or 11 months within the past 12 consecutive months. iii) 18% p.a. in interest charge for cardmembers who do not meet the above criteria. To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months.</p> <p>b) Cash Advance/Casino Chips</p> <p>18% p.a. of the cash advance/casino chips amount calculated on a daily basis from date of transaction.</p>		
Balance Transfer Interest Charge	6% p.a. flat or lower due to promotional interest rate.		
Call-for-Cash(CFC)	<p>a) Interest Rate</p> <p>9% p.a. flat or lower due to promotional interest rate</p> <p>b) Cash Advance Fee</p> <p>3% or lower due to promotional interest rate (one-time fee)</p>		
Interest-free Period	<p><u>Retail transaction:</u> 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.</p>		
Cash Advance/Casino Chip Fees	5% of the amount advanced or a minimum of RM20, whichever is higher. This is imposed for each cash advance transaction.		
Minimum Monthly Repayment	<p>The Minimum Monthly Repayment means the higher of (a) and (b) below:</p> <p>(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 plans and any auto balance conversion ("ABC").</p> <p>(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>		
Late Payment Charge	1% late payment fee only applicable to retail transactions and cash advance or RM10 (whichever is higher), subject to a maximum of RM100.		
Conversion for Overseas Transactions	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.		
Monthly Statement Retrieval Fee	Free of charge for current to latest 2 months' statements. RM5 per statement for above 3 months.		
Sales Draft Retrieval Fee	Card Type	Original Copy	Duplicate Copy
	OCBC World Mastercard, OCBC Cashflo Mastercard, OCBC Great Eastern Platinum Mastercard and OCBC Titanium Mastercard (Blue/Pink)	RM15.00	RM10.00
	OCBC 365 Mastercard	RM15.00	RM8.00
Returned Cheque Fee	No charge.		
Card Replacement Fee	Card Type	Card Replacement Fee	
	OCBC World Mastercard, OCBC Cashflo Mastercard, OCBC Great Eastern Platinum Mastercard and OCBC Titanium Mastercard (Blue/Pink)	RM50	
	OCBC 365 Mastercard	RM35	

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

Disclaimer: This Product Disclosure Sheet is for information purposes only and does not constitute any advice on any matter discussed. All information and materials including those on services, products, financial information, data, text or other items are provided strictly 'as is', and 'as available' and is so provided for your information and reference only. OCBC Bank does not guarantee the usefulness or adequacy of the information provided and shall not be liable for any errors and will not be responsible for the consequences of reliance upon any opinion or statement contained herein or for any omission. The terms and conditions of OCBC Credit Card are governed by the OCBC's Cardmember's Agreement. These are available at OCBC's branches and at www.ocbc.com.my. This Product Disclosure Sheet is confidential and may not be reproduced (in whole or in part) to any other person without the prior written permission of OCBC.