

## OCBC Titanium Mastercard (Blue/Pink) Frequently Asked Questions

### 1. What can I get from my OCBC Titanium Mastercard (Blue/Pink)?

You can earn cashback on purchases validly charged to your OCBC Titanium Mastercard (Blue/Pink) as provided in the table below.

CASHBACK	TRANSACTIONS FOR CASHBACK CALCULATION
0.07%	Online & e-wallet spending of up to RM1,000
7.0%	Online & e-wallet on subsequent spending above RM1,000 – RM1,500 (Capped at RM20 per month)
0.55%	Online & e-wallet on subsequent spending above RM1,500
0.1%	All other retail spending

### 2. What is retail spending?

Retail Spending means the total amount of your retail spending. The table below shows you what transactions are retail spending and what are not.

RETAIL SPENDING* (transactions below are included for cashback calculation)	NON-RETAIL SPENDING (transactions below are excluded from cashback calculation)
(i) Online Purchases/e-Wallet/E-commerce	(i) Easy Payment Plan (EPP)
(ii) Local and overseas/foreign currency purchase	(ii) Balance Transfer (BT)
(iii) Auto Debit / Recurring	(iii) Call for Cash (CFC)
(iv) Instalment Payment Plan (IPP)	(iv) Power Credit Cash Plus
(v) Mail Order / Telephone Order	(v) Auto Balance Conversion
	(vi) Outstanding Balance
	(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.

\*Exclude transactions in countries specified in items (xxi) under Non-Retail Spending (including online/e-commerce transactions made to merchants tagged to the aforementioned countries)

**3. Will I be entitled for cashback on insurance premium when I pay with this card?**

Yes, you will be entitled for cashback *except* for Great Eastern (GE) Life/General Insurance.

**4. Will e-wallet spending will be treated as Online spend?**

Yes, e-wallet spend is collectively known as “Online Purchases” and on top of that we only recognise the following merchants (or as stated on the OCBC Titanium Mastercard (Blue/Pink) website from time to time) to be entitled under e-wallet for the cashback calculations.

Alipay	Boost	Grab	Lazada	Touch 'n Go
BigPay	Fave	Kiplepay	Shopee	WeChat

**5. Will I be entitled for cashback when I purchase goods at overseas?**

Yes, as the purchase is not through internet or e-Commerce, it will be treated as other retail spend. If the overseas spend through the internet or e-Commerce platform, it will be treated as Online spend.

**6. Is there any annual fee for this OCBC Titanium Mastercard (Blue/Pink)?**

No. There is no annual fee for both Principal and Supplementary OCBC Titanium Mastercard (Blue/Pink).

**7. I like both the Blue & Pink Credit Cards. Can I apply for both?**

No. You may only hold your Credit Card in 1 Blue/Pink Design.

**8. I have applied for principal and supplementary OCBC Titanium Mastercard (Blue/Pink).**

**Can I have the principal card to be Pink and the supplementary card as Blue?**

Yes. The supplementary card colour may vary from the Principal Card selection upon application.

## Soalan Lazim OCBC Titanium Mastercard (Blue/Pink)

### 1. Apakah manfaat OCBC Titanium Mastercard (Blue/Pink)?

Ahli kad memperoleh rebat ke atas pembelian yang dicajkan secara sah pada OCBC Titanium Mastercard (Blue/Pink) Ahli Kad seperti yang ditunjukkan dalam jadual di bawah:-

REBAT	URUS NIAGA UNTUK REBAT PERHITUNGAN
0.07%	Pembelian dalam talian dan e-wallet berbelanja sehingga RM1,000
7.0%	Pembelian dalam talian & e-wallet ke atas perbelanjaan seterusnya melebihi RM1,000 – RM1,500 (Dihadkan pada RM20 sebulan)
0.55%	Pembelian dalam talian & e-wallet ke atas perbelanjaan seterusnya melebihi RM1,500
0.1%	Semua perbelanjaan runcit yang lain

### 2. Apa itu Jumlah Perbelanjaan Runcit?

Jumlah Perbelanjaan Runcit ialah jumlah keseluruhan perbelanjaan runcit anda. Jadual di bawah menunjukkan transaksi yang termasuk dan tidak termasuk dalam perbelanjaan runcit.

(PERBELANJAAN RUNCIT* (transaksi di bawah termasuk dalam pengiraan rebat)	PERBELANJAAN BUKAN RUNCIT (transaksi di bawah dikecualikan pengiraan rebat)
(i) Pembelian Dalam Talian/ e-wallet/ e-Dagang	(i) Pelan Bayaran Mudah (EPP)
(ii) Pembelian tempatan dan luar negara	(ii) Pindahan Baki (BT)
(iii) Debit Automatik/ Pembayaran Berulang	(iii) Call for Cash (CFC)
(iv) Pelan Bayaran Ansuran (IPP)	(iv) Power Credit Cash Plus
(v) Pesanan Pos / Pesanan Telefon	(v) Penukaran Baki Automatik
	(vi) Baki Tertunggak
	(vii) Pendahuluan Tunai
	(viii) Caj Pembiayaan
	(ix) Yuran Tahunan
	(x) Denda Bayar Lewat
	(xi) Balikan Transaksi
	(xii) Transaksi Dipertikai
	(xiii) Transaksi Palsu
	(xiv) Yuran Penggantian Kad
	(xv) Cukai Perkhidmatan
	(xvi) Bayaran dan Caj Lain
	(xvii) Sumbangan kepada Pertubuhan Kebajikan dan Khidmat Sosial
	(xviii) Bayaran berkaitan kerajaan
	(xix) Great Eastern Life/General Insuran
	(xx) JomPAY, FPX dan transaksi QR Duitnow
	(xxi) Sebarang transaksi yang dibuat di United Kingdom, atau di negara yang merupakan ahli Komuniti Ekonomi Eropah (EEC) atau Kesatuan Eropah (EU) termasuk

Kepulauan Aland, Austria, Belgium, Bulgaria, Croatia, Cyprus, Republik Czech, Denmark, Estonia, Finland, Perancis, Guiana Perancis, Jerman, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Itali, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Belanda, Poland, Portugal, Reunion, Romania, Saint Martin, Slovakia, Slovenia, Sepanyol, Svalbard dan Jan Mayen, Sweden, Iceland, Liechtenstein dan Norway

\* Tidak termasuk transaksi di negara yang dinyatakan dalam item (xxi) di bawah Perbelanjaan Bukan Runcit (termasuk transaksi dalam talian/e-dagang yang dibuat kepada peniaga yang ditandakan kepada negara-negara yang disebutkan di atas)

**3. Adakah saya layak mendapat rebat tunai atas premium insurans apabila saya membayar dengan kad ini?**

Ya, anda layak mendapat rebat tunai kecuali Insurans Hayat/Am Great Eastern (GE).

**4. Adakah e-wallet akan dianggap sebagai perbelanjaan Dalam Talian?**

Ya, perbelanjaan e-wallet secara kolektif dikenali sebagai "Pembelian Dalam Talian" dan di samping itu kami hanya mengenali peniaga berikut (atau seperti yang dinyatakan di OCBC Titanium Mastercard (laman web Blue/Pink dari semasa ke semasa) untuk layak di bawah e-wallet untuk pengiraan rebat tunai.

Alipay	Boost	Grab	Lazada	Touch 'n Go
BigPay	Fave	Kiplepay	Shopee	WeChat

**5. Adakah saya layak mendapat rebat tunai apabila saya membeli barangan di luar negara?**

Ya, kerana pembelian bukan melalui internet atau e-Dagang, ia akan dianggap sebagai perbelanjaan runcit lain. Sekiranya perbelanjaan luar negara melalui platform internet atau e-Dagang, ia akan dianggap sebagai perbelanjaan Dalam Talian.

**6. Adakah terdapat sebarang yuran tahunan untuk OCBC Titanium Mastercard (Blue/Pink)?**

Tidak. Tiada yuran tahunan untuk kedua-dua Kad Utama dan Tambahan OCBC Titanium Mastercard (Blue/Pink).

**7. Saya suka kedua-dua Kad Kredit Blue & Pink. Boleh saya mendapatkan kedua-duanya?**

Tidak. Anda hanya boleh memiliki Kad Kredit dalam 1 Reka Bentuk Blue/Pink.

**8. Saya telah memohon Kad Kredit utama dan tambahan. Bolehkah kad utama dalam reka bentuk Pink dan kad tambahan Blue?**

Boleh. Warna kad tambahan boleh berbeza daripada warna pilihan Kad Utama semasa permohonan.