

# OCBC Business Debit Card (BDC) Frequently Asked Questions (FAQ)

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## Business Debit Card: Frequently Asked Questions (FAQ)

### A. About the OCBC Business Debit Card (BDC)

No.	Question	Answer
1	<b>What is the OCBC Business Debit Card?</b>	The OCBC Business Debit Card is a payment instrument that allows you to withdraw cash and pay for goods and services.
2	<b>How will the OCBC Business Debit Card benefit me or my business?</b>	OCBC Business Debit Card allows you to: <ul style="list-style-type: none"><li>• ATM Cash withdrawal locally and overseas</li><li>• Contactless purchase under RM500</li><li>• Better financial management by setting daily transaction limits</li><li>• Simplified account overview via OCBC Velocity</li></ul>
3	<b>What is the annual fee for OCBC Business Debit Card?</b>	There is no annual fee for OCBC Business Debit Card. However, if it's a replacement card, RM12 will be charged.

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### B. Criteria for OCBC Business Debit Card (BDC) Application

No.	Question	Answer
4	<b>Who can apply for the BDC?</b>	<ul style="list-style-type: none"> <li>• Open to new and existing OCBC MYR business current accounts</li> <li>• Open only to Malaysia citizens who own a business including sole proprietors, partnerships, private limited companies (Sdn Bhd) and public limited companies (Berhad)</li> </ul>
5	<b>I am an existing eBiz customer, can I apply for BDC and how do I apply?</b>	<p>Yes, you can apply BDC by –</p> <ul style="list-style-type: none"> <li>• <a href="#">Download</a> the Business Debit Card application form from the website</li> <li>• Complete the form</li> <li>• Authorised Person to walk into any OCBC Conventional branch to submit the application form (as Biometric is required)</li> </ul>
6	<b>I am an existing eBiz customer, is there annual fee charges on the BDC?</b>	No. There is no annual fee charges on the BDC.
7	<b>I do not have an existing OCBC business account, how do I apply for BDC?</b>	<p>Yes, you can proceed to –</p> <ul style="list-style-type: none"> <li>• <a href="#">Apply</a> for an eBiz account online and sign up for business debit card via <a href="#">Online Self Help platform</a>.</li> <li>• <a href="#">Fill up</a> our appointment form, and we will be in touch with you.</li> </ul>
8	<b>There are more than two directors/partners in my business. Can I apply for more than one card?</b>	<p>Yes, you can apply up to 12 BDC Cards per OCBC Business account.</p> <p>Under one entity, each individual can only hold one card tagged to one account. Nevertheless, one entity can have max 12 cards tagged to different individual related to the entity.</p>

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No.	Question	Answer
9	<b>What are the Terms and Condition of BDC?</b>	Kindly refer to our <a href="#">terms and condition</a> sheet.
10	<b>What do I need to do if I want to cancel my BDC card?</b>	Yes, you can perform card termination by – <ul style="list-style-type: none"><li>• <a href="#">Download</a> the Maintenance form from the website</li><li>• Complete the form</li><li>• Walk into any OCBC branch to submit the completed form</li></ul>
11	<b>What do I do after I received my new BDC?</b>	Customer should call us at 603-8317 5200 to perform the self-activation. Alternatively, they may visit any OCBC Bank branch for manual activation.