

REVISION TO THE OCBC CREDIT CARD FEATURES

Please refer to the table below for the latest changes to the **OCBC Titanium Mastercard (Blue/Pink)** features starting from 20 Oct 2024:

| Current Features | New Features |
|---|--|
| <ul style="list-style-type: none"> • 0.07% Cashback on Online & e-wallet spending of up to RM1,000 • 7.0% Cashback on subsequent Online & e-wallet spending above RM1,000 – RM1,500 (Capped at RM20 per month) • 0.55% Cashback on subsequent Online & e-wallet spending above RM1,500 • 0.1% Cashback on all other retail spending | <ul style="list-style-type: none"> • 12x OCBC\$ for Online & e-wallet spend on Double Date and Pay Day • 6x OCBC\$ for Online and e-wallet spend on other days • 1x unlimited OCBC\$ for other retail spending • Annual fee : <ul style="list-style-type: none"> ➢ Principal : RM75 ➢ Supplementary : Complimentary |

Summary of the following Titanium Mastercard (Blue/Pink) terms and conditions as part of the changes.

| Clauses |
|--|
| <p>5. The Blue/Pink rewards point (OCBC\$) Programme is an on-going feature of the OCBC Titanium Mastercard (Blue/Pink). OCBC Bank may, at its absolute discretion, withdraw or suspend the Blue/Pink Rewards Point (OCBC\$) Programme from Cardmembers:</p> <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. |

Table 2

| RETAIL SPENDING* (transactions below are included for rewards point calculation) | NON-RETAIL SPENDING (transactions below are excluded from rewards point 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)

b) The rewards point (OCBC\$) is calculated on the Total Retail Spending for the statement month.

f) 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 Titanium Mastercard (Blue/Pink) account.

g) The rewards point (OCBC\$) accrued are subject to adjustment if there are any credit(s) or debit(s) posted to Cardmember's OCBC Titanium Mastercard (Blue/Pink) account including those arising from return of goods or services, or billing disputes.

h) Each transaction amount made to OCBC Titanium Mastercard (Blue/Pink) 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 Titanium Mastercard (Blue/Pink) | OCBC\$ earned |
|--|---------------|
| RM300 spent on online during 5.5 | 3600 |
| RM202.60 spent on other retail transactions | 202 |

i) The rewards points (OCBC\$) of 12x for online and e-wallet spend on double date and pay day and 6x for online and e-wallet spend on other days are capped at 20,000 per statement cycle. Cardmember can continue to earn unlimited 1x rewards point (OCBC\$) once the capping is reached.

j) 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 Titanium Mastercard (Blue/Pink) 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 Titanium Mastercard (Blue/Pink);
- iii. OCBC Bank cancels or terminates the (Blue/Pink) Rewards Point (OCBC\$) Programme for whatever reason;
- iv. Cardmember fails to effect due payment for the OCBC Titanium Mastercard (Blue/Pink).

k) 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.

l) The rewards point (OCBC\$) cannot be transferred, assign or carried on to any other credit card issued by OCBC and to any conversion or upgrade card issued by OCBC.

m) 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.

n) 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.

o) Any request for cancellation or postponement or changes to the purchase of any items charged to OCBC Titanium Mastercard (Blue/Pink) 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 Titanium Mastercard (Blue/Pink) 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 a (in full or in part as per the Merchant’s terms and conditions) or cancellation of the amount charged to the OCBC Titanium Mastercard (Blue/Pink), 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 the payment of any fees and charges imposed by the Merchant, which may be debited from the OCBC Titanium Mastercard (Blue/Pink) account or deducted from the refund amount.

Rewards point (OCBC\$) Redemption

7. 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 |
| 62,211 | RM103 |

| | |
|---|-------|
| 89,355 | RM148 |
| 8. Redemption of OCBC\$ must be made in a minimum cashback equivalent of RM10. | |
| 9. Once OCBC\$ is redeemed, the OCBC\$ will be deducted from the OCBC Titanium Mastercard (Blue/Pink) 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. | |
| 10. The cashback equivalent of the redeemed OCBC\$ will be credited into the Principal Cardmember's OCBC Titanium Mastercard (Blue/Pink) 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 Titanium Mastercard (Blue/Pink) monthly statements to avoid incurring any finance charge or late payment charge. | |
| 11. In the event of a replacement of Principal Cardmember's OCBC Titanium Mastercard (Blue/Pink), the OCBC\$ balance will be carried over to the new card. However, the Principal Cardmember will need to activate the new OCBC Titanium Mastercard (Blue/Pink) 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. | |
| General | |
| 13. 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 Titanium MasterCard (Blue/Pink) Rewards Point (OCBC\$) Programme, unless the loss is attributable to the Bank's negligence. | |
| 15. The OCBC Titanium Mastercard (Blue/Pink) is strictly for personal usage only. OCBC Bank reserves the right not to award the rewards point (OCBC\$) for transactions that OCBC Bank deems 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: 25 Sep 2024

APPENDIX I: FREQUENTLY ASKED QUESTIONS

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

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

Table

| REWARDS POINTS (OCBC\$) | TRANSACTIONS FOR REWARDS POINTS (OCBC\$) CALCULATION |
|--------------------------------|---|
| 12x | Online & e-wallet spending on Double Date and Pay Day |
| 6x | Online & e-wallet on other days |
| 1x | All other retail sending |

2. What is Double Date and Pay Day?

Double Date refers to 1.1, 2.2, 3.3, 4.4, 5.5, 6.6, 7.7, 8.8, 9.9, 10.10, 11.11, and 12.12, while Pay Day refers to 25th of every month.

3. 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 rewards point (OCBC\$) calculation) | NON-RETAIL SPENDING (transactions below are excluded from rewards point (OCBC\$) calculation) |
|---|--|
| (i) Online Purchases/ e-wallet/ E-Commerce | (i) Easy Payment Plan (EPP) |
| (ii) Local and overseas purchases | (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 |

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|--|
| (xviii) Government-related payments |
| (xix) Great Eastern Life/General Insurance |

4. Will I be entitled for rewards points on insurance premium when I pay with this card?

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

5. Will I be entitled for rewards points (OCBC\$) 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. 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.

7. 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.

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

Yes. There is a capping of 20,000 rewards points OCBC\$ for 12x rewards points (OCBC\$) for online and e-wallet spend on double date and pay day and 6x rewards points (OCBC\$) for online and e-wallet spend on other days per statement cycle, once the capping has been met, customer can continue to earn 1x rewards point (OCBC\$) thereafter.

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

Yes, there is an annual fee of RM75 for the principal cardholder only.