



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

v.051020



Credit Cards

Annual Fees

OCBC Premier Voyage Mastercard

| | |
|-----------------|----------|
| - Principal | RM750.00 |
| - Supplementary | RM500.00 |

OCBC World Mastercard

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|-----------------|----------|
| - Principal | RM388.00 |
| - Supplementary | RM188.00 |

OCBC Great Eastern Platinum Mastercard

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|-----------------|---------------|
| - Principal | No Annual Fee |
| - Supplementary | No Annual Fee |

OCBC Titanium Mastercard (Blue/Pink)

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|-----------------|---------------|
| - Principal | No Annual Fee |
| - Supplementary | No Annual Fee |

OCBC Cashflo Mastercard

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|-----------------|----------|
| - Principal | RM188.00 |
| - Supplementary | RM68.00 |

OCBC Great Eastern Mastercard

| | |
|-----------------|---------------|
| - Principal | No Annual Fee |
| - Supplementary | No Annual Fee |

OCBC Mastercard (Blue/Pink)

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|-----------------|---------------|
| - Principal | No Annual Fee |
| - Supplementary | No Annual Fee |

OCBC 365 Mastercard

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|-----------------|----------|
| - Principal | RM100.00 |
| - Supplementary | RM50.00 |

OCBC Gold VISA

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|-----------------|---------|
| - Principal | RM38.00 |
| - Supplementary | RM28.00 |

Other Fees & Charges

Service Tax

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|-----------------|----------|
| - 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.

Joining Fee

No joining fee

Finance Charges – Retail Transactions

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|-----------------------------------------------------------------------------------------------------------|---------------|
| - 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 chips 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 transaction)

5% of amount advanced or a minimum of RM20 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

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

Sales draft retrieval not available for Visa Cards

- Card replacement fee* RM 50.00
- Card replacement fee (OCBC 365 Mastercard) RM 35.00
- Card replacement fee (OCBC Premier Voyage Mastercard) RM 500.00
- 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%* and any transaction fee charged by VISA International and Mastercard Worldwide.

* Not applicable for OCBC Mastercard (Blue/Pink), OCBC Great Eastern Mastercard, OCBC 365 Mastercard and OCBC Premier Voyage Mastercard