IMPORTANT NOTICE

REVISION TO THE OCBC 90°N VISA CARD TERMS AND CONDITIONS

Date of Notice: 17 November 2026

Please be informed that the OCBC 90°N Visa Card Rewards Programme and the OCBC 90 Degrees North Visa Card Terms and Conditions will be revised with effect from 8 December 2026. The details of the revisions are set out below:

Summary of Key Changes to the OCBC 90°N Visa Card Rewards Programme:

Features	Current Benefits	Revised Benefits
Travel$ earn rates	• 5X Travel$ for every RM1 equivalent in foreign currency for Total Retail Spending done overseas OR online purchases made in currencies other than Ringgit Malaysia. • 1X Travel$ for every RM1 for Total Retail Spending done locally. • Travel$ shall expire five (5) years after the date of accrual.	• **8X Travel$** for every RM1 equivalent spent on overseas retail transactions (including transactions made in United Kingdom, member of the European Economic Community (EEC) or European Union (EU) countries) and on online purchases in a currency other than Ringgit Malaysia. • **3X Travel$** for every RM1 spent on **Dining** transactions. • **3X Travel$** for every RM1 spent on **Airline** transactions. • 1X Travel$ for every RM1 spent on all other retail transactions. ** "**Dining**" means retail transactions conducted at merchants classified under Merchant Category Codes ("**MCC**") **5812, 5813 and 5814**, as determined by the MCC assigned by the relevant merchant's acquiring bank and captured in the Bank's system.* *"**Airline**" means retail transactions conducted at merchants classified under **MCCs 3000 to 3350** or **MCC 4511**, as determined by the MCC assigned by the relevant merchant's acquiring bank and captured in the Bank's system.* • Travel$ shall expire three (3) years after the date of accrual.
Retail Spending	**Transactions below are included for Travel$ calculation** (i) Local and overseas/ foreign currency purchase (ii) Auto Debit / Recurring (iii) Online Purchases / e-wallet / e-commerce (iv) Installment Payment Plan (IPP) (v) Mail Order / Telephone Order **Transactions below are excluded for Travel$ calculation** (i) Easy Payment Plan (EPP) (ii) Balance Transfer (BT) (iii) Call for Cash (CFC)	**Transactions below are included for Travel$ calculation** (i) Local and overseas/ foreign currency purchase (ii) Auto Debit / Recurring (iii) Online Purchases / e-commerce (iv) Installment Payment Plan (IPP) (v) Mail Order / Telephone Order • Transactions made in the United Kingdom, or in countries that are members of the European Economic Community (EEC) or European Union (EU), are eligible for Travel$.

	(iv) Power Credit Cash Plus (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) Donations to Charitable and Social Service Organisations (xviii) Government – related payments (xix) Jompay, FPX and Duitnow QR transactions (xx) 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.	• Only transactions converted into an Online Instalment Payment Plan (IPP) will be eligible to earn Travel$. Travel$ will be calculated based on the original retail transaction amount only and not on the individual instalment amounts. **<u>Transactions below are excluded for Travel$ calculation</u>** (i) Easy Payment Plan (EPP) & Physical Point-of-Sale Instalment Payment Plans (IPP) and Monthly instalment amounts (ii) Balance Transfer (BT) (iii) Call for Cash (CFC) (iv) Power Credit Cash Plus (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) Donations to Charitable and Social Service Organisations (xviii) Government – related payments (xix) Jompay, FPX and Duitnow QR transactions (xx) eWallet (xxi) Insurance (xxii) Petrol * *"**E-wallet**" means transactions conducted at merchants classified under **MCC 6540**, as determined by the MCC assigned by the relevant merchant's acquiring bank and captured in the Bank's system.* * *"**Insurance**" means transactions conducted at merchants classified under **MCCs 5960 and 6300**, as determined by the MCC assigned by the relevant merchant's acquiring bank and captured in the Bank's system.* * *"**Petrol**" means transactions conducted at merchants classified under **MCCs 5541 and 5542**, as determined by the MCC assigned by the relevant merchant's acquiring bank and captured in the Bank's system.* • All other existing exclusions from Travel$ calculation will continue to apply.

Travel$ redemption	• Travel$ may be redeemed for cash credit in Ringgit Malaysia (RM) at the rate of 500 Travel$ for every RM1.00 cash credit. Each redemption is subject to a minimum redemption value of RM10.00 cash credit, and the cash credit amount shall be rounded down to the nearest whole Ringgit.	• Travel$ can be redeemed for air miles under the loyalty programmes of the Bank's designated Loyalty Partners, as well as vouchers, products, services, benefits, offers, cash credit in Ringgit Malaysia (RM), and other redemption options approved by the Bank from time to time. • The conversion rate for redeeming Travel$ will be based on the prevailing rate published on OCBC Internet Banking, the OCBC Malaysia Mobile Banking app, the Bank's website, or any other platform designated by the Bank. • The Bank may revise the conversion rate from time to time by giving prior notice in accordance with the OCBC Rewards Terms of Use.
Airport Lounge Access	• Two (2) complimentary accesses to Plaza Premium Lounges at KLIA Terminal 1 and KLIA Terminal 2 for each Principal Cardmember and Supplementary Cardmember in the first membership year. • Thereafter, two (2) complimentary accesses per membership year upon the Cardmember achieving a minimum cumulative retail spend of RM30,000 in the preceding membership year • Complimentary accesses may be shared with an accompanying guest.	• **Four (4) complimentary accesses** to participating Plaza Premium Lounges for each **Principal Cardmember** within the first twelve (12) months after card activation, with no minimum spending required. • **From the second membership year onwards,** Principal Cardmembers will receive four (4) complimentary accesses per membership year when they spend at least **RM36,000** in retail transactions **in the previous year**. • Airport lounge access has been expanded from Plaza Premium Lounges at KLIA Terminal 1 and KLIA Terminal 2 to participating Plaza Premium Lounges. Please refer to the Terms and Conditions for the full list of participating lounges. • Complimentary airport lounge access for Supplementary Cardmembers and accompanying guests will no longer be available.
Travel Personal Accident Benefits Insurance	• Complimentary Travel Personal Accident Insurance underwritten by Great Eastern General Insurance (Malaysia) Berhad, subject to the Cardmember charging the full airfare for the airline ticket(s) to the OCBC 90°N Visa Card and	• **From 1 January 2027**, Complimentary Travel Personal Accident Insurance underwritten by Great Eastern General Insurance (Malaysia) Berhad will **no longer be available** to Cardmembers.

	compliance with the terms and conditions of the insurer's Travel Personal Accident Insurance Master Policy.	
Annual Fees	• Principal card: RM288 per membership year. • Supplementary card: RM88 per membership year. • Annual fees waived for the first membership year. • Thereafter, the annual fee will be waived if the Cardmember achieves a minimum cumulative retail spend of RM30,000 in the preceding membership year.	• **From 1 January 2027**, the annual fee for the OCBC 90°N Visa Card Principal Card will be revised to **RM400 per membership year**. • The annual fee will continue to be waived for the first membership year. **From the second membership year onwards**, the fee will be waived if the Cardmember spends at least **RM36,000** in retail transactions during the previous membership year. • For **OCBC 90°N Visa Card applications approved before 1 January 2027**, the current annual fee of **RM288 per membership year** and annual fee waiver spending requirement of **RM30,000** will continue to apply until **31 December 2027**. • **From 1 January 2028**, the revised annual fee of **RM400 per membership year** and annual fee waiver spending requirement of **RM36,000** will apply to these Cardmembers.

The **OCBC 90°N Visa Card Terms and Conditions** have been revised to incorporate the above changes. The revised Terms and Conditions can be accessed **here.**

Refer to Appendix I for Frequently Asked Questions.

The revised OCBC 90°N Visa Card Terms and Conditions will be made available on the OCBC website 90°N Visa Card Product Pages from 8 December 2026 onwards.

Should you require further information, please call the OCBC Contact Centre at 03-8317 5000 or visit www.ocbc.com.my/Cards

APPENDIX I: FREQUENTLY ASKED QUESTIONS

OCBC 90°N VISA CARD REWARDS PROGRAMME

1. When will the revised card features take effect?

The revised rewards, redemption, lounge and related product provisions will take effect on 8 December 2026.

The Travel Personal Accident Benefits Insurance will be discontinued with effect from 1 January 2027. The annual fee transition for existing Cardmembers is explained separately below.

2. What are the revised Travel$ earn rates?

Effective from 8 December 2026, Travel$ will be awarded for Eligible Transactions at the following earn rates:

- 8X Travel$ for overseas spending, including online purchases transacted in currencies other than Ringgit Malaysia (RM).
- 3X Travel$ for dining transactions transacted in Ringgit Malaysia (RM) and classified under Merchant Category Codes (MCCs) 5812, 5813 or 5814.
- 3X Travel$ for airline transactions transacted in Ringgit Malaysia (RM) and classified under MCCs 3000 to 3350 or MCC 4511.
- 1X Travel$ for all other retail transactions transacted in Ringgit Malaysia (RM) that do not fall within the above categories.

3. How will OCBC determine whether my transaction qualifies as airline or dining spend?

Eligibility is determined based on the MCC assigned to the transaction, and not the merchant's name, or branding or nature of business. To qualify for the applicable Travel$ earn rate, the transaction must be classified under the relevant MCC specified in the revised Terms and Conditions. MCCs are assigned by the merchant's acquiring bank and/or the relevant card scheme or payment network.

4. Which transactions will no longer earn Travel$?

Effective form 8 December 2026, Travel$ will no longer be awarded for–

- eWallet transactions (MCC 6540);
- insurance transactions (MCCs 5960 and 6300);
- petrol transactions (MCCs 5541 and 5542);
- physical point-of-sale Instalment Payment Plan (IPP) transactions and monthly instalment amounts; and
- any other Non-Retail Spending transactions excluded under the revised Terms and Conditions.

5. Can spending by a Supplementary Cardmember earn Travel$?

Yes, Travel$ will be awarded for Eligible Transactions made using a Supplementary Card, subject to the revised Terms and Conditions. All Travel$ earned from both the Principal Card and any Supplementary Card will be credited to the Principal Cardmember's account. Only the Principal Cardmember may redeem the accumulated Travel$.

6. What happens if a transaction is refunded, cancelled or reversed?

The corresponding Travel$ previously awarded in respect of that transaction may be deducted from the Principal Cardmember's Travel$ balance. The deduction may appear in a different statement cycle from the original transaction.

7. How can I check the current Cash Credit conversion rate?

The latest conversion rates for redeeming Travel$ for Cash Credit, air miles and other redemption options are available on the OCBC Malaysia Mobile Banking app, the Bank's website, or other platforms as the Bank may designate from time to time.

8. How long will my Travel$ be valid?

From **8 December 2026**, the validity period of Travel$ will be reduced from **five (5) years** to **three (3) years**. Travel$ earned on or after this date will be valid for **three (3) years** from the date they are earned.

9. What will happen to the Travel$ I earned before 8 December 2026?

There is no change to the validity of your existing Travel$. Travel$ earned before **8 December 2026** will continue to expire based on the validity period that applied when they were earned.

10. When will my newly earned Travel$ expire?

Travel$ earned on or after **8 December 2026** will expire **three (3) years** from the date they are earned.

AIRPORT LOUNGE ACCESS ELIGIBILITY

1. How does the revised airport lounge benefit work in the first Membership Year?

The Principal Cardmember is entitled to four (4) complimentary visits to participating Plaza Premium Lounges during the first Membership Year, with no minimum spending requirement.

2. How do I qualify for lounge access after the first Membership Year?

For each subsequent Membership Year, the Principal Cardmember will be entitled to four (4) complimentary visits to participating Plaza Premium Lounges if the combined Eligible Retail Spend on the Principal Card and all Supplementary Cards in the immediately preceding Membership Year is at least RM36,000. If this requirement is not achieved during a Membership Year, no Complimentary PPL Access shall be granted for the immediately succeeding Membership Year.

3. What is a Membership Year?

A Membership Year means each consecutive twelve (12)-month period beginning from the Principal Cardmember's account opening date.

4. Can a Supplementary Cardmember use the complimentary lounge benefit?

No. Effective 8 December 2026, complimentary access to participating Plaza Premium Lounges is available only to the Principal Cardmember.

5. Where can I find the list of participating Plaza Premium Lounges?

The latest list of participating Plaza Premium Lounges is available on the OCBC website or such other platform as OCBC may designate from time to time.

6. Does spending by a Supplementary Cardmember count towards the RM36,000 spend requirement?

Yes. Eligible Retail Spend incurred on both the Principal Card and all Supplementary Cards will be aggregated when determining whether the RM36,000 spend requirement has been met for the subsequent Membership Year lounge access renewal.

TRAVEL PERSONAL ACCIDENT BENEFITS INSURANCE

1. When will the Travel Personal Accident Benefits Insurance end?

The complimentary Travel Personal Accident Benefits Insurance will be discontinued with effect from 1 January 2027.

Coverage applies only to travel commencing on or before 31 December 2026. Any travel commencing on or after 1 January 2027 will not be covered, regardless of when the airline ticket was purchased or charged to the OCBC 90°N Credit Card.

2. Can claims still be submitted after 31 December 2026 for covered events that occurred during the policy period?

Yes. Claims may still be submitted after 31 December 2026, provided the insured event occurred during the applicable policy period. Written notice of a claim must be submitted within 30 days from the date of the Accident, in accordance with the applicable insurance policy terms and conditions.

ANNUAL FEE WAIVER

1. I am an existing Cardmember. When will the revised annual fee apply to me?

If your Card application was approved before 1 January 2027, the Principal Card annual fee will remain at RM288, and the annual fee waiver spending requirement will remain at RM30,000, until 31 December 2027.

From 1 January 2028, the Principal Card annual fee will be RM400, and the annual fee waiver spending requirement will be RM36,000.

2. I am a new Cardmember, which annual fee and waiver requirement apply?

If your Card application is approved on or after 1 January 2027, the Principal Card annual fee will be RM400. The annual fee will be waived for the first Membership Year. For each subsequent Membership Year, the annual fee may be waived if the combined Retail Spend on the Principal Card and all Supplementary Cards is at least RM36,000 during the preceding Membership Year.

3. What is the Supplementary Card annual fee?

The Supplementary Card annual fee remains unchanged at RM88 per year.

4. Does Supplementary Card spending count towards the annual fee waiver?

Yes. For purposes of determining eligibility for an annual fee waiver, Retail Spend includes the combined retail spend incurred on the Principal Card and all Supplementary Cards.