

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 Cardmember's Agreement before signing the agreement and using the OCBC Debit Card. All references to "OCBC", "we" or "us" shall mean OCBC Bank (Malaysia) Berhad (Co. Reg. No. 199401009721).

1. What is this product about?

OCBC Debit Card is a payment instrument that allows you to withdraw cash, pay for goods and services, etc. All transaction amounts will be directly paid and debited from your selected OCBC current or savings account approved by us (Designated Account), whereby the account is required to be maintained with us and linked to your OCBC Debit Card. If you close the Designated Account, your OCBC Debit Card will be automatically cancelled or terminated.

2. What do I get from this product?

You can use your OCBC Debit Card for the following:

- **ATM Cash Withdrawal**

Withdraw cash from ATMs locally and overseas with display of the OCBC, 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 (CNP) transactions, see below. Your OCBC Debit Card may only be used overseas and for CNP transactions after you have opted to do so, see below.

- **Contactless Purchase**

Make retail purchases by tapping your OCBC 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 your OCBC Debit Card is used for online purchase that requires strong authentication, you will receive a One-Time-Password (OTP) via short message service (SMS). Please keep your PIN and OTP safe, secure and strictly confidential at all times to mitigate unauthorised or fraudulent transactions using your OCBC Debit Card.

- **Your options to perform overseas and card-not-present (CNP) transactions**

- All OCBC Debit Cards are blocked by default from overseas transactions and CNP transactions such as purchases via online, mail order, fax order or telephone orders.
- You must opt-in first before you can use your OCBC Debit Card for overseas and CNP transactions. You may opt-in during account opening or debit card application, call OCBC Contact Centre number printed at the back of the OCBC Debit Card, or login to OCBC Internet Banking.
- You can choose to opt-in or opt-out from time to time.

- **Better financial management by setting daily transaction limits**

- 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".
- You can set the Daily Purchase Limit to RMO if you do not want to have the purchase function on your OCBC Debit Card.

- **SMS transaction alerts**

Receive SMS alerts when transactions are above a threshold amount. You can set the threshold amount via OCBC Internet Banking or visit any of our OCBC branches. If you fail to

update OCBC on the change of your mobile phone number, then you may not discover unauthorised transactions until it is too late and you will suffer losses.

3. What are the key terms and conditions?

- **Pre-Authorisation amount for automated fuel dispenser**

A pre-authorisation amount of RM200 will be earmarked in your Designated Account for payment made using your OCBC Debit Card at automated fuel dispenser. The pre-authorisation amount will be released and actual transaction amount will be debited from the Designated Account within 3 working days after the transaction date. If the Designated Account does not have available balance of minimum RM200, the automated fuel dispenser transaction will be rejected.

- **Contactless functionality**

- You have the option to turn on/turn off the contactless function during account opening, debit card application, or any time thereafter via OCBC Internet Banking.
- If you choose to turn on this function, you have to select cumulative contactless purchase limit up to RM500 and cumulative contactless purchase count up to 5 transactions via OCBC Internet Banking or visit any of our OCBC branches.
- If your contactless purchases have exceeded the cumulative contactless purchase limit and/or cumulative contactless purchase count that you selected, you are required to enter PIN to authorise the transaction. Once you have performed a PIN transaction at POS terminal, your cumulative contactless purchase limit and cumulative contactless purchase count will be reset to zero so that you can continue to use your OCBC Debit Card for next contactless purchase.

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

Please refer overleaf.

5. What are the major risks?

If your OCBC Debit Card is lost or stolen, or PIN is compromised, third parties may use your OCBC Debit Card by the following means (which are not exhaustive):

- ATM cash withdrawals
- retail purchases including overseas and CNP transactions (if you have opted in to enable such transactions)
- ATM fund transfers and bill payments

6. What are my obligations?

- Abide by the OCBC Debit 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:
 - Do not disclose the Debit Card details or PIN to any other person;
 - Do not write down the PIN on the Debit Card, or on anything kept in close proximity with the card;
 - Do not use a PIN selected from birth date, identity card, passport, driving licence or contact numbers; and
 - Do not allow any other persons to use your Debit Card and PIN.
- Notify OCBC as soon as reasonably practicable after having discovered that your OCBC Debit Card is lost, stolen, an unauthorised transaction had occurred or the PIN may have been compromised;
- Notify OCBC immediately upon receiving SMS transaction alert if the transaction was unauthorised;
- Notify OCBC immediately of any change in your contact number;
- Use the OCBC Debit Card responsibly, including not using the OCBC Debit Card for unlawful activity; and
- Check the monthly current or savings 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. In addition, police report will be lodged against all false disputes.

- You must ensure that there are sufficient funds in your Designated Account, before using your OCBC 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:
 - acted fraudulently, or
 - delayed in notifying OCBC as soon as reasonably practicable after having discovered the loss or unauthorised use of your OCBC Debit Card, or
 - voluntarily disclosed your PIN to another person, or
 - recorded your PIN on your OCBC Debit Card, or on anything kept in close proximity with your OCBC Debit Card, and could be lost or stolen with your OCBC Debit Card.
- You will be liable for unauthorised transactions which require signature verification or with contactless card, if you have:
 - acted fraudulently, or
 - delayed in notifying OCBC as soon as reasonably practicable after having discovered the loss or unauthorised use of your OCBC Debit Card, or
 - left your OCBC Debit Card or item containing your OCBC

Debit Card unattended, in places visible and accessible to others; or

- voluntarily allowed another person to use your OCBC 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 17, Akademi Etiqa, 23 Jalan Melaka, 50100 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 OCBC Debit Card, please refer to our website www.ocbc.com.my.

11. OCBC Debit Card products available:

- OCBC Debit Card
- OCBC Premier Debit Card
- OCBC FRANK Debit Card

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	Overseas cash withdrawal at any ATM bearing the Mastercard logo	RM10.00 per withdrawal
	Domestic cash withdrawal at ATMs of - participating banks in MEPS Shared ATM network - HSBC, UOB and Standard Chartered Bank	Up to RM1.00 per withdrawal <small>(Fee will be determined by Financial Institution that provides the ATM services)</small>
	Cash 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 MEPS ATM network	Transaction amount RM5,000 and below	No charge
	Transaction amount above RM5,000	Fees will be determined by Financial Institution that provides the ATM services
MEPS Instant Transfer at OCBC ATMs	No Charge	
Card Replacement Fee	RM12.00	
Sales Draft Retrieval Fee	RM15.00 per original copy RM8.00 per duplicate copy	
Overseas Conversion Fee	Conversion rate as determined by Mastercard, plus any admin fees charged by Mastercard. No additional administrative charge from the Bank.	