

OCBC World Mastercard Frequently Asked Questions

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

You can earn rebate on purchases validly charged to the Cardmember's OCBC World Mastercard as provided in the table below. You will also enjoy a host of privileges in Malaysia, Singapore & Indonesia.

Table 1

REBATE	TRANSACTIONS FOR REBATE CALCULATION
First RM1,000 Total Retail Spending - 1.2%	Total Retail Spending (Table 2) billed for the month
Subsequent Retail Spending - 0.6%	

2. What is the maximum rebate limit I am entitled to every month?

There is no maximum rebate limit on your Total Retail Spending. Below are the examples of the rebate calculation.

Illustration 1

RETAIL SPENDING AMOUNT	REBATE CALCULATION	REBATE AMOUNT
RM1,000	RM1,000 x 1.2% Rebate	RM12

Illustration 2

RETAIL SPENDING AMOUNT	REBATE CALCULATION	REBATE AMOUNT
RM3,000	First RM1,000 x 1.2% Rebate	RM12
	Subsequent RM2,000 x 0.6% Rebate	RM12
	Total	RM24

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
		(xvi)	Donations to Charitable and Social Service Organisations
		(xvii)	Government-related payments

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. 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.

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

Yes. There will be a 25% discount on the entry fee for 3 hours lounge usage at KLIA Plaza Premium Lounge for your 3rd visit onwards.

7. 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.

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

Yes. There is a 25% 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.

9. What is the travel insurance about and how am I entitled to it?

This travel insurance is a personal accident insurance with coverage of up to RM2 million. To be entitled to it, you must charge your full airfare to your OCBC World Mastercard.

10. Which insurance company is the insured company for the Travel Accident Benefit?

The insurance company that insures the Travel Accident Benefit is Great Eastern General Insurance (Malaysia) Berhad.

11. What is the coverage and benefit amount of the Travel Accident Benefit?

No	Travel Accident Benefits	Benefit Amount (RM)
	DEATH , if occurring within 100 days after the date of accident	2,000,000
	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.

12. 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 Great Eastern General Insurance (Malaysia) Berhad (GEGM) as soon as possible and in any event, within thirty (30) days after the date of the occurrence. Upon receiving the notice of claim GEGM will then provide you with such forms as it usually provides for filing proof of claim.

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

- Police report, medical report and/or death certificate;
- Counterfoils of air tickets and details of flight;
- 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 GEGM to assess the claim.

13. 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.

14. 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.

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

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

OCBC World Mastercard Terms and Conditions

These terms and conditions govern the credit card, issued by OCBC Bank (Malaysia) Berhad ("OCBC Bank"), in the "OCBC World Mastercard Rebate Programme" of OCBC World Mastercard. These terms and conditions are binding on all customers who hold the OCBC World Mastercard ("Cardmembers", unless expressly excluded, this may include both the principal and supplementary Cardmembers where the context allows) and shall be read in conjunction with the OCBC Cardmember's Agreement. By signing on or using the OCBC World Mastercard, a Cardmember shall be deemed to have agreed with these terms and conditions and the OCBC Cardmember's Agreement.

OCBC World Mastercard Rebate Programme

- The OCBC World Mastercard Rebate Programme is an on-going feature of the OCBC World Mastercard. OCBC Bank may, at its absolute discretion, withdraw or suspend the OCBC World Mastercard Rebate Programme from Cardmembers:
 - Who are not, or who cease to be, in good standing with OCBC Bank;
 - Whose accounts with OCBC Bank are delinquent, unsatisfactorily conducted or terminated; or
 - Who have breached any agreement with OCBC Bank.
- Under the OCBC World Mastercard Rebate Programme, a Cardmember earns rebate on purchases validly charged to the Cardmember's OCBC Rebate Mastercard as provided in Table 1 below:

Table 1

REBATE	TRANSACTIONS FOR REBATE CALCULATION
First RM1,000 of Total Retail Spending - 1.2%	Total Retail Spending (Table 2) billed for the month
Subsequent Total Retail Spending - 0.6%	

The rebate is calculated on amounts billed for the month and is non-cumulative from previous month.

- "**Total Retail Spending**" means the total amount of the Cardmember's retail spending. Table 2 below sets out the transactions which form part of retail spending and transactions which do 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
		(xvi)	Donations to Charitable and Social Service Organisations
		(xvii)	Government-related payments

- The rebate is calculated on the Total Retail Spending for the month and is non-cumulative from previous month.

Illustration 1 of rebate calculation:

RETAIL SPENDING AMOUNT	REBATE CALCULATION	REBATE AMOUNT
RM1,000	RM1,000 x 1.2% Rebate	RM12

Illustration 2 of rebate calculation:

RETAIL SPENDING AMOUNT	REBATE CALCULATION	REBATE AMOUNT
RM3,000	First RM1,000 x 1.2% Rebate	RM12
	Subsequent RM2,000 x 0.6% Rebate	RM12
	Total	RM24

- The OCBC World Mastercard is strictly for personal usage only. OCBC reserves the right not to award the rebate for transactions that OCBC deem as not complying with these criteria.
- E-commerce and Online purchases are collectively known as "Online Purchases". This refers to purchases made on an online merchant's website, and excludes transactions made for payments on OCBC Internet Banking.
- All overseas transactions and transactions performed in foreign currencies will be converted to Ringgit Malaysia (RM) at such rates of exchange as may be determined by OCBC Bank at its sole discretion. OCBC Bank's records shall constitute conclusive and binding evidence of the transaction details and amounts.
- The rebates accumulated by the principal and supplementary Cardmembers will be credited into, and reflected in the billing statements of, the principal Cardmember's OCBC World Mastercard account.
- The rebates accrued are subject to adjustment if there are any credit(s) or debit(s) posted to Cardmembers' OCBC World Mastercard account including those arising from return of goods or services, or billing disputes.
- The rebates will be calculated to the nearest Ringgit Malaysia of the Total Retail Spending.
- The entire rebates will be void or forfeited if any of the following events shall occur:
 - The OCBC World Mastercard is terminated by either OCBC Bank or the Cardmember for any reason;
 - There is loss, theft, damage, destruction, fraudulent or unauthorised use of the OCBC World Mastercard;
 - OCBC Bank cancels or terminates the OCBC World Mastercard Rebate Programme for whatever reason.
- If rebates are given in respect of any transactions which are subsequently reversed, the reversal will result in the corresponding rebates being reversed.
- The rebates are not transferable or exchangeable for other items, credit or kind, in part or full.

General

- OCBC Bank's decisions on all matters relating to the OCBC World Mastercard Rebate Programme shall be final, conclusive and binding on all parties. No correspondence or attempts to dispute such decisions will be entertained. For variations or amendments to these terms and conditions or the variation, suspension or termination of the OCBC World Mastercard Rebate Programme, OCBC Bank will give twenty one (21) days prior notice to the Cardmembers.
- OCBC Bank shall not be responsible for and disclaims all liability to any actions, claims, losses, damages, costs, charges and expenses which the Cardmember may suffer, sustain or incur by reason of Cardmember participation in the World Rebate Programme, unless the loss is attributable to the Bank's negligence.
- OCBC Bank reserves the right at any time and from time to time to revise, amend or modify the OCBC World Mastercard features, services or terms and conditions in any way deemed appropriate by OCBC Bank at its sole and absolute discretion, including but without limitation, to suspend, withdraw or terminate the OCBC World Mastercard features or services available, to add/supplement or to delete/remove or to replace/substitute or otherwise vary or modify these terms and conditions. OCBC's decisions in all matters shall be final, binding and conclusive on all Cardmembers. Any such revision, amendment or modification to the terms and conditions may be made after giving 21 days' notice. Notice may be given by way of advertising a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC branch or its Website or by incorporating the notice into OCBC Bank's statement sent to the Cardmembers periodically and the 21 days' notice will take effect from the date set out in the notice.
- These terms and conditions shall be governed by the laws of Malaysia, and all Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.

