

OCBC WORLD MASTERCARD FREQUENTLY ASKED QUESTIONS (FAQ)

REBATE FEATURES, KLIA PLAZA PREMIUM LOUNGE AND TRAVEL INSURANCE BENEFIT

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

You are entitled to 1.2% rebate on your Total Retail Spending validly charged to your OCBC World MasterCard, regardless of the amount of your Total Retail Spending. You also enjoy a host of privileges in Malaysia, Singapore & Indonesia.

2. 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.

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 / Internet / Online	(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)	Government Service Tax (GST)
		(xv)	Other Fees and Charges

3. How many complimentary accesses do I get for the KLIA Plaza Premium Lounge?

Both Principal and Supplementary OCBC World MasterCard Cardmember are entitled to 2 complimentary access each to the KLIA Plaza Premium Lounge in a calendar year. Definition of a calendar year is from 01 January until 31 December of a particular year.

4. Can I still access the KLIA Plaza Premium Lounge after I've used up my 2 complimentary accesses?

Yes. There will be a 30% discount on the entry fee for 3 hours lounge usage at KLIA Plaza Premium Lounge for your 3rd visit onwards.

5. Can I use one OCBC World MasterCard for 2 complimentary entries for 2 persons at the same time for KLIA Plaza Premium Lounge?

No. You are only allowed to use one OCBC World MasterCard per person, per visit and per day.

6. Is there any discount if I bring a guest?

Yes. There is a 30% discount on the prevailing rate for your guest on the 3 hours lounge visit at KLIA Plaza Premium Lounge, regardless of the amount of guests.

7. What is this travel insurance and how am I entitled to it?

This travel insurance is a personal accident insurance with coverage of up to RM2million. To be entitled, you must charge your full airfare to your OCBC World MasterCard.

8. Who is the insurance company for this Travel Accident Benefit?

The insurance company that insures the Travel Accident Benefit is Overseas Assurance Corporation (Malaysia) Berhad.

9. What is the coverage and benefit amount under the Travel Accident Benefit?

No	Travel Accident Benefits	Benefit Amount (RM)
1	DEATH , if occurring within 100 days after the date of accident	2,000,000
2	PERMANENT DISABLEMENT specified below, if occurring within 100 days after the date of Accident:	
	a) Total and incurable paralysis or insanity or injuries resulting in being permanently bedridden	2,000,000
	b) Loss of two limbs	2,000,000
	c) Loss of sight of both eyes	2,000,000
	d) Loss of one limb and sight of one eye	2,000,000
	e) Loss of one limb	1,000,000
	f) Loss of sight of one eye	1,000,000

“Loss” as used in reference to limbs shall mean complete and permanent severance through or above the wrist or ankle joint and, as used in reference to eye, shall mean total and irrecoverable loss of the entire sight of such eye.

10. What are the claim procedures?

On the happening of any occurrence likely to give rise to a claim under the Travel Accident Benefit, written notice shall be given to Overseas Corporation (Malaysia) Berhad (OAC) as soon as possible and in any event, within thirty (30) days after the date of the occurrence. Upon receiving the notice of claim OAC will then provide you with such forms as it usually provides for filing proof of claim.

You will have to provide OAC with the following documents:-

- a) Police report, medical report and/or death certificate;
- b) Counterfoils of air tickets and details of flight;
- c) Copies of Credit Card records of charge forms verifying that the relevant air tickets for the insured trips were charged to your card.

Or other further documents or evidence as may be reasonably required by OAC to assess the claim.

11. Does it cover my family?

You must charge your family members' full airfare to your OCBC World MasterCard to be entitled to the coverage. Definition of family: Holder of the OCBC World MasterCard's legally married spouse and legally dependent children under the age of 23 years old who are unemployed and unmarried. Father/Mother/Siblings/Cousins/Parents-in-law/Brother/Sister-in-law etcetera are excluded.

12. Does it cover my family if I do not travel along?

Yes, as long as you charge your family member's full airfare to your OCBC World MasterCard to be entitled for the insurance coverage. Definition of family: Holder of the OCBC World MasterCard's legally married spouse and legally dependent children under the age of 23 years old who are unemployed and unmarried. Father/Mother/Siblings/Parents-in-law/Brother & Sister-in-law are excluded.

13. Is my supplementary card entitled to this travel insurance too?

Yes. As long as they charge their full airfare to their OCBC World MasterCard.