

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the OCBC Debit Card-i. Be sure to also read the OCBC Debit Card-i Cardmember's Agreement before signing the agreement and using the OCBC Debit Card-i. All references to "OCBC", "we" or "us" shall mean OCBC Al-Amin Bank Berhad (Co. Reg. No. 200801017151).

1. What is this product about?

OCBC Debit Card-i is a payment instrument that allows you to withdraw cash, pay for goods and services, etc. All transaction amounts will be directly paid and debited from your selected OCBC current or savings account-i approved by us (Designated Account), whereby the account is required to allow linkage to the OCBC Debit Card-i. If you close the Designated Account, your OCBC Debit Card-i will be automatically cancelled or terminated.

2. What do I get from this product?

You can use your OCBC Debit Card-i for the following:

• ATM Cash Withdrawal

Withdraw cash from ATMs locally and overseas with display of the OCBC, MEPS and Mastercard logo from over 1 million ATMs worldwide.

• Payment Convenience

Make purchases of goods and services (retail purchases) at all participating merchants worldwide, either at Point Of Sale (POS) terminal or by way of card-not-present (CNP) transactions, see below. Your Debit Card-i may only be used overseas and for CNP transactions after you have opted to do so, see below. Debit Card-i purchases will not be made available for non Shariah merchants (e.g. Casino, liquor shop, non-halal merchants).

• Contactless Purchase

Make retail purchases by tapping your OCBC Debit Card-i on a POS terminal with contactless reader. No PIN is required for each contactless transaction up to RM250 in Malaysia. Read more on the contactless functionality below.

Other features of the OCBC Debit Card-i include:

• Personal Identification Number (PIN)

OCBC will issue a PIN which is used to effect the transactions stated above. If your OCBC Debit Card-i is used for online purchase that requires strong authentication method, you can retrieve the One-Time-Password (OTP) from OCBC OneToken by using the OCBC Malaysia Mobile Banking app to authorize the online purchase. Please keep your PIN or OTP safe, secure and strictly confidential at all times to mitigate unauthorised or fraudulent transactions using money in your account.

• Your options to perform overseas and card-not-present (CNP) transactions

(i) All OCBC Debit Card-i are blocked by default from overseas and CNP transactions such as purchases via online, mail order, fax order and telephone orders.

(ii) You must opt-in first before you can use your OCBC Debit Card-i for overseas and CNP transactions. You may opt-in during account opening or debit card application, call OCBC Contact Centre number printed at the back of the OCBC Debit Card-i, or login to OCBC Internet Banking.

(iii) You can choose to opt-in or opt-out from time to time.

• Better financial management by setting daily transaction limits

(i) Set your "Daily Purchase Limit" and "Daily Withdrawal Limit" based on your comfort level but subject to the maximum of RM5,000 via OCBC Internet Banking or visit any of our OCBC/OCBC Bank branches. Your contactless purchase limit is part of your "Daily Purchase Limit".

(ii) You can set the Daily Purchase Limit to RM0 if you do not want to have the purchase function on your OCBC Debit Card-i.

• SMS transaction alerts

Receive SMS alerts when transactions are above a threshold amount. You can set the threshold amount via OCBC Internet

Banking or visit any of our OCBC branches. If you fail to update OCBC on the change of your mobile phone number, then you may not discover unauthorised transactions until it is too late and you will suffer losses.

3. What are the key terms and conditions?

• Pre-Authorisation amount for automated fuel dispenser

A pre-authorisation amount of RM200 will be earmarked in your Designated Account for payment made using your OCBC Debit Card-i at the automated fuel dispenser. The pre-authorisation amount will be released and actual transaction amount will be debited from the Designated Account within 3 working days after the transaction date. If the Designated Account does not have available balance of minimum RM200, the automated fuel dispenser transaction will be rejected.

• Contactless functionality

(i) You have the option to turn on/turn off the contactless function during account opening or debit card application, or any time thereafter via OCBC Internet Banking.

(i) If you choose to turn on this function, you have to select cumulative contactless purchase limit up to RM500 and cumulative contactless purchase count up to 5 transactions via OCBC Internet Banking or visit any of our OCBC/OCBC Bank branches.

(ii) If your contactless purchases have exceeded the cumulative contactless purchase limit and/or cumulative contactless purchase count that you selected, you are required to enter PIN to authorise the transaction. Once you have performed a PIN transaction at POS terminal, your cumulative contactless purchase limit and cumulative contactless purchase count will be reset to zero so that you can continue to use your Debit Card-i for next contactless purchase.

4. What is the Shariah concept applicable?

The Shariah concept that is applicable to OCBC Debit Card-i is Ijarah bil 'Amal. Under this concept, fee (Ujrah) will be charged to customer in consideration of identified services, benefits and privileges. Such services may include payment facility for goods and services; and cash withdrawal from customer's account via automated teller machine.

5. What are the fees and charges I have to pay?

Please refer overleaf.

6. What are the major risks?

If your OCBC Debit Card-i is lost or stolen, or PIN is compromised, third parties may use your OCBC Debit Card-i by the following means (which are not exhaustive):

- ATM cash withdrawals
- retail purchases with PIN including overseas and CNP transactions (if you have opted in to enable such transactions)
- ATM fund transfers and bill payments

7. What are my obligations?

• Abide by the OCBC Debit Card-i Cardmember's Agreement and Terms and Conditions for the use of the OCBC Debit Card-i;

• Take reasonable steps to keep your OCBC Debit Card-i and PIN secure at all times, including your place of residence. These include the following:

(i) Do not disclose the Debit Card-i details or PIN to another person;

(ii) Do not write down the PIN on the Debit Card-i, or on anything kept in close proximity with the card;

(iii) Do not use a PIN selected from birth date, identity card, passport, driving licence or contact numbers; and

(iv) Do not allow any person to use your Debit Card-i and PIN.

• Notify OCBC as soon as reasonably practicable after having discovered that your OCBC Debit Card-i is lost, stolen, an unauthorised transaction had occurred or the PIN may have

- been compromised;
- Notify OCBC immediately upon receiving SMS transaction alert if the transaction was unauthorised;
- Notify OCBC immediately of any change in your contact number;
- Use the OCBC Debit Card-i responsibly, including not using the OCBC Debit Card-i for unlawful activity; and
- Check the monthly current or savings account/-i statement and report any discrepancy without undue delay.
- If you dispute any transaction, you have to provide particulars including your name, the affected account, date and amount of the disputed transaction and the reason why you believe it to be disputed transaction. All disputes will be investigated and if found to be false, will be rejected. If payment had been made on the false dispute, the payment must be refunded and all expenses incurred in the investigation and in recovering the payment will be borne by you. In addition, police report will be lodged against all false disputes.
- You must ensure that there are sufficient funds in your Designated Account, before using your OCBC Debit Card-i to make payment. Overdrawn amount is subject to prior arrangement with OCBC.

8. What if I fail to fulfil my obligations?

- You will be liable for PIN-based unauthorised transactions if you have:
 - acted fraudulently, or
 - delayed in notifying OCBC as soon as reasonably practicable after having discovered the loss or unauthorised use of your Debit Card-i, or
 - voluntarily disclosed your PIN to another person, or
 - recorded your PIN on your OCBC Debit Card-i, or on anything kept in close proximity with your OCBC Debit Card-i, and could be lost or stolen with your OCBC Debit Card-i.
- You will be liable for unauthorised transactions which require signature verification or with contactless card, if you have:

- acted fraudulently, or
- delayed in notifying OCBC as soon as reasonably practicable after having discovered the loss or unauthorised use of your OCBC Debit Card-i, or
- left your OCBC Debit Card-i or item containing your OCBC Debit Card-i unattended, in places visible and accessible to others; or
- voluntarily allowed another person to use your OCBC Debit Card-i.

9. What do I need to do if there are changes to my contact details?

It is important that you inform OCBC of any change in your contact details to ensure that all correspondences and communication reach you in a timely manner.

Please call OCBC Contact Centre at +603 8314 9310 or at the number printed on your OCBC Debit Card-i to update your latest contact information or personal details. This information is crucial to us in our on-going efforts to serve you better.

10. Where can I get assistance and redress?

- If you wish to complain on our products or services, you may also write to us at: Customer Assurance Unit OCBC Bank-Service Transformation Menara OCBC No.18 Jalan Tun Perak 50050 Kuala Lumpur; Email: myexperience@ocbc.com or contact OCBC Contact Centre at +603 8317 5000.
- If our reply to your query or complaint is not acceptable to you, you may contact Customer Contact Centre (BNMTELELINK) Bank Negara Malaysia, P.O. Box 10922, 50929 Kuala Lumpur. Tel: 1-300-88-5465 (1-300-88-LINK); Overseas: 603-2174-1717 Operating Hours: 9.00 a.m.-5.00 p.m. (Monday-Friday except public holiday). Web form: telelink.bnm.gov.my

11. Where can I get further information?

Should you require additional information on OCBC Debit Card-i, please refer to our website www.ocbc.com.my.

12. OCBC Debit Card-I products available

- OCBC Debit Card-i
- OCBC Premier Debit Card-i

Fees and Charges	Description	
Registration Fee ¹	RM8.00 (One-time Fee)	
Annual Fee ²	RM8.00 per annum	
Cash Withdrawal Services	Overseas withdrawal at any ATM in overseas bearing the Mastercard logo	RM10.00
	Domestic cash withdrawal at ATM of participating banks in PayNet Shared ATM network (MEPS)	Up to RM1.00 per withdrawal (Fee will be determined by Financial Institution that provides the ATM services)
	Cash withdrawals at any ATM operated by OCBC group bearing the OCBC logo in Malaysia, Singapore, Macau, Hong Kong and Indonesia	No charge
MyDebit Cash Out Fee	RM0.50 per transaction	
MEPS Instant Transfer via MEPS ATM network	Transaction amount RM5,000 and below	No charge
	Transaction amount above RM5,000	Fees will be determined by Financial Institution that provides the ATM services
MEPS Instant Transfer at OCBC ATMs	No Charge	
Card Replacement Fee	RM12.00	
Sales Draft Retrieval Fee	RM15.00 per original copy RM8.00 per duplicate copy	
Additional Statement Request Fee	RM10.00	
Overseas Conversion Fee	Conversion rate as determined by Mastercard or PayNet, plus any admin fees charged by Mastercard or PayNet. No additional administrative charge from the Bank.	

¹ Waive if convert ATM card to debit card or if debit card is linked to only EasiSave Account, Basic Current Account, Aqil Savings Account-i and/or Mumtaz Current Account-i.

² Waive if debit card is linked to only EasiSave Account, Basic Current Account, Aqil Savings Account-i and/or Mumtaz Current Account-i.

