

REVISION TO THE OCBC 365 MASTERCARD FEATURES

Please refer to the table below for the latest changes to the **OCBC 365 Mastercard** features effective 18 November 2024:

Current Features	New Features
<ul style="list-style-type: none"> • 0.05% Cashback on Everyday Spending up to RM1,000 • 5.0% Cashback on subsequent Everyday Spending from RM1,000 – RM1,500 (Capped at RM20 per month) • 0.50% Cashback on subsequent Everyday Spending above RM1,500 	<ul style="list-style-type: none"> • 10x OCBC\$ on weekend spend for Dining, Groceries and Shopping • 5x OCBC\$ on weekday spend for Dining, Groceries and Shopping • 1x OCBC\$ on everyday spend for Utilities, Petrol and Insurance Premiums <p><i>Notes:</i></p> <ol style="list-style-type: none"> 1. OCBC\$ is capped at 20,000 per statement cycle. 2. Customers can continue to earn unlimited base OCBC\$ (1x OCBC\$) once the capping is reached. 3. Under eligible Merchant Category Code (MCC) 4. Other spending categories are not entitled for OCBC\$. 5. Insurance Premiums exclude Great Eastern Insurance Premiums.

Summary of the following 365 Mastercard terms and conditions as part of the changes.

Clauses
<p>These terms and conditions govern the credit card issued by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) called “OCBC 365 Mastercard” (“OCBC Card”) and the features which apply specifically to OCBC Card namely the “OCBC 365 Rewards Point (OCBC\$) Programme”. These terms and conditions are binding on all customers who hold the OCBC Card (“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 Card, a Cardmember shall be deemed to have agreed with these terms and conditions and the OCBC Cardmember’s Agreement.</p>
<p><u>OCBC 365 Rewards Point (OCBC\$) Programme</u></p> <ol style="list-style-type: none"> 1. The OCBC 365 Rewards Point (OCBC\$) Programme is an on-going feature of the OCBC Card. OCBC Bank may, at its absolute discretion, withdraw or suspend the OCBC 365 Rewards Point (OCBC\$) Programme from Cardmembers : <ol style="list-style-type: none"> (a) who are not, or who cease to be, in good standing with OCBC Bank; (b) whose accounts with OCBC Bank are delinquent, unsatisfactorily conducted or terminated; or (c) who have breached any agreement with OCBC Bank. 2. Under the OCBC 365 Rewards Point (OCBC\$) Programme, a Cardmember earns Rewards Point (OCBC\$) on purchases validly charged to the Cardmember’s OCBC Card as provided in Table 1 below:

TABLE 1

Category	Spend during Weekday Rewards Point (OCBC\$)	Spend during Weekend Rewards Point (OCBC\$)
Dining	5x for every RM1	10x for every RM1
Grocery	5x for every RM1	10x for every RM1
Shopping	5x for every RM1	10x for every RM1
Utilities	1x for every RM1	1x for every RM1
Petrol	1x for every RM1	1x for every RM1
Insurance Premiums*	1x for every RM1	1x for every RM1

Notes:

Weekday refers to Monday to Friday and while weekend refers to Saturday and Sunday

*Insurance Premiums excludes Great Eastern Insurance Premiums.

- a) "Total Everyday Spending" means the total amount you spend on weekday and weekend for "Everyday Spending" purchases as outlined in Table 2 and Table 3 below. The right-hand column shows items that are not considered "everyday spending."

TABLE 2

EVERYDAY SPENDING* (the transactions below are included for Rewards Point (OCBC\$) calculation)		NON-EVERYDAY SPENDING (the transactions below are excluded from Rewards Point (OCBC\$) calculation)	
(i)	Local and overseas/foreign currency purchase	(i)	Easy Payment Plan (EPP)
(ii)	Auto Debit/Recurring	(ii)	Balance Transfer (BT)
(iii)	Online Purchases/E-Commerce	(iii)	Call for Cash (CFC)
(iv)	Instalment Payment Plan (IPP)	(iv)	Power Credit Cash Plus
(v)	Mail Order/Telephone Order	(v)	Outstanding Balance
		(vi)	Auto Balance Conversion
		(vii)	Cash Advance
		(viii)	Finance Charge
		(ix)	Annual Fee
		(x)	Late Payment Charge
		(xi)	Reversal on Transaction
		(xii)	Disputed Transaction
		(xiii)	Fraudulent Transaction
		(xiv)	Card Replacement Fee
		(xv)	Service Tax
		(xvi)	Other Fees and Charges
		(xvii)	Donations to Charitable and Social Service Organisations
		(xviii)	Government- related payments
		(xix)	Great Eastern Life/General Insurance
		(xx)	Jompay, FPX and Duitnow QR transactions
		(xxi)	Any transactions made in the United Kingdom, or in the country which is a member of the European Economic Community (EEC) or European Union (EU)

including Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Poland, Portugal, Reunion, Romania, Saint Martin, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Iceland, Liechtenstein and Norway.

* The Everyday Spending under Rewards Point (OCBC\$) calculations is based on the Merchant Category Codes (“MCC”) as stated in Table 3 (or as stated on the OCBC Website from time to time), and excludes transactions in countries specified in the above Table 2 items (xxi) under Non-Everyday Spending (including online/e-commerce transactions made to merchants tagged to the aforementioned countries).

b) The Rewards Point (OCBC\$) is calculated on the Total Everyday Spending for the month and is noncumulative from previous month.

c) Online purchases and e-Commerce 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 or Mobile Banking or any other payment platform.

d) The Everyday Spending under Rewards Point (OCBC\$) calculations is based on the following Merchant Category Codes (“MCC”) as stated in Table 3 (or as stated on the OCBC Website from time to time):

TABLE 3

Category	Eligible MCC	Description
Dining	5811, 5812, 5462, 5814	Caterers, Eating Places, Restaurants, Bakeries, Fast Food Restaurants
Grocery	5411, 5422, 5441, 5451, 5499, 9751, 5912	Supermarkets, Grocery Stores, Confectionery Stores, Convenience Food Stores, etc
Shopping	5310, 5311, 5331, 5399, 5947, 5948, 5949, 5950, 5964, 5965, 5966, 5967, 5969, 5970, 5971, 5973, 5992, 5993, 5999, 5094, 5300, 5309, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5699, 5931, 5941, 5942, 5943, 5944, 5945, 5977, 7278	Department Stores, Gift Shops, Luggage Stores, Leather Goods Stores, Shoe Stores, Apparel and Clothing, Book Stores, Cosmetic Stores, etc
Utilities	4900, 5968, 4899, 4813, 4814	Water Utilities, Gas Utilities, Electric Utilities, Telecommunication Services
Petrol	5172, 5541, 5542, 9752	Automated Fuel Dispensers, Gasoline Service Stations, Petroleum Products
Insurance Premiums*	5960, 6300, 6381	Insurance Sales, Underwriting, and Premiums, Insurance Services

*Insurance Premiums excludes Great Eastern Insurance Premiums.

- e) The main business activity of a merchant and any card transaction performed at these merchants are classified under "Merchant Category Code" or "MCC" assigned by Visa/Mastercard, which are determined by the merchant and the merchant's acquiring bank. OCBC shall not be held responsible for any discrepancies as it the acquiring bank's sole responsibility to assign the correct MCC. Hence it is beyond the control of OCBC Bank.
- g) The Rewards Point (OCBC\$) accumulated by the principal and supplementary Cardmembers will be credited into, and reflected in the billing statements of, the principal Cardmember's OCBC Card account.
- h) The Rewards Point (OCBC\$) accrued are subject to adjustment if there are any credit(s) or debit(s) posted to Cardmembers' OCBC Card account including those arising from return of goods or services, or billing disputes.
- i) Each transaction amount made to OCBC 365 Mastercard will be rounded down to the nearest Ringgit Malaysia or Ringgit Malaysia equivalent for purposes of computing the total number of OCBC\$ eligible for the transaction. Please see Table 4 below for illustrations on the computation of OCBC\$.

Table 4

Amount charged to the OCBC 365 Mastercard	OCBC\$ earned
RM300 spent on shopping during weekend	3000
RM202.60 spent on utilities transactions	202

- j) The rewards points (OCBC\$) of 10x for weekend and 5x for weekday spend are capped at 20,000 per statement cycle. Cardmember can continue to earn unlimited 1x rewards point (OCBC\$) once the cap is reached.
- k) The entire rewards point (OCBC\$) including accumulated or pending crediting to the principal Cardmember's Card account shall be immediately ceased, voided, or forfeited if any of the following events shall occur:
- i. The OCBC 365 Mastercard is terminated by either OCBC Bank or the Cardmember for any reason;
 - ii. There is loss, theft, damage, destruction, fraudulent or unauthorized use of the OCBC 365 Mastercard;
 - iii. OCBC Bank cancels or terminates the OCBC 365 Mastercard Rewards Point (OCBC\$) Programme for whatever reason.
 - iv. Cardmember fails to effect due payment for the OCBC 365 Mastercard.
- l) If Rewards Point (OCBC\$) are given in respect of any transactions which are subsequently reversed, the reversal will result in the corresponding Rewards Point (OCBC\$) being reversed.
- m) The rewards point (OCBC\$) cannot be transferred, assigned or carried on to any other credit card issued by OCBC and to any converted or upgraded card issued by OCBC.
- n) OCBC\$ accrued are valid for five (5) years from the earning date. All OCBC\$ earned that are not utilised and redeemed by the end of the OCBC\$ expiry date will be revoked.
- o) OCBC reserves the right to revoke, deduct or re-compute any OCBC\$ earned and allocated to the Cardmember's Card account for the purpose of correcting errors, mistakes or inaccuracies.

p) Any request for cancellation or postponement or changes to the purchase of any items charged to OCBC 365 Mastercard will be subject to the terms and conditions of the Merchant of the item(s) (“Merchant”):

- (i) if the request is not permitted, the Cardmember shall remain liable to pay for all amounts charged to the OCBC 365 Mastercard and if any OCBC\$ are redeemed for the purchase, the OCBC\$ will not be returned to the Principal Cardmember; or
- (ii) if the request is permitted and the Merchant effects refund (in full or in part as per the Merchant’s terms and conditions) or cancellation of the amount charged to the OCBC 365 Mastercard, the refund or cancellation will be processed in accordance with the prevailing rules and practices and the corresponding OCBC\$ earned will be deducted accordingly. If any OCBC\$ are redeemed for the purchase, the OCBC\$ will not be returned to the Principal Cardmember. The Cardmember agrees that such request for cancellation, postponement or changes may be processed subject to payment of any fees and charges imposed by the Merchant, which may be debited from the OCBC 365 Mastercard account or deducted from the refund amount.

Rewards point (OCBC\$) Redemption

3. Every OCBC\$ can be redeemed for the Ringgit Malaysia cashback equivalent at the redemption rate set out in Table 5 below. OCBC will give twenty one (21) days prior notice to the Cardmembers for any revision in the redemption rate.

Table 5

Available OCBC\$ (Example)	Cashback Equivalent
12,000	RM20
61,011	RM103
87,355	RM148

4. Redemption of OCBC\$ must be made in a minimum cashback equivalent of RM10.

5. Once OCBC\$ is redeemed, the OCBC\$ will be deducted from the OCBC 365 Mastercard account and considered spent with no allowance for reinstatement. Any redemption made without the minimum RM10 cashback equivalent of the OCBC\$ and without any spending in the past 12 months will not be eligible.

6. The cashback equivalent of the redeemed OCBC\$ will be credited into the Principal Cardmember’s OCBC 365 Mastercard account within seven (7) days from the date the redemption is made. The cashback equivalent for the amount will be reflected in the monthly statements that follows after the date the redeemed OCBC\$ is credited. For avoidance of doubt, the Cardmember shall fully pay the Statement Balance Due on or before the Payment Due Date stated in the OCBC 365 Mastercard monthly statements to avoid incurring any finance charge or late payment charge.

7. In the event of a replacement of Principal Cardmember’s OCBC 365 Mastercard, the OCBC\$ balance will be carried over to the new card. However, the Principal Cardmember will need to activate the new OCBC 365 Mastercard with a minimum of one transaction charged to the new card to be eligible to redeem OCBC\$, provided the Cardmember redeems with a minimum RM10 cashback equivalent and has done some spending in the past 12 months.

8. OCBC Bank’s decisions on all matters relating to the OCBC 365 Rewards Point (OCBC\$) 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 365 Rewards Point (OCBC\$) Programme, OCBC Bank will give twenty one (21) days prior notice to the Cardmembers.

9. 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 OCBC 365 Mastercard Rewards Point (OCBC\$) Programme, unless the loss is attributable to the Bank's negligence.

11. The OCBC 365 Mastercard is strictly for personal usage only. OCBC reserves the right not to award the Rewards Point (OCBC\$) for transactions or to redeem for cashback that OCBC deem as not complying with these criteria.

Do refer to Appendix I for Frequently Asked Questions.

Should you require further information, please call the OCBC Contact Centre at 03-8317 5000.

Alternatively, you may visit www.ocbc.com.my/Cards for more information.

Date of Notice: 28 October 2024

Appendix I

1. What can I get from my OCBC 365 Mastercard?

You can earn Rewards Point (OCBC\$) on purchases validly charged to your OCBC 365 Mastercard as provided in the Table 1 below:-

TABLE 1

Category	Spend during Weekday Rewards Point (OCBC\$)	Spend during Weekend Rewards Point (OCBC\$)
Dining	5x for every RM1	10x for every RM1
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Petrol	1x for every RM1	1x for every RM1
Insurance Premiums*	1x for every RM1	1x for every RM1

*Insurance Premiums excludes Great Eastern Insurance Premiums.

2. What is weekday and weekend spending?

- Weekday refers to Monday to Friday spends;
- Weekend refers to Saturday and Sunday spends.

3. What does Total Everyday Spending mean?

Total Everyday Spending means the total amount you spend on weekday and weekend for “Everyday Spending” purchases as outlined in Table 2 and Table 3 below. The right-hand column shows items that are not considered “everyday spending.”

TABLE 2

EVERYDAY SPENDING* (the transactions below are included for Rewards Point (OCBC\$) calculation)		NON-EVERYDAY SPENDING (the transactions below are excluded from Rewards Point (OCBC\$) calculation)	
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(xx)	Jompay, FPX and Duitnow QR transactions
(xxi)	Any transactions made in the United Kingdom, or in the country which is a member of the European Economic Community (EEC) or European Union (EU) including Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Poland, Portugal, Reunion, Romania, Saint Martin, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Iceland, Liechtenstein and Norway.

* The Everyday Spending under Rewards Point (OCBC\$) calculations is based on the Merchant Category Codes (“MCC”) as stated in Table 3 below (or as stated on the OCBC Website from time to time), and excludes transactions in countries specified in the above Table 2 items (xxi) under Non-Everyday Spending (including online/e-commerce transactions made to merchants tagged to the aforementioned countries)

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*Insurance Premiums excludes Great Eastern Insurance Premiums.

4. What is MCC?

The main business activity of a merchant and any card transaction performed at these merchants are classified under “Merchant Category Code” or “MCC” assigned by Visa/Mastercard, which are determined by the merchant and the merchant’s acquiring bank. OCBC shall not be held responsible for any discrepancies as it the acquiring bank’s sole responsibility to assign the correct MCC. Hence it is beyond the control of OCBC Bank.

5. When will I get my rewards point?

The Rewards Point (OCBC\$) accumulated by the principal and supplementary Cardmembers will be credited into, and reflected in the billing statements of, the principal Cardmember’s OCBC Card account.

6. Will my supplementary Card enjoy the same benefits as I do?

Yes. Supplementary Cardmembers will also enjoy the same benefits as Principal Cardmembers.

7. Will I be entitled to rewards point on insurance premium when I pay with this card?

Yes, you will be entitled to a Rewards Point (OCBC\$) *except* for Great Eastern (GE) Life/General Insurance.

If you are an existing GE policyholder, you may check out the OCBC Great Eastern Platinum card on the OCBC website.

8. Will I be entitled to rewards point on utilities via JomPay when I pay with this card?

No, all transactions made via JomPay, FPX or Duitnow QR are not entitled for Rewards Point (OCBC\$).

9. Will I be entitled to rewards point (OCBC\$) on e-wallet transactions?

No, unless the transaction performed is stipulated in Table 3 of the Merchant Category Codes (“MCC”). OCBC shall not be held responsible for any discrepancies as it the acquiring bank’s sole responsibility to assign the correct MCC and beyond the control of OCBC Bank.

10. Is there a capping of rewards points (OCBC\$) earnings?

Yes. There is a capping of 20,000 rewards points OCBC\$ for 10x rewards points (OCBC\$) on weekend spend and 5x rewards points (OCBC\$) on weekday for dining, grocery and shopping categories as per statement cycle, once the capping has been met, customer can continue to earn 1x rewards point (OCBC\$) thereafter. Please refer to Table 1 above on the eligible categories.