

## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the OCBC Debit Card. Be sure to also read the OCBC Debit Card Cardmember's Agreement before signing the agreement and using the Debit Card. All references to "OCBC", "we" or "us" shall mean OCBC Bank (Malaysia) Berhad (Co. Reg. No. 295400-W).

### 1. What is this product about?

OCBC Debit Card is a payment instrument that allows you to withdraw cash, pay for goods and services and bills, transfer money, etc. All transaction amounts will be directly paid and debited from your OCBC deposit account, so an OCBC deposit account is required to allow linkage to the OCBC Debit Card. If you close your deposit account maintained with us, your OCBC Debit Card will be automatically cancelled or terminated.

### 2. What do I get from this product?

You can use the OCBC Debit Card for the following:

- **ATM Cash Withdrawal**  
Withdraw cash from ATMs locally and overseas with display of the MEPS and MasterCard logo from over 1 million ATMs worldwide.
  - **Payment Convenience**  
Make purchases of goods and services (retail purchases) at all participating merchants worldwide, either at Point Of Sale (POS) terminal or by way of card-not-present transactions, see below. You can also pay bills or transfer money via your OCBC Internet Banking. The Debit Card may only be used overseas and for card-not-present transactions after you have opted to do so, see below.
  - **Contactless Purchase**  
Make retail purchases by tapping the Debit Card on a POS terminal with contactless reader. No PIN is required for each contactless transaction up to RM250 in Malaysia. Read more on the contactless functionality below.
- Other features of the OCBC Debit Card include:
- **Personal Identification Number (PIN)**  
OCBC Bank will issue a PIN which is used to effect the transactions stated above. If the OCBC Debit Card is used via OCBC internet banking then passwords and/or security token are issued for use. Please keep your PIN, passwords and security token safe, secure and strictly confidential at all times to avoid unauthorised or fraudulent transactions using money in your account.
  - **Flexibility of account selection**  
You can choose to link your OCBC Debit Card to any of your OCBC deposit accounts and the transaction amounts will be automatically paid and debited from your selected OCBC deposit account.
  - **Your options to perform overseas and card-not-present transactions**
    - (i) All OCBC Debit Cards are blocked by default from overseas and card-not-present transactions such as online purchases, purchases via mail, fax and telephone orders.
    - (ii) You must opt-in first before you can use your OCBC Debit Card for overseas and card-not-present transactions. You may opt-in either by ticking the relevant checkbox in the form during account opening or by calling the OCBC Contact Centre number printed at the back of the OCBC Debit Card.
    - (iii) You can choose to opt in or opt out from time to time.
  - **Better financial management by setting daily transaction limits**
    - (i) Set your "Daily Purchase Limit" and "Daily Withdrawal Limit" based on your comfort level but subject to the maximum of RM5,000 via OCBC Internet Banking or visit any of our OCBC branches. Your contactless purchase limit is part of your "Daily Purchase Limit".
    - (ii) You can set the Daily Purchase Limit to RMO if you do not want to have the purchase function on the OCBC Debit Card.

### 3. What are the key terms and conditions?

- **Pre-Authorisation amount for automated fuel dispenser**  
A pre-authorisation amount of RM200 will be charged to your OCBC deposit account linked to your OCBC Debit Card for payment made at the automated fuel dispenser. The pre-authorisation amount will be reversed out and the actual transaction amount will be charged to and debited from your OCBC deposit account upon settlement by the merchant within 3 working days. If your OCBC deposit account linked to your OCBC Debit Card does not have RM200 and above, the automated fuel dispenser transaction will be rejected.
- **Contactless functionality**
  - (i) You have the option to turn on/turn off the contactless function by ticking the relevant checkbox in the form during account opening, or any time thereafter via OCBC Internet Banking.

- (ii) If you choose to turn on this function, you may select your cumulative transaction limit (e.g. RM250) and/or cumulative transaction count (e.g. 3 transactions) for your contactless purchase via OCBC Internet Banking or visit any of our OCBC branches.
- (iii) If you have exceeded the cumulative transaction limit and/or cumulative transaction count that you selected, you are required to enter PIN to authorise the transaction. Once you have performed a PIN transaction at Point Of Sale (POS) terminal, your cumulative transaction limit and/or cumulative transaction count will be reset to zero and you may use your Debit Card for contactless purchase again.

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

Please refer overleaf.

### 5. What are the major risks?

If you lose your OCBC Debit Card, PIN, password or security token, third parties may use your OCBC Debit Card to withdraw or transfer money from your account or make purchases using money in your account by the following means (which are not exhaustive):

- ATM withdrawals
- retail purchases with PIN including overseas and card-not-present transactions (if you have opted in to enable such transactions)
- fund transfers and bill payments

There is an option for you to receive SMS notifications sent to your mobile phone. If you disable such SMS notifications, or if you fail to update OCBC on the change of your mobile phone number, then you may not discover the unauthorised transactions until it is too late and you will suffer losses.

### 6. What are my obligations?

- Abide by the OCBC Debit Card Cardmember's Agreement and Terms and Conditions for the use of the OCBC Debit Card;
- Take reasonable steps to keep your OCBC Debit Card and PIN secure at all times, including your place of residence.
- These include the following:
  - (i) Do not disclose the Debit Card details or PIN to any other person;
  - (ii) Do not write down the PIN on the Debit Card, or on anything kept in close proximity with the card;
  - (iii) Do not use a PIN selected from the cardholder's birth date, identity card, passport, driving licence or contact numbers; and
  - (iv) Do not allow any other persons to use the Debit Card and PIN.
- Notify OCBC Bank as soon as reasonably practicable after having discovered that the OCBC Debit 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 OCBC Debit Card responsibly, including not using the OCBC Debit Card for unlawful activity; and
- Check the monthly account statement and report any discrepancy without undue delay.
- If you dispute any transaction, you have to provide particulars including your name, the affected account, date and amount of the disputed transaction and the reason why you believe it to be disputed transaction. All disputes will be investigated and if found to be false, will be rejected. If payment had been made on the dispute, the payment must be refunded and all expenses incurred in the investigation and in recovering the payment will be borne by you and police report will be lodged against all false disputes.
- You must ensure that there are sufficient funds in your deposit account, before using the Debit Card to make payment. Overdrawn amount is subject to prior arrangement with OCBC and subject to payment of interest at such rates determined by OCBC.

### 7. What if I fail to fulfil my obligations?

- You will be liable for PIN-based unauthorised transactions 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 Debit Card, or
  - (iii) voluntarily disclosed your PIN to another person, or
  - (iv) recorded your PIN on the Debit Card, or on anything kept in close proximity with your Debit Card, and could be lost or stolen with the Debit Card.

- You will be liable for unauthorized transactions which require signature verification or with contactless card, if you have:
  - acted fraudulently, or
  - delayed in notifying OCBC Bank as soon as reasonably practicable after having discovered the loss or unauthorized use of your Debit Card, or
  - left your Debit Card or item containing your Debit Card unattended, in places visible and accessible to others; or
  - voluntarily allowed another person to use your Debit Card.

**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 correspondences and communication reach you in a timely manner.

Please call OCBC Contact Centre at +603 8317 5000 or at the number printed on your OCBC Debit Card to update your latest contact

information or personal details. This information is crucial to us in our on-going efforts to serve you better.

**9. Where can I get assistance and redress?**

- 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 2, 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: +603-2174 1515; Email: bnmtelink@bnm.gov.my

**10. Where can I get further information?**

Should you require additional information on Debit Card, please refer to our website [www.ocbc.com.my](http://www.ocbc.com.my).

Fees and Charges	Description	
Registration Fee	RM8.00 (One-time Fee) <i>(waived for existing ATM cardholders who convert to Debit Card)</i>	
Annual Fee	RM8.00 per annum	
Cash withdrawal Services	Withdrawal at any ATM in overseas bearing the MasterCard logo	RM10.00
	Withdrawal at ATMs of participating banks in MEPS Shared ATM network <i>(Fees will be determined by Financial Institution that provides the ATM services.)</i>	Up to RM4.00 per transaction
	Withdrawal at ATMs of HSBC, UOB, Standard Chartered Bank (within Malaysia)	RM1.00
	Withdrawals at any ATM operated by OCBC group bearing the OCBC Bank logo in Malaysia, Singapore, Macau, Hong Kong and Indonesia	No Charge
MEPS Instant Transfer via Internet Banking or MEPS ATM	RM0.50	
MEPS Instant Transfer at OCBC ATMs	RM0.30	
Card Replacement Fee	RM12.00	
Sales Draft Retrieval Fee	RM15.00 per original copy RM8.00 per duplicate copy	
Additional Statement Request Fee	RM10.00	
Overseas Conversion Fee	Conversion rate as determined by VISA, MasterCard or AMEX, plus any admin fees charged by VISA, MasterCard or AMEX	