



OCBC BALANCE CONVERSION

Terms & Conditions

1. Balance Conversion (“BC”) is offered by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) to eligible customers who hold one or more currently valid credit card(s) issued by OCBC Bank (“OCBC Card(s)”) as the principal Cardmember, and whose credit card accounts are well conducted within OCBC Bank’s sole and absolute discretion at the time of the application for BC (customers who fulfil OCBC Bank’s eligibility criteria are called “Cardmembers”), subject to the terms and conditions herein.
2. A Cardmember may apply for BC to convert the aggregate amount of the Retail Transaction(s) (defined below) charged to his OCBC Card into fixed monthly instalments subject to these terms and conditions. OCBC Bank may at its sole and absolute discretion :
 - a) approve the Cardmember’s application at the amount applied for (the amount actually approved by OCBC Bank will be referred to as “Approved Amount”, which is the principal amount of the BC); or
 - b) reject the Cardmember’s application.
3. BC is only available to convert the retail transactions appearing in the current OCBC Card monthly statement which are individually itemized with the “Transaction Date”, “Posting Date”, “Transaction Description” and “Amount” (“Retail Transaction(s)”) and the Cardmember must apply for BC before the “Payment Due Date” stated in the OCBC Card monthly statement for the relevant Retail Transaction(s).
4. There are two types of BC plans available which carry different options of tenure and different effective interest rate. A Cardmember may choose to convert to
 - a) “Type A”: a single or multiple Retail Transaction(s); or
 - b) “Type B”: any amount up to the entire outstanding balancein the OCBC Card account provided that the aggregate amount to be converted shall not be less than RM1,000 and the Cardmember’s available credit limit is not exceeded upon conversion.
5. The BC is not available to convert:
 - a) any Retail Transaction performed in excess of the Cardmember’s available credit limit, which may occur as a result of a temporary increase in the Cardmember’s credit limit e.g. a Cardmember with credit limit of RM10,000 has charged RM2,000 to his Card and has available credit limit of RM8,000, he obtains temporary increase to his credit limit and charges RM9,500 to his Card, BC is not available for him to convert the RM9,500 transaction (which is performed in excess of his available credit limit);
 - b) cash advances;
 - c) Call-for-cash, quasi-cash, balance transfers, easy payment plan, any other instalment payment schemes;
 - d) annual fee or other fees and charges imposed by OCBC Bank under the Cardmember’s Agreement (applicable to BC Type A only); and
 - e) “Balance of Last Month” in the OCBC Card monthly statement (this shows the outstanding balance carried forward from previous month(s)) (applicable to BC Type A only).

6. If OCBC Bank approves a Cardmember’s application:
 - a) a corresponding amount of the Cardmember’s line of credit will be reserved for the BC and the Cardmember’s credit limit reduced to the extent of the Approved Amount. OCBC Bank shall not be liable for any transactions rejected by merchants due to insufficient credit limit arising therefrom;
 - b) the Approved Amount shall be repayable by the Cardmember by way of the BC Monthly Instalments (defined and computed in accordance with the formula provided below) billed through the OCBC Card monthly statements throughout the BC Tenure (as defined below), by the “Payment Due Date” stated in the respective OCBC Card monthly statements.
7. A Cardmember shall pay interest on the BC Approved Amount (“**BC Interest**”) according to the BC Tenure selected by the Cardmember, as set out in Table 1. The BC Interest is calculated based on Rule of 78 repayment method.

TABLE 1

Type of BC Selected	Annualized Rate (per annum)	BC Tenure (months)	Effective Interest Rate (per annum)
Type A	6.99% (for selected Cardmembers only)	12	12.66%
		24	12.89%
		36	12.81%
	7.99%	12	14.43%
		24	14.66%
		36	14.53%
Type B	9.80%	36	17.58%

The tenure selected by the Cardmember shall be called “**BC Tenure**” for repayment of the Approved Amount and BC Interest.

8. Throughout the BC Tenure, the Approved Amount together with the BC Interest will be billed by way of equal monthly instalments (each “**BC Monthly Instalment**”) computed based on the following formula:

Formula for Computation of BC Monthly Instalment

$$\frac{[\text{Approved Amount} \times \text{BC Interest Rate} \times \text{BC Tenure}^*] + \text{Approved Amount}}{\text{Number of monthly instalments}^{**}}$$

Notes:

*The BC Tenure here is taken at the number of years instead of months.

** The number of monthly instalments here is referenced to the BC Tenure i.e. 1 year tenure at 12 monthly instalments, 2 years tenure at 24 monthly instalments and 3 years tenure at 36 monthly instalments.

9. Once the Cardmember’s application for BC is approved by OCBC Bank, the Cardmember is not at liberty to change the Approved Amount, BC Tenure and/or BC Monthly Instalment.

10. Table 2 contains an illustration on how BC works.

<p>TABLE 2 Assumptions : (1) Approved Amount is RM10,000 (2) BC Tenure is 1 year/12 months (3) BC Interest Rate is 7.99% per annum (effective interest rate of 14.66% per annum).</p>

<p>Based on above assumptions, the BC Monthly Instalment is RM899.92 derived as follows using formula in Clause 8 above:</p> $\frac{(RM10,000 \times 7.99\% \text{ p.a.} \times 1 \text{ year}) + RM10,000}{12 \text{ monthly instalments}}$ <p>As the Cardmember pays the BC Monthly Instalments over the 12-month BC Tenure and on the basis that he is prompt in all his payments (see clause 9 below), below shows how much of each BC Monthly Instalment (column 1) goes towards payment of BC Interest (column 2) and repayment of the Approved Amount (column 3) respectively. In column (4) the Principal Reduction denotes the outstanding Approved Amount after the Cardmember has paid the BC Monthly Instalment for that month and which will be brought forward to next month.</p> <p>The figures in columns (2) and (3) are derived at using Rule of 78 computation method.</p> <table border="1"> <thead> <tr> <th>Month</th> <th>(1) BC Monthly Instalment</th> <th>(2) Payment of BC Interest</th> <th>(3) Repayment of Approved Amount</th> <th>(4) Principal Reduction</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td>10,000.00</td> </tr> <tr> <td>1</td> <td>899.99</td> <td>122.92</td> <td>776.99</td> <td>9,223.01</td> </tr> <tr> <td>2</td> <td>899.91</td> <td>112.68</td> <td>787.24</td> <td>8,435.77</td> </tr> <tr> <td>3</td> <td>899.91</td> <td>102.44</td> <td>797.48</td> <td>7,638.29</td> </tr> <tr> <td>4</td> <td>899.91</td> <td>92.19</td> <td>807.72</td> <td>6,830.57</td> </tr> <tr> <td>5</td> <td>899.91</td> <td>81.95</td> <td>817.97</td> <td>6,012.60</td> </tr> <tr> <td>6</td> <td>899.91</td> <td>71.71</td> <td>828.21</td> <td>5,184.39</td> </tr> <tr> <td>7</td> <td>899.91</td> <td>61.46</td> <td>838.46</td> <td>4,345.93</td> </tr> <tr> <td>8</td> <td>899.91</td> <td>51.22</td> <td>848.70</td> <td>3,497.23</td> </tr> <tr> <td>9</td> <td>899.91</td> <td>40.97</td> <td>858.94</td> <td>2,638.29</td> </tr> <tr> <td>10</td> <td>899.91</td> <td>30.73</td> <td>869.19</td> <td>1,769.10</td> </tr> <tr> <td>11</td> <td>899.91</td> <td>20.49</td> <td>879.43</td> <td>889.67</td> </tr> <tr> <td>12</td> <td>899.91</td> <td>10.24</td> <td>889.67</td> <td>0.00</td> </tr> <tr> <td>Total</td> <td>10,799.00</td> <td>799.00</td> <td>10,000.00</td> <td></td> </tr> </tbody> </table> <p>Upon full and final settlement of the Approved Amount and BC Interest (assuming the Cardmember is prompt in all his payments, see Clause 11 below), the Cardmember would have paid a total of RM10,799.00 of which RM799.00 is the total BC Interest paid over BC Tenure of 12 months for an Approved Amount of RM10,000.00.</p>	Month	(1) BC Monthly Instalment	(2) Payment of BC Interest	(3) Repayment of Approved Amount	(4) Principal Reduction					10,000.00	1	899.99	122.92	776.99	9,223.01	2	899.91	112.68	787.24	8,435.77	3	899.91	102.44	797.48	7,638.29	4	899.91	92.19	807.72	6,830.57	5	899.91	81.95	817.97	6,012.60	6	899.91	71.71	828.21	5,184.39	7	899.91	61.46	838.46	4,345.93	8	899.91	51.22	848.70	3,497.23	9	899.91	40.97	858.94	2,638.29	10	899.91	30.73	869.19	1,769.10	11	899.91	20.49	879.43	889.67	12	899.91	10.24	889.67	0.00	Total	10,799.00	799.00	10,000.00	
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11. The illustration in Table 2 above presupposes that the Cardmember is prompt in all his payments and does not incur any finance and late payment charges. The Cardmember will incur finance charge and if applicable, late payment charge, on the BC Monthly Instalments if:
 - a) there is any outstanding balance in the Cardmember's OCBC Card account which remains unpaid at the time the BC application is approved; or
 - b) the Cardmember does not pay in full the "Statement Balance Due" amount by the corresponding "Payment Due Date" shown in any OCBC Card monthly statements, the finance and late payment charges are imposed pursuant to the OCBC Cardmember's Agreement, which apply in addition to these terms and conditions. The Cardmember may refer to the OCBC Card monthly statement for the rates applicable for the finance and late payment charges.
12. If the Cardmember wants to early settle the outstanding BC Monthly Instalment, the Cardmember shall give prior notice to OCBC Bank. The Cardmember shall continue to pay the monthly instalment amount stated in the OCBC Card account statement, until the Cardmember is billed the BC outstanding balance.
13. Upon occurrence of any of the following events:
 - a) the Cardmember's credit card account(s) with OCBC Bank is/are cancelled, terminated or closed for whatever reason; or
 - b) the Cardmember defaults in paying the "Minimum Payment"* stated in the OCBC Card monthly statement for any three (3) or more consecutive months; or
 - c) the Cardmember has committed or is suspected of committing any fraudulent or wrongful acts, the entire outstanding monthly instalments under this BC programme (i.e. all monthly instalments which are unpaid, including monthly instalments for the remainder of the BC Tenure, referred to as "**Indebtedness**") shall immediately become due and payable by the Cardmember, whereupon the OCBC Cardmember's Agreement shall apply to the Indebtedness, including the imposition of the finance and late payment charges. This shall be in addition and without prejudice to OCBC Bank's rights under the OCBC Cardmember's Agreement in relation to all monies charged and all liabilities incurred by the Cardmember through the use of his/her OCBC credit card(s) upon occurrence of any of the above events.

*"**Minimum Payment**" is defined as

 - a) the aggregate of the following
 - (i) 5% of your OCBC Card outstanding balance excluding the contracted monthly instalments referred in (ii) below; and
 - (ii) 100% of all your contracted monthly instalment amounts, including BC Monthly Instalment;or
 - b) RM50,whichever is higher.
14. The BC Interest and Approved Amount shall not be eligible for OCBC Rebate Programme, including but not limited to the rebate for interest paid.

15. Each BC application by a Cardmember is subject to the BC Terms and Conditions updated as at the BC application date and the latest BC Terms and Conditions will be informed and given to the Cardmember when he applies for BC. OCBC Bank may change or vary any of the BC Terms and Conditions from time to time and a Cardmember may expect each BT application to be subject to changed or varied terms. OCBC Bank may withdraw or terminate the BC programme in entirety or certain BC features (such as removing the 12-month tenure or removing the special rates for selected Cardmembers in Table 1 above), in which case such BC programme or BC features which are withdrawn or terminated will no longer be available to any Cardmember. Such changes, variations, withdrawal or termination should not affect a BC which has been previously approved for specific Approved Amount, save and except where OCBC Bank may no longer continue with an approved BC due to changes in laws, regulations or policies.
16. All decisions in relation to the BC application (including whether or not to approve or reject the BC application, the Approved Amount, etc.) are subject to the final decision of OCBC Bank, whose decision shall be final, conclusive and binding on the Cardmember.
17. The OCBC Cardmember's Agreement shall continue to apply to the Cardmember's use of the OCBC Cards. In the event of inconsistency between these Terms and Conditions and the OCBC Cardmember's Agreement, these Terms and Conditions shall prevail in so far as they apply to the BC.
18. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia.

OCBC PENUKARAN BAKI

Terma & Syarat

1. Penukaran Baki (“**PB**”) ditawarkan oleh OCBC Bank (Malaysia) Berhad (“**OCBC Bank**”) kepada para pelanggan yang layak dengan memegang satu atau lebih kad kredit yang sah yang dikeluarkan oleh OCBC Bank (“**Kad OCBC**”) sebagai pemegang kad prinsipal, dan akaun kad kredit tersebut dikendalikan dengan baik menurut budi bicara mutlak OCBC Bank pada masa permohonan untuk PB dibuat (pelanggan yang memenuhi kriteria kelayakan OCBC Bank dipanggil “**Pemegang Kad**”), tertakluk pada terma dan syarat yang terkandung di sini.
2. Pemegang Kad boleh memohon PB untuk menukar jumlah gabungan Transaksi Runcit (ditakrifkan di bawah) yang dicajkan kepada Kad OCBC beliau kepada ansuran bulanan yang tetap, tertakluk kepada terma dan syarat ini. OCBC Bank boleh pada budi bicara mutlak untuk:
 - a) meluluskan permohonan Pemegang Kad pada amaun yang dimohon (amaun yang sebenarnya diluluskan oleh OCBC Bank akan dirujuk sebagai “**Jumlah yang Diluluskan**”, yang merupakan jumlah prinsipal PB); atau
 - b) menolak permohonan Pemegang Kad.
3. PB hanya boleh digunakan untuk menukar urus niaga runcit yang muncul di penyata semasa bulanan Kad OCBC secara individu dan diperinci dengan “Tarikh Transaksi”, “Tarikh Bil Diterima”, “Deskripsi Transaksi” dan “Amaun” (“**Transaksi Runcit**”) dan Pemegang Kad mesti memohon PB sebelum “Tarikh Akhir Pembayaran” yang dinyatakan dalam penyata bulanan Kad OCBC untuk Transaksi Runcit yang berkaitan.
4. Terdapat dua jenis pelan PB tersedia yang mengandungi pilihan tempoh dan kadar faedah yang berbeza. Seorang Pemegang Kad boleh memohon PB untuk menukarkan
 - a) “**Jenis A**”: satu atau lebih Transaksi Runcit
 - b) “**Jenis B**”: sebarang jumlah setakat keseluruhan baki tertunggak dalam akaun kad OCBC Bank dengan syarat bahawa jumlah gabungan Transaksi Runcit yang ditukar tidak boleh kurang daripada RM1,000 dan tidak boleh melebihi had kredit yang tersedia ada semasa penukaran.
5. PB tidak boleh digunakan untuk menukar:
 - a) sebarang Transaksi Runcit yang melebihi had kredit tersedia, yang mungkin berlaku akibat peningkatan sementara dalam had kredit Pemegang Kad. Contohnya, seorang Pemegang Kad dengan had kredit sebanyak RM10,000 telah dicaj RM2,000 dan mempunyai had kredit tersedia sebanyak RM8,000, beliau memohon peningkatan had kredit sementara dan mengenakan caj sebanyak RM9,500 kepada kadnya, PB tidak dapat dimohon untuk menukar transaksi RM9,500 (yang dilakukan melebihi had kreditnya yang tersedia ada);
 - b) pendahuluan tunai;
 - c) Call-for-cash, kuasi tunai, pindahan baki, pelan bayaran mudah, sebarang skim pembayaran ansuran yang lain;
 - d) yuran tahunan atau yuran dan caj lain yang dikenakan oleh OCBC Bank di bawah Perjanjian Pemegang Kad (untuk PB Jenis A sahaja); dan
 - e) “Baki Bulan Akhir” dalam penyata bulanan Kad OCBC (ini menunjukkan baki tertunggak dibawa dari bulan sebelumnya) (untuk PB Jenis A sahaja).

6. Sekiranya OCBC Bank meluluskan permohonan Pemegang Kad:
- jumlah had kredit Pemegang Kad yang bersesuaian akan ditetapkan untuk PB dan had kredit Pemegang Kad akan dikurangkan setakat Jumlah yang Diluluskan. OCBC Bank tidak akan bertanggungjawab untuk sebarang transaksi yang dibatalkan oleh peniaga disebabkan oleh had kredit yang tidak mencukupi;
 - jumlah yang Diluluskan mesti dibayar balik oleh Pemegang Kad dengan Ansuran Bulanan PB (ditakrifkan dan dikira mengikut formula yang disediakan di bawah) yang dicaj dalam penyata bulanan Kad OCBC sepanjang Tempoh PB (ditakrifkan di bawah), sebelum “Tarikh Akhir Pembayaran” yang dinyatakan dalam penyata bulanan Kad OCBC masing-masing.
7. Pemegang Kad bersetuju untuk membayar faedah ke atas Jumlah yang Diluluskan (“**Faedah PB**”) berdasarkan Tempoh PB yang dipilih oleh Pemegang Kad, seperti yang dinyatakan dalam Jadual 1. Faedah PB akan dikira berdasarkan kaedah pembayaran balik “Rule of 78”.

JADUAL 1

Jenis PB yang Dipilih	Kadar Tahunan	Tempoh PB (bulan)	Kadar Faedah Efektif (setahun)
Jenis A	6.99% (untuk Pemegang Kad yang dipilih sahaja)	12	12.66%
		24	12.89%
		36	12.81%
	7.99%	12	14.43%
		24	14.66%
		36	14.53%
Jenis B	9.80%	36	17.58%

Tempoh yang dipilih oleh Pemegang Kad akan dipanggil “**Tempoh PB**” untuk pembayaran balik Jumlah Yang Diluluskan dan Faedah PB.

8. Sepanjang Tempoh PB, Jumlah yang Diluluskan bersama dengan Faedah PB akan dibil dengan ansuran bulanan yang sama (setiap “**Ansuran Bulanan PB**”) yang dikira berdasarkan formula berikut:

Formula untuk Pengiraan Ansuran Bulanan PB
$\frac{[\text{Jumlah yang Diluluskan} \times \text{Kadar Faedah PB} \times \text{Tempoh PB}]^* + \text{Jumlah yang Diluluskan}}{\text{Bilangan ansuran bulanan}^{**}}$
<p>Nota:</p> <p>* Tempoh PB di sini dikira berdasarkan bilangan tahun dan bukan berdasarkan bulanan.</p> <p>** Jumlah ansuran bulanan di sini dirujuk kepada Tempoh PB iaitu tempoh 1 tahun pada 12 ansuran bulanan, tempoh 2 tahun pada 24 ansuran bulanan dan tempoh 3 tahun pada 36 ansuran bulanan.</p>

9. Setelah permohonan PB diluluskan, Pemegang Kad tidak boleh mengubah Jumlah yang Diluluskan, Tempoh PB dan/atau Ansuran Bulanan PB.

10. Jadual 2 mengandungi ilustrasi bagaimana PB berfungsi

JADUAL 2

Andaian :

- (1) Jumlah Diluluskan adalah RM10,000
- (2) Tempoh PB adalah 1 tahun / 12 bulan
- (3) Kadar Faedah PB adalah 7.99% setahun (kadar faedah efektif sebanyak 14.66% setahun).

Berdasarkan andaian di atas, Ansuran Bulanan PB adalah RM899.92 diperoleh seperti berikut menggunakan formula dalam Klausa 8 di atas:

$$\frac{(RM10,000 \times 7.99\% \text{ p.a.} \times 1 \text{ tahun}) + RM10,000}{12 \text{ ansuran bulanan}}$$

Memandangkan Pemegang Kad membayar Ansuran Bulanan PB dalam tempoh 12 bulan PB dan sekiranya dia membuat semua pembayarannya dengan tepat (lihat klausa 9 di bawah), di bawah menunjukkan berapa banyak setiap Ansuran Bulanan PB (lajur 1) dibahagikan pada bayaran untuk Faedah PB (lajur 2) dan pembayaran balik Jumlah yang Diluluskan (lajur 3). Dalam lajur (4), Pengurangan Principal menandakan Jumlah yang Diluluskan yang tertunggak selepas Pemegang Kad membayar Ansuran Bulanan PB untuk bulan tersebut dan akan dibawa ke bulan hadapan.

Angka-angka dalam lajur (2) dan (3) diperoleh berdasarkan kaedah pengiraan "Rule of 78".

Bulan	(1) Ansuran Bulanan PB	(2) Bayaran untuk Faedah PB	(3) Pembayaran untuk Jumlah yang Diluluskan	(4) Pengurangan Principal
				10,000.00
1	899.99	122.92	776.99	9,223.01
2	899.91	112.68	787.24	8,435.77
3	899.91	102.44	797.48	7,638.29
4	899.91	92.19	807.72	6,830.57
5	899.91	81.95	817.97	6,012.60
6	899.91	71.71	828.21	5,184.39
7	899.91	61.46	838.46	4,345.93
8	899.91	51.22	848.70	3,497.23
9	899.91	40.97	858.94	2,638.29
10	899.91	30.73	869.19	1,769.10
11	899.91	20.49	879.43	889.67
12	899.91	10.24	889.67	0.00
Total	10799.00	799.00	10,000.00	

Apabila penyelesaian penuh dan terakhir dibuat bagi Jumlah Yang Diluluskan dan Faedah PB (dengan anggapan bahawa Pemegang Kad membuat semua pembayarannya dengan tepat, lihat Klausa 11 di bawah), Pemegang Kad akan membayar sejumlah RM10,799.00 yang mana RM799.00 adalah jumlah Faedah PB yang dibayar sepanjang Tempoh PB selama 12 bulan untuk Jumlah yang Diluluskan sebanyak RM10,000.00.

11. Ilustrasi dalam Jadual 2 di atas mengandaikan bahawa Pemegang Kad membuat semua pembayarannya dengan tepat dan tidak dikenakan sebarang caj kewangan dan caj bayaran lewat. Pemegang Kad akan dikenakan caj kewangan dan caj bayaran lewat pada Ansuran Bulanan PB jika:
 - a) terdapat baki tertunggak dalam akaun Kad OCBC Kad Pemegang Kad yang masih belum dibayar pada masa permohonan PB diluluskan; atau
 - b) Pemegang Kad tidak membayar jumlah “Baki Penyata yang Matang” sepenuhnya sebelum “Tarikh Akhir Pembayaran” yang sepadan dalam mana-mana penyata bulanan Kad OCBC, caj kewangan dan caj bayaran lewat dikenakan berdasarkan Perjanjian Pemegang Kad OCBC, yang digunakan sebagai tambahan kepada terma dan syarat ini. Pemegang Kad boleh merujuk kepada penyata bulanan Kad OCBC untuk kadar caj kewangan dan caj bayaran lewat.
12. Jika Pemegang Kad berhasrat untuk menjelaskan Ansuran Bulanan PB tertunggak dengan lebih awal, Pemegang Kad hendaklah memberi notis terlebih dahulu kepada OCBC Bank. Pemegang Kad hendaklah meneruskan pembayaran Ansuran Bulanan PB yang dinyatakan dalam penyataan akaun Kad OCBC sehingga Pemegang Kad dibilkan jumlah penyelesaian penuh PB.
13. Sekiranya mana-mana peristiwa berikut terjadi:
 - a) akaun kad kredit Pemegang Kad dengan OCBC Bank dibatalkan, ditamatkan atau ditutup atas apa jua sebab; atau
 - b) Pemegang Kad gagal membayar “Bayaran Minima”* yang dinyatakan dalam penyata bulanan Kad OCBC untuk mana-mana tiga (3) bulan berturut-turut; atau
 - c) Pemegang Kad telah melakukan atau disyaki melakukan apa-apa kesalahan atau tindakan penipuan,keseluruhan ansuran bulanan yang tertunggak di bawah program PB ini (iaitu semua ansuran bulanan yang belum dibayar, termasuk ansuran bulanan untuk baki Tempoh PB, yang disebut sebagai “Keberhutangan” akan terus menjadi matang dan perlu dibayar dengan segera, yang mana Keberhutangan adalah tertakluk pada Perjanjian Pemegang Kad OCBC, termasuk pengenaan caj kewangan dan caj bayaran lewat. Ini adalah tambahan dan tanpa menjejaskan hak OCBC Bank di bawah Perjanjian Pemegang Kad OCBC kepada semua wang yang dikenakan dan semua liabiliti yang ditanggung oleh Pemegang Kad melalui penggunaan kad kredit OCBC beliau semasa berlakunya mana-mana peristiwa di atas.

*“**Bayaran Minima**” ditakrifkan sebagai

 - a) jumlah agregat untuk yang berikut
 - (i) 5% daripada baki tertunggak tidak termasuk ansuran bulanan yang dikontrakkan seperti yang dirujuk kepada (ii) di bawah; dan
 - (ii) 100% daripada ansuran bulanan yang dikontrakkan termasuk ansuran bulanan PB; atau
 - b) RM50,yang mana lebih tinggi.
14. Faedah PB dan Jumlah yang Diluluskan tidak layak untuk Program Rebat OCBC, termasuk dan tidak terhad pada rebat atas faedah yang dibayar.

15. Setiap permohonan PB oleh Pemegang Kad adalah tertakluk pada Terma dan Syarat PB yang dikemaskini pada tarikh permohonan PB dan Terma dan Syarat PB terkini akan dimaklumkan dan diberikan kepada Pemegang Kad apabila dia memohon PB. OCBC Bank boleh mengubah atau menukar mana-mana Terma dan Syarat PB dari semasa ke semasa dan Pemegang Kad boleh menjangka setiap permohonan PB adalah tertakluk kepada terma yang berbeza. OCBC Bank boleh menarik balik atau menghentikan program PB secara keseluruhannya atau ciri-ciri PB tertentu (seperti membatalkan tempoh 12 bulan atau membatalkan kadar faedah istimewa untuk Pemegang Kad terpilih dalam Jadual 1 di atas), yang mana program PB itu atau ciri PB yang ditarik balik atau ditamatkan itu tidak akan lagi tersedia kepada mana-mana Pemegang Kad. Perubahan, variasi, penarikan balik atau penamatan sedemikian tidak akan menjejaskan PB yang telah diluluskan sebelum ini untuk Jumlah yang Diluluskan tertentu, kecuali dan jika OCBC Bank tidak dapat meneruskan dengan PB yang diluluskan lagi disebabkan perubahan dalam undang-undang, peraturan atau dasar.
16. Semua keputusan yang berkaitan dengan permohonan PB (termasuk sama ada untuk meluluskan atau menolak permohonan PB, Jumlah yang Diluluskan dan lain-lain) adalah tertakluk pada keputusan akhir OCBC Bank, dan keputusan itu adalah yang terakhir, muktamad dan mengikat pada Pemegang Kad.
17. Perjanjian Pemegang Kad OCBC akan terus digunakan pada penggunaan kad kredit Pemegang Kad OCBC. Sekiranya wujud sebarang perkara yang tidak konsisten di antara Terma dan Syarat ini dengan Perjanjian Pemegang Kad OCBC, Terma dan Syarat ini akan digunakan selagi ianya berkenaan dengan PB.
18. Terma dan syarat ini ditadbir dan ditafsir selaras dengan undang-undang Malaysia.