

# Fees & charges



OCBC Bank (Malaysia) Berhad (295400-W)  
Customer Service: (603) 8317 5000 (Individual) / (603) 8317 5200 (Corporate)  
OCBC Al-Amin Bank Berhad (818444-T)  
Customer Service: (603) 8314 9310 (Individual) / (603) 8314 9090 (Corporate)  
[www.ocbc.com.my](http://www.ocbc.com.my)

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## Credit Cards

### Service Tax

- Principal	RM25.00*
- Supplementary	RM25.00*

\* A service tax of RM25 for each principal card & supplementary card will be charged on activation of credit card and subsequently, every twelve months thereafter or part thereof after the card is activated or upon renewal of the credit card.

### Annual Fees

#### OCBC Premier Voyage MasterCard

- Principal	RM750.00
- Supplementary	RM500.00

#### OCBC World MasterCard

- Principal	RM388.00
- Supplementary	RM188.00

#### OCBC Great Eastern Platinum MasterCard

- Principal	No Annual Fee
- Supplementary	No Annual Fee

#### OCBC Titanium MasterCard (Blue/Pink)

- Principal	No Annual Fee
- Supplementary	No Annual Fee

#### OCBC Cashflo MasterCard

- Principal	RM188.00
- Supplementary	RM68.00

#### OCBC Great Eastern MasterCard

- Principal	No Annual Fee
- Supplementary	No Annual Fee

#### OCBC MasterCard (Blue/Pink)

- Principal	No Annual Fee
- Supplementary	No Annual Fee

#### OCBC 365 MasterCard

- Principal	RM100.00
- Supplementary	RM50.00

#### OCBC Gold VISA

- Principal	RM38.00
- Supplementary	RM28.00

#### OCBC 90°N VISA

- Principal	RM288.00
- Supplementary	RM88.00

### Others:

#### Joining Fee

No joining fee

#### Finance Charges – Retail Transactions

- Card members who made prompt payments for 12 consecutive months 15% per annum

- Card members who made prompt payments for either 10 or 11 months within the past 12 consecutive months 17% per annum

- Card members who do not meet the above within the past criteria 18% per annum

#### Finance Charges – Cash Advance / Casino Chip

- Cash advance / casino chip transactions are calculated on a daily basis from transaction date 18% per annum

#### Cash Advance Fees / Casino Chip Fees (imposed for each cash advance / casino chip txn)

5% of amount advanced or a minimum of RM20.00 whichever is higher

## Minimum Monthly Repayment

The Minimum Monthly Repayment means the higher of (a) and (b) below:

- (a) The aggregate of the following:
- (i) 5% of the new balance\*  
(excluding the contracted monthly instalment referred in (ii) below); and
  - (ii) 100% of all contracted monthly instalment amounts including for any instalment payment plans, balance transfer plans and any auto balance conversion ("ABC").
- (b) RM50.00

For more information on what is ABC, who is eligible to qualify for ABC and how ABC works, please visit

[www.ocbc.com.my/personal-banking/Cards](http://www.ocbc.com.my/personal-banking/Cards)

\* As defined in OCBC Cardmember's Agreement

## Late Payment Charge

1% late payment fee only applicable to retail transactions and cash advance or RM10 (whichever is higher), subject to a maximum of RM100

## Interest Free Period

(No interest free period for balance transfer or cash advances)

20 days from the statement date provided that there is no outstanding balance in the cardmember's account. If the cardmember opts to make partial or minimum payment, finance charges on retail transactions will be imposed from the day the transaction posted to the card account.

## Statement Retrieval Fee

- Current to 2 months No charge
- Above 3 months RM5.00 per statement

## Other Charges

- Sales draft retrieval fee RM15.00 per original copy & RM10.00 per duplicate copy  
(All cards except OCBC 365 Mastercard & OCBC Premier Voyage Mastercard)
- Sales draft retrieval fee RM15.00 per original & RM8.00 per duplicate copy  
(OCBC 365 Mastercard & OCBC Premier Voyage Mastercard)

## Sales draft retrieval not available for Visa Cards

- Card replacement fee <sup>1</sup> RM50.00
- Card replacement fee RM35.00  
(OCBC 365 Mastercard)
- Card replacement fee RM500.00  
(OCBC Premier Voyage Mastercard)
- Cheque returned fee No charge
- Over limit fee No charge

## Conversion for Overseas Transactions

Overseas transactions are subject to the currency conversion rate determined by VISA International and Mastercard Worldwide plus a standard administration cost of 1.25%<sup>1</sup> and any transaction fee charged by VISA International and Mastercard Worldwide.

<sup>1</sup> Not applicable for OCBC MasterCard (Blue/Pink), OCBC Great Eastern MasterCard, OCBC 365 MasterCard and OCBC Premier Voyage Mastercard.