

**To ATM cardmembers of
OCBC Bank (Malaysia) Berhad and
OCBC Al-Amin Bank Berhad (collectively "OCBC")**

Your ATM Card will have e-Debit facility

- (1) From **31 October 2015**, you will be able to use your existing ATM card to perform the following transactions under e-Debit facility at any MEPS authorized merchants :
 - (a) purchase goods and/or services; and
 - (b) purchase goods and/or services and withdraw cash (cash withdrawal at point-of-sale).
- (2) You need to use your PIN to perform the e-Debit transactions.
- (3) All purchases and cash withdrawals via e-Debit facility will be debited directly from your savings or current account which is currently designated for your ATM withdrawals. Therefore, please ensure you have sufficient funds or overdraft facility with your designated account, before performing e-Debit transactions.
- (4) Table 1 below shows the daily limits for ATM withdrawals and e-Debit facility that have been set by default. You can set different limits at any OCBC ATM or OCBC branch, subject to the maximum daily limit of RM5,000 for ATM withdrawals and RM5,000 for e-Debit facility.

TABLE 1: Daily limits on your ATM card

FACILITY	DEFAULT DAILY LIMIT
ATM Withdrawals	RM3,000
e-Debit Facility	RM3,000
TOTAL DAILY LIMIT	RM6,000

IMPORTANT NOTE: Please note that **whenever you reset your daily limit for ATM withdrawals, the revised daily limit will automatically apply to both your ATM withdrawals and e-Debit facility.** You may reset the daily limit for e-Debit facility if you want to maintain different daily limit for e-Debit facility. Please see Table 2 below.

**TABLE 2: Illustration on the effects
when you reset daily limit for ATM withdrawals**

FACILITY	ORIGINAL DAILY LIMIT	CHANGE	NEW DAILY LIMIT
ATM withdrawals	RM1,000	RM5,000	RM5,000
e-Debit facility	RM1,000	–	RM5,000*
* If you want to maintain the original daily limit of RM1,000 for your e-Debit facility, you need to reset the daily limit back to RM1,000.			

- (5) If you do not wish to use the e-Debit facility, you must reset the daily limit to RM0 at any OCBC ATM or OCBC branches. As explained in paragraph (4) above, **please remember to reset your e-Debit facility daily limit to RM0 again after each time you change your ATM withdrawals daily limit.**
- (6) Cash withdrawal at point-of-sale is only available with purchase using e-Debit facility, subject to minimum RM50 and maximum RM500 or your daily limit for e-Debit facility, whichever is lower. For example, if your daily limit for e-Debit facility is set at RM300 and you use e-Debit facility to purchase goods at RM30, then the maximum cash withdrawal at point-of-sale is RM270. A fee of RM1.06 (inclusive of 6% GST) will be charged for each such cash withdrawal and debited directly to your account.

For more information, visit any OCBC branches, OCBC website or contact our Customer Service Centre at +603-8317 5000.

9 October 2015

OCBC ATM Card – e-Debit Facility FAQs

1) What is this e-Debit?

The e-Debit is an additional facility on the OCBC ATM Card allowing the customer to:

- i) purchase at participating retailers **“Purchases”**.
For example, purchasing bread at a hypermarket using the OCBC ATM Card.
- ii) purchase items AND also withdraw cash at the same time at participating retailers. This facility is called **“Purchase with Cash Withdrawal”**.
For example, purchasing bread at a hypermarket AND subsequently withdrawing up to RM500 cash using the OCBC ATM Card; subject to a minimum amount of RM50 and maximum of RM500 per transaction.

2) Where can I use the e-Debit facility?

You can use e-Debit at any participating retailer with the MyDebit / MEPS logo in Malaysia that has a Point-Of-Sale Terminal (POS). These are the same Point-of-Sale Terminals used for credit card purchases.

3) Can I use e-Debit to make online or overseas purchases?

No, you cannot use e-Debit to make online or overseas purchases.

4) Where else is the e-Debit facility not available?

You can only use your ATM card for e-Debit for purchases at any MEPS merchants (also known as our authorized retailers) that display the MyDebit/MEPs logo (Q2 above). However, not all MEPS merchants provide “Purchase with Cash Withdrawal”. You may enquire from the merchant. The e-Debit facility is generally not available at Automated Fuel Dispensers, hotels and hospitals for the meantime.

5) How do I use this facility?

To use this facility, you must have a valid OCBC ATM Card and your ATM PIN ready.

Step 1: Present the OCBC ATM Card to the cashier for payment.

Step 2: The cashier will insert the ATM Card into the POS terminal & key in the amount.

Step 3: The cashier will pass the POS terminal to you for selection of Current or Savings account to be debited for the payment.

Step 4: Key in your ATM PIN and confirm with the “Enter” button.

Step 5: The system will process the transaction and approve or reject it.

Step 6: The cashier will return the OCBC ATM Card together with the transaction slip if successful.

6) The merchant asked me to sign the receipt, do I need to sign any receipt?

No, you do not need to sign on any receipt or transaction slip as you have already input your PIN to verify the transaction.

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7) Why will my transaction be rejected?

Your transaction may be rejected due to the following scenarios:

- i) Insufficient funds in your account;
- ii) You have exceeded your purchase limit for the day;

8) Are there any charges for this e-Debit facility?

- i) There is no charge for **Purchases** at participating retailers.
- ii) There is an RM1.06 (inclusive of GST) charged for each transaction of **Purchase with Cash Withdrawal**.

9) Will there be any interest charged as in a Credit Card?

No, there are no interest charges as the amount is directly debited against your Current or Savings account.

10) Do I need to change my OCBC ATM card?

No, you do not need to change your OCBC ATM Card.

11) Is this a Debit Card?

No, this is NOT a debit card. It is an OCBC ATM Card with e-Debit facility.

12) Is there a maximum limit I can use?

Yes, you have a Daily e-Debit Purchase Limit that is the same as your Daily ATM Cash Withdrawal Limit. These limits are also subject to the availability of funds in your account.

For example:

Daily ATM Cash Withdrawal Limit	Daily e-Debit Purchase Limit
RM300	RM300
RM1,000	RM1,000
RM2,000	RM2,000
RM3,000	RM3,000
RM5,000	RM5,000

13) Is my e-Debit Purchase Limit combined with my ATM Cash Withdrawal Limit?

No, your Purchase Limit is separate from your ATM cash withdrawal limit.

Cash Withdrawal Limit	Purchase Limit	Total Daily limit
RM300	RM300	RM600
RM1,000	RM1,000	RM2,000

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RM2,000	RM2,000	RM4,000
RM3,000	RM3,000	RM6,000
RM5,000	RM5,000	RM10,000

14) Can I change my e-Debit Purchase Limit?

You can change your purchase limit by changing your ATM withdrawal limit. Your purchase limit will always be defaulted to match your cash withdrawal limit.

For example, if your current ATM cash withdrawal limit is RM1,000, then your purchase limit is RM1,000.

If you wish to have a higher purchase limit, then you may change your ATM cash withdrawal limit to RM2,000, and your purchase limit will be increased to RM2,000.

15) How do I change my purchase limit?

New customers During account opening	<ul style="list-style-type: none">• OCBC ATM• OCBC Conventional branch• OCBC Al-Amin Branch• Al-Amin Express branches (can only set the ATM withdrawal limit up to a maximum of RM300)
Existing customers	<ul style="list-style-type: none">• OCBC ATM• OCBC Conventional branch• OCBC Al-Amin Branch• OCBC Contact Centre (Phone banking PIN is required if you would like to increase your limit. Phone banking PIN is not required for decrease of limit.)• Excluding Al-Amin Express branches (can only set the ATM withdrawal limit up to a maximum of RM300)

16) Can I turn off this e-Debit feature?

If you do not wish to use this feature, you may set the purchase limit at zero (RM0) using the following channels:

- OCBC Conventional branch (over-the-counter request)
- OCBC Al-Amin Branch (over-the-counter request)
- OCBC Contact Centre (Phone banking PIN is required if you would like to increase or decrease your limit.)

Note:

Whenever you change your ATM cash withdrawal limit, the purchase limit will be defaulted to the ATM cash withdrawal limit. You will need to re-set the purchase limit to zero if you do not wish to use this feature.

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17) Can I turn back on this e-Debit feature later when I need it?

If you wish to re-instate this feature, you only need to walk into any OCBC Conventional & Al-Amin Branch (excluding Al-Amin Express branches) or OCBC ATM and choose a new ATM Cash Withdrawal Limit. Your Purchase Limit will automatically follow your chosen ATM Cash Withdrawal Limit.

If you have a Phone Banking PIN, you can also call into our OCBC Contact Centre to increase the purchase limit from zero.

18) How much cash can I withdraw from a participating retailer like Giant?

You can withdraw a minimum of RM50 and up to RM500 per transaction, up to the maximum of your e-Debit Purchase Limit, from the participating retailer using the “Purchase with Cash Withdrawal” facility.

If your available purchase limit is RM1,000, you may withdraw RM500 per transaction up to maximum purchase limit of RM1,000 from the participating retailer in two separate transactions.

19) Must I make a purchase before I can use the “Purchase with Cash Withdrawal” facility?

Yes, you must make a purchase before you can use the “Purchase with Cash Withdrawal” facility.

20) Is my e-Debit Purchase Limit shared with my Purchase with Cash Withdrawal limit?

Yes, both limits are shared.

For example:

Purchase Limit	Transaction: Purchase with Cash Withdrawal total	Remaining Purchase Limit
RM1,000	RM450	RM550

21) Can I use the e-Debit facility with my joint account ATM?

The same rules apply for cash withdrawals for Joint accounts:

Joint Account Type	
Joint account with either party to sign	Yes
Joint account with BOTH parties to sign	No

22) I am not satisfied with the goods & services I bought using the OCBC ATM Card.

The bank is not liable for the goods & services provided by the participating retailer. You may liaise directly with the participating retailer on any unsatisfactory goods & services provided. The OCBC ATM Card is only a payment facility.