

OCBC GREAT EASTERN PLATINUM MASTERCARD TERMS AND CONDITIONS

These terms and conditions govern the OCBC Great Eastern Platinum MasterCard issued by OCBC Bank (Malaysia) Berhad (“**OCBC Bank**”) which comes with the joint imprint of the names and logos of OCBC Bank and Great Eastern Life Assurance (Malaysia) Berhad (Co. No. 93745-A) (“**Great Eastern Life**”) (“**OCBC Great Eastern Platinum Card**”). These terms and conditions are binding on all customers who hold the OCBC Great Eastern Platinum 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 Great Eastern Platinum Card, a Cardmember shall be deemed to have agreed with these terms and conditions and the OCBC Cardmember’s Agreement.

Only for policyholders of Great Eastern Life

1. The OCBC Great Eastern Platinum Card is only open to eligible applicants who hold any currently valid insurance policies by Great Eastern Life. For avoidance of doubt notwithstanding that the applicants hold Great Eastern Life insurance policies, all applications for OCBC Great Eastern Platinum Card are subject to independent assessment by OCBC Bank at its sole and absolute discretion. OCBC Bank may reject or approve an application for OCBC Great Eastern Platinum Card on such terms and conditions as may be imposed.

OCBC Great Eastern Platinum Card Rebate Programme

2. The OCBC Great Eastern Platinum Card Rebate Programme enables a Cardmember to earn rebate by using the OCBC Great Eastern Platinum Card in the manner provided in clause 3 below. OCBC Bank may, at its absolute discretion, withdraw or suspend the OCBC Great Eastern Platinum Card Rebate Programme from Cardmembers:
 - (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.
3. A Cardmember earns rebate on purchases validly charged to the Cardmember’s OCBC Great Eastern Platinum Card at the rates for the specified transactions as provided in Table 1 below:

TABLE 1

REBATE	TRANSACTIONS FOR REBATE CALCULATION
2.5% (capped at RM100 per calendar year, per Principal card)	Great Eastern Insurance Premiums payments only
0.1%	Other Retail Spending (excludes Great Eastern Insurance Premiums)

- (a) (i) “Great Eastern Insurance Premiums” mean the amount of Great Eastern insurance premium payment(s) (“Great Eastern Insurance”) which is validly charged to the OCBC Great Eastern Platinum Card for the month. This excludes any transaction reversal, transaction dispute, transaction fraudulence or Automatic Instalment Payment Plan relating to Great Eastern Insurance;
- (ii) “Other Retail Spending” means the amount of the Cardmember’s retail spending which is validly charged to the OCBC Great Eastern Platinum Card for the month. Table 2 below sets out the transactions which form part of retail spending and transactions which do not; and excludes any Great Eastern Insurance.

TABLE 2

OTHER RETAIL SPENDING* (TRANSACTIONS INCLUDED IN REBATE CALCULATION)		NON-RETAIL SPENDING (TRANSACTIONS EXCLUDED FROM REBATE 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-wallet / 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)	Any transaction relating to Great Eastern Insurance
		(xviii)	Donations to Charitable and Social Service Organisations
		(xix)	Government-related payments
		(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) E-commerce and Online purchases 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 Banking.
- (c) The rebate is calculated on Great Eastern Insurance and Other Retail Spending for the month and is non-cumulative from previous month. Refer to Illustration 1 and 2 below on rebate calculations:

ILLUSTRATION 1:

Cardmember's credit card monthly statement cycle is every 16th of the current month till 15th of the following month. Rebates are calculated based on transactions validly charged to the OCBC Great Eastern Platinum card during this monthly statement cycle.

TRANSACTION POSTING DATE IN OCBC BANK'S SYSTEM RECORDS	SPENDING AMOUNT	REBATE CALCULATION	REBATE AMOUNT
16 December 2020	RM1,000 Great Eastern Insurance	RM1,000 x 2.5%	RM25
10 January 2021	RM800 Other Retail Spending	RM800 x 0.1%	RM0.80
Total			RM25.80

ILLUSTRATION 2:

Cardmember's credit card monthly statement cycle is every 16th of the current month till 15th of the following month. Rebates are calculated based on transactions validly charged to the OCBC Great Eastern Platinum card during this monthly statement cycle, and is non-cumulative from previous statement cycle.

TRANSACTION POSTING DATE IN OCBC BANK'S SYSTEM RECORDS	SPENDING AMOUNT	REBATE CALCULATION	REBATE AMOUNT
16 December 2020	RM1,000 Great Eastern Insurance	N/A	N/A
10 January 2021	RM800 Other Retail Spending	N/A	N/A
16 January 2021	RM5,000 Great Eastern Insurance	RM1,000 x 2.5% = RM125	RM100 (capped at RM100 per calendar year, per Principal card)
5 February 2021	RM800 Other Retail Spending	RM800 x 0.1%	RM0.80
Total			RM100.80

- (d) All overseas transactions and transactions performed in foreign currencies will be converted to Ringgit Malaysia (RM) at such rates of exchange as may be determined by OCBC Bank at its sole discretion. OCBC Bank's records shall constitute conclusive and binding evidence of the transaction details and amounts.
- (e) The rebates accumulated by the principal and supplementary Cardmembers will be credited into, and reflected in the billing statements of, the principal Cardmember's OCBC Great Eastern Platinum Card account.
- (f) The rebates accrued are subject to adjustment if there are any credit(s) or debit(s) posted to Cardmembers' OCBC Great Eastern Platinum Card account including those arising from return of goods or services, or billing disputes.
- (g) The rebates will be calculated to the nearest Ringgit Malaysia of the Total Retail Spending.

- (h) The entire rebates will be voided or forfeited if any of the following events shall occur:
 - i) The OCBC Great Eastern Platinum Card 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 Great Eastern Platinum Card;
 - iii) OCBC Bank cancels or terminates or amends the OCBC Great Eastern Platinum Card Rebate Programme by giving advance notice to the Cardmembers under clause 8 below.
- (i) If rebates are given in respect of any transactions which are subsequently reversed, the reversal will result in the corresponding rebates being reversed.
- (j) The rebates are not transferable or exchangeable for other items, credit or kind, in part or full.

Great Eastern Easi-Pay Service (Direct Debit)

- 4. A Cardmember may at any time instruct OCBC Bank to direct debit his/her OCBC Great Eastern Platinum Card account for payment of regular premiums on policies purchased from Great Eastern Life and/or Great Eastern General Insurance by submitting the relevant authorisation form to OCBC Bank, subject to terms and condition prescribed by OCBC Bank. The Direct Debit instructions may be issued for payment of regular premiums on policies purchased by the Cardmember or his/her family members. Family members are restricted to Cardmember's spouse, parents, children and sister/brother.
- 5. If the OCBC Great Eastern Platinum Card is not activated and cancelled or terminated for whatever reasons, the Cardmember must make alternative arrangements to pay the subsequent premiums for the insurance policy(ies), failing which the insurance policy(ies) will lapse.

General

- 6. OCBC Bank's records and decisions on all matters relating to the features of the OCBC Great Eastern Platinum Card shall be final, conclusive and binding on all parties.
- 7. 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 Great Eastern Platinum Card Rebate Programme, unless the loss is attributable to the Bank's negligence.
- 8. OCBC Bank reserves the right at any time and from time to time to revise, amend or modify OCBC Great Eastern Platinum Card features, services or terms and conditions at OCBC Bank's discretion, including but without limitation, to suspend, withdraw or terminate the OCBC Great Eastern Platinum Card features or services available, to add/supplement or to delete/remove or to replace/substitute or otherwise vary or modify these terms and conditions. OCBC's decisions in all matters shall be final, binding and conclusive on all Cardmembers. Any such revision, amendment or modification to the terms and conditions may be made after giving 21 days' notice. Notice may be given by way of advertising a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC branch or its Website or by incorporating the notice into OCBC Bank's statement sent to the Cardmembers periodically or short message service (SMS) and the 21 days' notice will take effect from the date set out in the notice.
- 9. These terms and conditions shall be governed by the laws of Malaysia, and all Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.

TERMA DAN SYARAT KAD OCBC GREAT EASTERN PLATINUM MASTERCARD

Terma dan syarat ini mengawal Kad OCBC Great Eastern Platinum MasterCard yang dikeluarkan oleh OCBC Bank (Malaysia) Berhad ("**OCBC Bank**") bersama nama-nama dan logo Bank Bank dan Great Eastern Life Assurance (Malaysia) Berhad (Co . No. 93745-A) ("**Great Eastern Life**") ("**Kad OCBC Great Eastern Platinum** "). Terma dan syarat ini mengikat ke atas semua pelanggan yang memegang Kad OCBC Great Eastern Platinum ("**Ahli Kad**", selain dikecualikan secara nyata, ini boleh termasuk kedua-dua Ahli Kad utama dan Ahli Kad tambahan di mana konteks membenarkan) dan hendaklah dibaca bersama dengan Perjanjian Ahli Kad OCBC. Dengan menandatangani pada atau menggunakan Kad OCBC Great Eastern Platinum, Ahli Kad hendaklah disifatkan telah bersetuju dengan terma dan syarat ini dan Perjanjian Ahli Kad OCBC.

Hanya untuk pemegang polisi Great Eastern Life

1. Kad OCBC Great Eastern Platinum ini hanya dibuka kepada pemohon yang layak yang memegang sebarang polisi insurans sah oleh Great Eastern Life. Untuk mengelakkan keraguan mana-mana pemohon yang memegang Great Eastern Life polisi insurans, semua permohonan OCBC Kad Great Eastern Platinum adalah tertakluk kepada penilaian bebas oleh OCBC Bank mengikut budi bicara mutlak.

Program Rebat Kad OCBC Great Eastern Platinum

2. Program Rebat Kad OCBC Great Eastern Platinum membolehkan Ahli Kad mendapat rebat apabila menggunakan Kad OCBC Great Eastern Platinum seperti yang tertera di fasal 3. Bank OCBC boleh, menurut budi bicara mutlak, menarik balik atau menggantung Program Rebat Kad OCBC Great Eastern Platinum daripada Ahli Kad:
 - (a) yang tidak, atau yang tidak lagi, mempunyai reputasi yang baik dengan Bank OCBC;
 - (b) yang akaunnya di Bank OCBC tertunggak, tidak memuaskan atau ditutup; atau
 - (c) yang telah melanggar mana-mana perjanjian dengan Bank OCBC.
3. Ahli Kad mendapat rebat atas pembelian secara sah dicaj kepada Kad OCBC Great Eastern Platinum milik Ahli Kad mengikut kadar yang ditentukan untuk transaksi spesifik sebagaimana yang tertera di Jadual 1 berikut:

JADUAL 1

REBAT	TRANSAKSI UNTUK PENGIRAAN REBAT
2.5% (terhad kepada RM100 setiap tahun calendar, setiap kad Utama)	Pembayaran Premium Insurans Great Eastern sahaja
0.1%	Perbelanjaan Runcit selainnya (tidak termasuk Premium Insurans Great Eastern)

- (a) (i) "Premium Insurans Great Eastern" bermaksud pembayaran premium insurans Great Eastern ("Insurans Great Eastern") yang dicaj secara sah pada Kad OCBC Great Eastern Platinum milik Ahli Kad untuk suatu bulan, dan tidak termasuk Balikan Transaksi, Transaksi Dipertikai, Transaksi Palsu ataupun pelan bayaran ansuran automatik yang berkaitan dengan Insurans Great Eastern;
- (ii) "Perbelanjaan Runcit Selainnya" bermaksud jumlah perbelanjaan runcit Ahli Kad yang dicaj secara sah kepada Kad OCBC Great Eastern Platinum untuk suatu bulan. Jadual 2 di bawah menyatakan transaksi yang merupakan sebahagian daripada perbelanjaan runcit dan transaksi yang bukan, dan tidak termasuk Insurans Great Eastern.

JADUAL 2

PERBELANJAAN RUNCIT SELAINNYA* (TRANSAKSI YANG TERMASUK PENGIRAAN REBAT)		PERBELANJAAN BUKAN RUNCIT (TRANSAKSI YANG TIDAK TERMASUK PENGIRAAN REBAT)	
(i)	Pembelian tempatan dan luar negara	(i)	Pelan Bayaran Mudah (EPP)
(ii)	Debit Automatik / Pembayaran Berulang	(ii)	Pindahan Baki (BT)
(iii)	E-dagang / e-wallet / Pembelian Dalam Talian	(iii)	Call for Cash (CFC)
(iv)	Pelan Bayaran Ansuran (IPP)	(iv)	Power Credit Cash Plus
(v)	Pesanan Melalui Mel / Pesanan Melalui Telefon	(v)	Baki Tertunggak
		(vi)	Pendahuluan Tunai
		(vii)	Penukaran Baki Automatik
		(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)	Sebarang transaksi berkaitan dengan Insurans Great Eastern
		(xviii)	Sumbangan kepada Pertubuhan Kebajikan dan Khidmat Sosial
		(xix)	Bayaran berkaitan kerajaan
		(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)

- (b) E-dagang dan pembelian atas talian secara kolektif dikenali sebagai “Pembelian dalam talian”. Ini merujuk kepada pembelian yang dibuat di laman web saudagar dalam talian, dan transaksi tidak termasuk dibuat untuk bayaran Perbankan Internet OCBC.
- (c) Rebat dikira atas Insurans Great Eastern dan Perbelanjaan Runcit Selainnya untuk satu bulan dan tidak boleh dikumpulkan dengan perbelanjaan bulan terdahulu. Sila rujuk kepada Ilustrasi 1 dan 2 untuk contoh pengiraan rebat:

ILUSTRASI 1:

Kitaran bil bulanan Kad Kredit Ahli Kad adalah setiap 16 haribulan hingga 15 haribulan untuk bulan seterusnya. Rebat akan dikira berdasarkan transaksi yang dicaj secara sah semasa kitaran bil bulanan Kad Kredit.

TARIKH PENGEPOSAN TRANSAKSI DI SISTEM OCBC BANK	PERBELANJAAN	PENGIRAAN REBAT	JUMLAH REBAT
16 Disember 2020	RM1,000 Insurans Great Eastern	RM1,000 x 2.5%	RM25
10 Januari 2021	RM800 Perbelanjaan Runcit Selainnya	RM800 x 0.1%	RM0.80
		Jumlah	RM25.80

ILUSTRASI 2:

Kitaran bil bulanan Kad Kredit Ahli Kad adalah setiap 16 haribulan hingga 15 haribulan untuk bulan seterusnya. Rebat akan dikira berdasarkan transaksi yang dicaj secara sah semasa kitaran bil bulanan Kad Kredit, dan tidak boleh dikumpulkan dari bil bulanan terdahulu

TARIKH PENGEPOSAN TRANSAKSI DI SISTEM OCBC BANK	PERBELANJAAN	PENGIRAAN REBAT	JUMLAH REBAT
16 Disember 2020	RM1,000 Insurans Great Eastern	N/A	N/A
10 Januari 2021	RM800 Perbelanjaan Runcit Selainnya	N/A	N/A
16 Januari 2021	RM5,000 Insurans Great Eastern	RM1,000 x 2.5% = RM125	RM100 (terhad kepada RM100 setiap tahun kalendar)
5 Februari 2021	RM800 Perbelanjaan Runcit Selainnya	RM800 x 0.1%	RM0.80
		Jumlah	RM100.80

- (d) Semua transaksi di luar negara dan transaksi yang dibuat menggunakan mata wang asing akan ditukar kepada Ringgit Malaysia (RM) mengikut kadar pertukaran yang ditetapkan oleh OCBC Bank menurut budi bicara tunggalnya. Rekod OCBC Bank hendaklah dianggap bukti muktamad dan mengikat berhubung butiran dan amaun transaksi.
- (e) Rebat yang dikumpulkan oleh Ahli Kad utama dan tambahan akan dikreditkan dan dicatat dalam penyata bil akaun Kad OCBC Great Eastern Platinum Ahli Kad utama.
- (f) Rebat yang terakru tertakluk pada pelarasan jika terdapat sebarang kredit atau debit yang direkodkan ke akaun Kad OCBC Great Eastern Platinum Ahli Kad termasuk daripada pemulangan barangan atau perkhidmatan, atau pertikaian bil.
- (g) Rebat akan dikira kepada Ringgit Malaysia terhampir daripada Jumlah Perbelanjaan Runcit.
- (h) Semua rebat akan dibatalkan atau ditarik balik jika berlaku salah satu perkara berikut:
- i) Kad OCBC Great Eastern Platinum ditamatkan oleh Bank OCBC atau Ahli Kad atas apa jua sebab;
 - ii) Kad OCBC Great Eastern Platinum telah hilang, dicuri, rosak, musnah, dipalsukan atau digunakan tanpa kebenaran;

- iii) Bank OCBC membatalkan atau menamatkan Program Rebat Kad OCBC Great Eastern Platinum dengan memaklumkan Ahli Kad melalui notis awal seperti yang tertera di fasal 8.
- (i) Jika rebat diberikan berhubung mana-mana transaksi yang kemudian dibalikkan, balikan akan turut mengakibatkan rebat tersebut dibalikkan.
- (j) Rebat tidak boleh dipindahkan atau ditukar dengan item lain, kredit atau seumpamanya, sama ada sebahagian atau sepenuhnya

Great Eastern Easi-Pay (Debit Auto)

- 4. Ahli Kad boleh pada bila-bila masa mengarahkan OCBC Bank untuk debit terus akaun Kad OCBC Great Eastern Platinum beliau untuk pembayaran premium tetap kepada polisi yang dibeli daripada Great Eastern Life dan/atau Great Eastern General Insurance dengan mengemukakan borang kebenaran yang berkaitan kepada OCBC Bank, tertakluk kepada terma dan syarat yang ditetapkan oleh OCBC Bank. Arahan Debit Auto boleh dibuat untuk pembayaran premium tetap ke atas polisi yang dibeli oleh Ahli Kad atau ahli keluarga beliau. Ahli-ahli keluarga adalah terhad kepada suami atau isteri, ibu bapa, anak-anak dan adik beradik Ahli Kad.
- 5. Jika Kad OCBC Great Eastern Platinum tidak diaktifkan dan dibatalkan, Ahli Kad mestilah membuat aturan alternatif untuk membayar premium yang berikutnya untuk polisi-polisi insurans ini, jika tidak polisi-polisi insurans akan luput.

Am

- 6. Keputusan OCBC Bank dalam semua perkara yang berkaitan ciri-ciri Kad OCBC Great Eastern Platinum adalah muktamad, konklusif dan mengikat semua pihak.
- 7. OCBC Bank tidak akan bertanggungjawab ke atas dan menafikan semua liabiliti untuk apa-apa tindakan, tuntutan, kerugian, kerosakan, kos, caj dan perbelanjaan yang mungkin ditanggung oleh Ahli Kad, dialami atau ditanggung oleh sebab penyertaan Ahli Kad dalam Program Rebat Kad OCBC Great Eastern Platinum, melainkan jika kerugian itu adalah disebabkan oleh kecuaiannya Bank.
- 8. OCBC Bank berhak pada bila-bila masa dan dari semasa ke semasa untuk menyemak semula, meminda atau mengubah suai ciri-ciri Kad OCBC Great Eastern Platinum, perkhidmatan atau terma dan syarat dalam apa-apa cara yang difikirkan sesuai oleh OCBC Bank mengikut budi bicara mutlakannya, termasuk tetapi tidak terhad kepada, menggantung, menarik balik atau menamatkan Kad OCBC Great Eastern Platinum mempunyai atau perkhidmatan yang disediakan, untuk menambah atau untuk memadam/mengubah suai terma dan syarat-syarat. Keputusan OCBC Bank dalam semua perkara adalah muktamad, terikat dan menyeluruh pada semua Ahli Kad. Apa-apa semakan, pindaan atau pengubahsuaian kepada terma-terma dan syarat-syarat boleh dibuat selepas memberi notis 21 hari. Notis boleh diberi dengan cara mengiklankan notis am dalam mana-mana satu keluaran akhbar nasional harian atau dengan memaparkan notis umum di mana-mana cawangan OCBC Bank atau Laman Web atau dengan menggabungkan notis itu ke dalam penyata OCBC Bank dihantar kepada Ahli Kad dari semasa ke semasa atau khidmat pesanan ringkas (SMS) dan 21 hari notis akan berkuat kuasa dari tarikh yang dinyatakan dalam notis itu.
- 9. Terma dan syarat ini hendaklah ditadbir oleh Undang-undang Malaysia, dan semua Ahli Kad dianggap telah bersetuju untuk mematuhi bidang kuasa eksklusif Mahkamah Malaysia.

OCBC Great Eastern Platinum Card Frequently Asked Questions (FAQ)

Part A: On-going RM100,000 Life Insurance Coverage and 0% 12 months Auto-IPP for Great Eastern policy premiums

1. I still have an on-going RM100,000 Life Insurance Coverage from my OCBC Great Eastern Platinum Card. Will my on-going coverage be affected?

Your on-going RM100,000 Life Insurance Coverage which commenced **prior to 1 March 2021** will not be affected. It will continue until the end of the 12-months coverage period. After the end of the 12-months coverage period, the coverage feature will cease. Please refer to Illustration 1 below:

Illustration 1

Commencement of RM100,000 Life Insurance Coverage	Continuation for 12 Months Coverage	Final Coverage	Coverage Renewal from 1 March 2021 onwards
1 March 2020	√	28 February 2021	x
1 January 2021	√	31 December 2021	x

Please note that the Terms and Conditions of the coverage policy still applies throughout your coverage period. Click [here](#) to view your coverage policy and endorsement?

2. With the on-going RM100,000 Life Insurance Coverage until completion of its 12 months Coverage period, will I also enjoy the new cashback features concurrently?

Yes, you will enjoy the new cashback features which will start from 1 March 2021 simultaneously. Please refer to Table 2 of clause 3(a) of the Terms and Conditions, or Table 3 of FAQ 9 which sets out the transactions that form part of retail spending and transactions that do not.

3. I still have an on-going Auto-IPP for my Great Eastern Insurance premiums. Will my on-going Auto-IPP be affected?

Your on-going Auto-IPP which commenced **prior to 1 March 2021** will not be affected. It will continue until the end of the 12-months tenure. After the end of the 12-months tenure, the Auto-IPP feature will cease. Please refer to Illustration 2 below:

Illustration 2

Auto IPP Commencement Date (1 st instalment)	Continuation for 12 Months Tenure	Auto IPP Final Instalment (12 th instalment)	Auto-IPP Renewal from 1 March 2021 onwards
1 March 2020	√	28 February 2021	x
1 January 2021	√	31 December 2021	x

4. With the on-going 0% 12 months Auto-IPP until completion of its 12 months tenure, will I also enjoy the new cashback features concurrently?

Yes, you will also enjoy the new cashback features which will start from 1 March 2021 simultaneously. Do note that Auto-IPP transactions are not eligible for cashback. Please refer to Table 2 of clause 3(a) of the Terms and Conditions, or Table 3 of FAQ 9 which sets out the transactions that form part of retail spending and transactions that do not.

5. Can I pay off my outstanding Auto-IPP amount in full?

Yes, you may contact the OCBC Contact Centre at 03-8317 5000 and request to pay the Auto-IPP in full. You shall continue to pay the installment amounts as stated in the monthly statement until such time the installment amounts are converted into lump sum and reflected in your monthly statement.

6. I am keen to pay my Great Eastern insurance premiums via instalments. Are there other instalment programs available?

OCBC Bank has Easy Payment Plan programme (“EPP”) available for all OCBC Credit Cardmembers with up to instalment tenure of up to 20 months that comes with a one-time handling fee of up to 7%. Please refer to Table 1 below:

TABLE 1

EPP Tenure	ONE-TIME HANDLING FEE (NON REFUNDABLE)
5 months	4%
10 months	6%
20 months	7%

You can apply for EPP via OCBC Bank’s Internet Banking service or contact the OCBC Contact Centre at 03-8317 5000.

Visit <https://www.ocbc.com.my/personal-banking/cards/epp-innerpage.html> for more information and Terms and Conditions of the EPP programme.

Part B: OCBC Great Eastern Platinum Mastercard Rebate Programme

7. What are the benefits of the OCBC Great Eastern Platinum Mastercard?

You will earn rebates on purchases validly charged to your OCBC Great Eastern Platinum Mastercard as shown in Table 2 below:

TABLE 2

REBATE	TRANSACTIONS FOR REBATE CALCULATION
2.5% (capped at RM100 per calendar year, per Principal card)	Great Eastern Insurance Premiums payments only
0.1%	Other Retail Spending (excludes Great Eastern Insurance Premiums)

You will also enjoy merchant offers from OCBC and Great Eastern’s Live Great Privileges.

8. Is there a maximum rebate limit applicable to the OCBC Great Eastern Platinum Mastercard?

The 2.5% rebate on Great Eastern Insurance Premiums payments (“Great Eastern Insurance”) is capped at RM100 per calendar year, per Principal card; while there is no maximum rebate limit to the 0.1% rebate on Other Retail Spending.

With an annual premium of just RM4,000 you will already earn RM100 cashback. As for the 0.1% rebate on Other Retail Spending, it is unlimited.

9. What consists of Great Eastern Insurance Premium payments and Other Retail Spending?

As stated in clause 3(a) of the Terms and Conditions of the OCBC Great Eastern Platinum Mastercard:

- (i) “Great Eastern Insurance Premium payments” mean the amount of Great Eastern insurance premium payment(s) (“Great Eastern Insurance”) which is validly charged to your OCBC Great Eastern Platinum Mastercard Card for the month. This excludes any transaction reversal, transaction dispute, transaction fraudulence or Automatic Instalment Payment Plan relating to Great Eastern Insurance;

- (ii) “Other Retail Spending” means the amount of the Cardmember’s retail spending which is validly charged to the OCBC Great Eastern Platinum Card for the month. Table 3 below sets out the transactions which form part of retail spending and transactions which do not; and excludes any Great Eastern Insurance:

TABLE 3

OTHER RETAIL SPENDING* (TRANSACTIONS INCLUDED IN REBATE CALCULATION)		NON-RETAIL SPENDING (TRANSACTIONS EXCLUDED FROM REBATE 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-wallet / 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)	Any transaction relating to Great Eastern Insurance
		(xviii)	Donations to Charitable and Social Service Organisations
		(xix)	Government-related payments
		(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)

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

Yes. Supplementary Cardmembers will also enjoy the same benefits as Principal Cardmembers. The Supplementary Cardmember’s spending will be cumulated with the Principal Cardmember’s spending for rebate calculation, and rebates reflected in the billing statements of the Principal Cardmember’s OCBC Great Eastern Platinum Card account.

11. When will I get my rebate?

The rebate is accumulated based on your monthly billing cycle and will be credited into your Credit Card account on the last day of your billing cycle.

12. Is there any annual fee for the OCBC Great Eastern Platinum Card?

No. There is no annual fee for Principal and Supplementary OCBC Great Eastern Platinum Card.

SOALAN LAZIM KAD OCBC GREAT EASTERN PLATINUM MASTERCARD

Bahagian A: Perlindungan Insurans RM100,000 dan Kemudahan 0% Auto-IPP 12 Bulan Untuk Insurans Great Eastern

1. **Saya masih mempunyai Perlindungan Insuran RM100,000 dari Kad OCBC Great Eastern Platinum Mastercard yang sedang berjalan. Adakah perlindungan ini akan terjejas?**

Perlindungan Insurans RM100,000 yang bermula **sebelum 1 Mac 2021** tidak akan terjejas. Ia akan diteruskan sehingga tamat tempoh perlindungan 12 bulan. Selepas tamat tempoh 12 bulan, tiada lagi Perlindungan Insurans ini dan tidak akan diperbaharui. Sila rujuk kepada Ilustrasi 1 yang tertera:

Ilustrasi 1:

PERLINDUNGAN INSURANS RM100,000	DITERUSKAN HINGGA TAMAT TEMPOH PERLINDUNGAN 12 BULAN	BULAN TERAKHIR PERLINDUNGAN	PEMBAHARUAN PERLINDUNGAN DARI 1 MAC 2021
1hb Mac 2020	√	28hb February 2021	x
1hb Januari 2021	√	31hb Disember 2021	x

Perlindungan Insurans RM100,000 ini masih tertakluk kepada Terma dan Syarat polisi yang tertera di laman web kami di www.ocbc.com.my/cards dan www.ocbc.com.my/GE

2. **Adakah saya akan menikmati program rebat Kad OCBC Great Eastern Platinum Card sekiranya saya masih mempunyai Perlindungan Insuran RM100,000 yang sedang berjalan?**

Ya, anda akan menikmati program rebat Kad OCBC Great Eastern Platinum serentak bermula dari 1hb Mac 2021. Sila rujuk kepada Terma dan Syarat fasal 3(a) atau Jadual 3 di Soalan 9 yang menyatakan transaksi yang merupakan sebahagian daripada perbelanjaan runcit dan transaksi yang bukan.

3. **Saya masih mempunyai kemudahan 0% Auto-IPP 12 bulan yang sedang berjalan. Adakah kemudahan Auto IPP saya akan terjejas?**

Kemudahan Auto IPP yang bermula **sebelum 1 Mac 2021** tidak akan terjejas. Ia akan diteruskan sehingga tamat tempoh 12 bulan ansuran. Selepas tamat tempoh 12 bulan ansuran, tiada lagi kemudahan Auto IPP. Sila rujuk kepada Ilustrasi 2 yang tertera:

Ilustrasi 2

TARIKH PERMULAAN AUTO-IPP	DITERUSKAN HINGGA TAMAT TEMPOH 12 BULAN ANSURAN	ANSURAN TERAKHIR AUTO-IPP	AUTO-IPP BARU BERMULA 1 MAC 2021
1hb Mac 2020	√	28hb Februari 2021	x
1hb Januari 2021	√	31hb Disember 2021	x

4. **Adakah saya akan menikmati program rebat Kad OCBC Great Eastern Platinum Card sekiranya saya masih mempunyai kemudahan 0% Auto-IPP 12 bulan yang sedang berjalan?**

Ya, anda akan menikmati program rebat Kad OCBC Great Eastern Platinum serentak bermula dari 1hb Mac 2021, tidak termasuk transaksi Auto-IPP. Sila rujuk kepada Terma dan Syarat fasal 3(a) atau Jadual 3 di Soalan 9 yang menyatakan transaksi yang merupakan sebahagian daripada perbelanjaan runcit dan transaksi yang bukan.

5. **Adakah saya dibenarkan melangsaikan kesemua amaun Auto-IPP tertunggak saya?**

Ya, anda boleh menghubungi Pusat Hubungan OCBC di 03-8317 5000 dan membuat permohonan pembayaran penuh Auto-IPP. Anda hendaklah terus membayar jumlah ansuran seperti yang dinyatakan di dalam penyata bulanan sehingga amaun ansuran ditukar kepada satu jumlah sekali gus dan ditunjukkan di dalam penyata bulanan anda.

6. Saya ingin teruskan pembayaran Insurans GE dalam bentuk ansuran. Bagaimanakah boleh saya mendapatkan pembayaran ansuran?

Anda boleh menikmati pelan Easy Payment Plan (EPP) yang sedia ada untuk semua Ahli Kad Kredit OCBC. Program EPP ini mempunyai tempoh ansuran sehingga 20 bulan berserta fi pengendalian sehingga 7% sekali sahaja. Sila rujuk kepada Jadual 1 berikut:

JADUAL 1

TEMPOH EPP	FI PENGENDALIAN SEKALI (TIDAK DIKEMBALIKAN)
5 bulan	4%
10 bulan	6%
20 bulan	7%

Anda boleh memohon aplikasi untuk pelan EPP melalui Perbankan Internet OCBC atau menghubungi Pusat Hubungan OCBC di 03-8317 5000. Layari <https://www.ocbc.com.my/personal-banking/cards/epp-innerpage.html> untuk informasi dan Terma dan Syarat pelan EPP selanjutnya.

Bahagian B: Program Rebat Kad OCBC Great Eastern Platinum

7. Apakah manfaat Kad OCBC Great Eastern Platinum?

Anda akan mendapat rebat atas pembelian secara sah dicaj kepada Kad OCBC Great Eastern Platinum Mastercard milik Ahli Kad sebagaimana yang tertera di Jadual 2 berikut:

JADUAL 2

REBAT	TRANSAKSI UNTUK PENGIRAAN REBAT
2.5% (terhad kepada RM100 setiap tahun kalendar, setiap kad)	Pembayaran Premium Insurans Great Eastern sahaja
0.1%	Perbelanjaan Runcit selainnya (tidak termasuk Premium Insurans Great Eastern)

Anda juga akan menikmati tawaran peruncit oleh OCBC dan Great Eastern Live Great Privileges.

8. Adakah had rebat maksimum yang dikenakan ke atas Kad OCBC Great Eastern Platinum?

2.5% rebat atas Premium Insurans Great Eastern ("Insurans Great Eastern" adalah terhad kepada RM100 setiap tahun calendar bagi setiap kad, manakala 0.1% rebat atas Perbelanjaan Runcit Selainnya tiada had maksimum.

9. Apakah yang diklasifikasikan sebagai "Premium Insurans Great Eastern" dan "Perbelanjaan Runcit Selainnya"?

Seperti yang terkandung di fasal 3(a) dalam Terma dan Syarat Kad OCBC Great Eastern Platinum:

- (i) "Premium Insurans Great Eastern" bermaksud pembayaran premium insurans Great Eastern ("Insurans Great Eastern") yang dicaj secara sah pada Kad OCBC Great Eastern Platinum Mastercard milik Ahli Kad untuk suatu bulan, dan tidak termasuk Balikan Transaksi, Transaksi Dipertikai, Transaksi Palsu ataupun pelan bayaran ansuran automatik yang berkaitan dengan pembayaran Insuran GE
- (ii) "Perbelanjaan Runcit Selainnya" bermaksud jumlah perbelanjaan runcit Ahli Kad yang dicaj secara sah ke atas Kad OCBC Great Eastern Platinum Mastercard. Jadual 3 di bawah menyatakan transaksi yang merupakan sebahagian daripada perbelanjaan runcit dan transaksi yang bukan; dan tidak termasuk Insurans GE:

JADUAL 3

PERBELANJAAN RUNCIT SELAINNYA* (TRANSAKSI YANG TERMASUK PENGIRAAN REBAT)		PERBELANJAAN BUKAN RUNCIT (TRANSAKSI YANG TIDAK TERMASUK PENGIRAAN REBAT)	
(i)	Pembelian tempatan dan luar negara	(i)	Pelan Bayaran Mudah (EPP)
(ii)	Debit Automatik / Pembayaran Berulang	(ii)	Pindahan Baki (BT)
(iii)	E-dagang / e-wallet / Pembelian Dalam Talian	(iii)	Call for Cash (CFC)
(iv)	Pelan Bayaran Ansuran (IPP)	(iv)	Power Credit Cash Plus
(v)	Pesanan Melalui Mel / Pesanan Melalui Telefon	(v)	Baki Tertunggak
		(vi)	Pendahuluan Tunai
		(vii)	Penukaran Baki Automatik
		(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)	Sebarang transaksi berkaitan dengan Insurans Great Eastern
		(xviii)	Sumbangan kepada Pertubuhan Kebajikan dan Khidmat Sosial
		(xix)	Bayaran berkaitan kerajaan
		(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)

10. Adakah pemegang kad kredit tambahan saya turut menikmati faedah yang sama seperti saya?

Ya, Ahli Kad Tambahan juga akan menikmati manfaat sama seperti Ahli Kad Utama. Perbelanjaan Kad Tambahan OCBC Great Eastern Platinum akan dijumlahkan bersama dengan Kad Utama OCBC Great Eastern Platinum bagi pengiraan rebat. Rebate akan dikreditkan ke dalam akaun Kad Utama OCBC Great Eastern Platinum pada hari terakhir dalam kitaran bil anda.

11. Bilakah saya akan mendapat rebat?

Rebat ini dikumpul berdasarkan kitaran bil bulanan anda dan akan dikreditkan ke dalam akaun Kad Kredit anda pada hari terakhir dalam kitaran bil anda.

12. Adakah yuran tahunan akan dikenakan keatas Kad OCBC GE?

Tidak. Tiada yuran tahunan bagi kedua-dua kad Utama dan Tambahan Kad OCBC Great Eastern Platinum.