

FREQUENTLY ASKED QUESTIONS.

nuon Account																																																	
1.	<p>How different is the OCBC nuon Account from other savings account?</p> <p>The OCBC nuon Account is a savings account that allows you to split your money between a Save Pot and a Spend Pot, giving you a new way to save, spend and manage your money.</p> <p>Money in your Save Pot will earn you a Bonus Interest on top of your Base Interest that is comparable to a fixed deposit's board rate. There is no lock-in period or withdrawal penalty, so you can adjust your Save Pot anytime you want. Big returns are no longer just for big deposits.</p> <p>Money in your Spend Pot earns you nuon Account's Base Interest of 0.30% p.a.</p>																																																
2.	<p>What is a Save Pot and can I use my money that is kept in Save Pot?</p> <p>A Save Pot is a mobile banking feature that allows you to earmark your savings from your everyday impulse purchases that could lead to overspending.</p> <p>The money kept in your Save Pot will not be accessible to be spent or withdrawn. If you need to use your money in your Save Pot, you will have to log into OCBC Mobile Banking app to release money from your Save Pot to your Spend Pot before you can start transacting from OCBC nuon Account.</p>																																																
3.	<p>Can I use the money in my Spend Pot?</p> <p>Yes, you can. You can withdraw money and transact with a debit card and/or access your money through OCBC Internet or Mobile Banking.</p>																																																
4.	<p>How is the interest calculated?</p> <p>a) Spend Pot: The interest earned for your balances in Spend Pot is accrued daily based on your Spend Pot's day-end balance. You will earn 0.30% p.a. for your balances in your Spend Pot.</p> <p>b) Save Pot: The interest earned on your Save Pot balance is accrued daily based on your Save Pot's day-end balance. You will earn Bonus Interest of 1.50% p.a. on your Save Pot balance on top of the Base Interest of 0.30% p.a., giving you a total of 1.80% p.a. on your entire Save Pot balance.</p> <p>To illustrate:</p> <table border="1"> <thead> <tr> <th>1 February 2020</th> <th>Balance (RM)</th> <th>Base Interest (0.30% p.a.)?</th> <th>Bonus Interest (1.50% p.a.)?</th> </tr> </thead> <tbody> <tr> <td>Spend Pot balance</td> <td>10,000.00</td> <td>Y</td> <td>N/A</td> </tr> <tr> <td>Save Pot balance</td> <td>0.00</td> <td>Y</td> <td>Y</td> </tr> <tr> <td>Total balance</td> <td>10,000.00</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>The effective interest rate for nuon Account on 1 February 2020 is $(RM0*1.80\% \text{ p.a.} + RM10,000*0.30\% \text{ p.a.})/RM10,000 = 0.30\% \text{ p.a.}$</p> <table border="1"> <thead> <tr> <th>2 February 2020</th> <th>Balance (RM)</th> <th>Base Interest (0.30% p.a.)?</th> <th>Bonus Interest (1.50% p.a.)?</th> </tr> </thead> <tbody> <tr> <td>Spend Pot balance</td> <td>4,000.00</td> <td>Y</td> <td>N/A</td> </tr> <tr> <td>Save Pot balance</td> <td>6,000.00</td> <td>Y</td> <td>Y</td> </tr> <tr> <td>Total balance</td> <td>10,000.00</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>The effective interest rate for nuon Account on 2 February 2020 is $(RM6,000*1.80\% \text{ p.a.} + RM4,000*0.30\% \text{ p.a.})/RM10,000 = 1.20\% \text{ p.a.}$</p> <table border="1"> <thead> <tr> <th>3 February 2020</th> <th>Balance (RM)</th> <th>Base Interest (0.30% p.a.)?</th> <th>Bonus Interest (1.50% p.a.)?</th> </tr> </thead> <tbody> <tr> <td>Spend Pot balance</td> <td>0.00</td> <td>-</td> <td>N/A</td> </tr> <tr> <td>Save Pot balance</td> <td>10,000.00</td> <td>Y</td> <td>Y</td> </tr> <tr> <td>Total balance</td> <td>10,000.00</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>The effective interest rate for nuon Account on 3 February 2020 is $(RM10,000*1.80\% \text{ p.a.} + RM0*0.30\% \text{ p.a.})/RM10,000 = 1.80\% \text{ p.a.}$</p> <p>The total interests from both Save and Spend Pot will be paid on month end in a single combined posting as "Interest Credit", rounded up to 2 decimal places.</p>	1 February 2020	Balance (RM)	Base Interest (0.30% p.a.)?	Bonus Interest (1.50% p.a.)?	Spend Pot balance	10,000.00	Y	N/A	Save Pot balance	0.00	Y	Y	Total balance	10,000.00	-	-	2 February 2020	Balance (RM)	Base Interest (0.30% p.a.)?	Bonus Interest (1.50% p.a.)?	Spend Pot balance	4,000.00	Y	N/A	Save Pot balance	6,000.00	Y	Y	Total balance	10,000.00	-	-	3 February 2020	Balance (RM)	Base Interest (0.30% p.a.)?	Bonus Interest (1.50% p.a.)?	Spend Pot balance	0.00	-	N/A	Save Pot balance	10,000.00	Y	Y	Total balance	10,000.00	-	-
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5.	What happens if my total account balance falls below my Save Pot balance?	<p>Debit Card purchases which are debited from your account after the transaction date may result in the Account Balance being less than the Save Pot Balance. In such cases, the Bonus Interest will be calculated based on your total account balance.</p> <p>To illustrate:</p> <table border="1" data-bbox="480 300 1294 465"> <thead> <tr> <th data-bbox="480 300 715 353">10 February 2020</th> <th data-bbox="715 300 895 353">Balance (RM)</th> <th data-bbox="895 300 1086 353">Base Interest (0.30% p.a.)?</th> <th data-bbox="1086 300 1294 353">Bonus Interest (1.50% p.a.)?</th> </tr> </thead> <tbody> <tr> <td data-bbox="480 353 715 392">Spend Pot balance</td> <td data-bbox="715 353 895 392">-7,000.00</td> <td data-bbox="895 353 1086 392">-</td> <td data-bbox="1086 353 1294 392">N/A</td> </tr> <tr> <td data-bbox="480 392 715 430">Save Pot balance</td> <td data-bbox="715 392 895 430">10,000.00</td> <td data-bbox="895 392 1086 430">N</td> <td data-bbox="1086 392 1294 430">N</td> </tr> <tr> <td data-bbox="480 430 715 465">Total balance</td> <td data-bbox="715 430 895 465">3,000.00</td> <td data-bbox="895 430 1086 465">Y</td> <td data-bbox="1086 430 1294 465">Y</td> </tr> </tbody> </table> <p>The effective interest rate for nuon Account on 10 February 2020 is (RM3,000*1.80% p.a.)/RM3,000 = 1.80% p.a.</p> <p>However, if your Daily Account Balance is in negative balance, no interest at all will be paid for the days that your Daily Account Balance is in negative balance.</p>	10 February 2020	Balance (RM)	Base Interest (0.30% p.a.)?	Bonus Interest (1.50% p.a.)?	Spend Pot balance	-7,000.00	-	N/A	Save Pot balance	10,000.00	N	N	Total balance	3,000.00	Y	Y
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6.	Can I open more than one OCBC nuon Account?	You may only open ONE OCBC nuon Account where you are the primary and sole account holder.																
7.	Where can I withdraw money from my OCBC Nuon Account?	<p>You can withdraw money from any ATM operated by OCBC Group, comprising of OCBC Bank in Malaysia & Singapore, OCBC Al-Amin Bank, OCBC NISP (Indonesia) and OCBC Wing Hang (Hong Kong and Macau) at no charge.</p> <p>You can also withdraw from any ATM within the MEPS network where your MEPS fee will be charged at up to RM1.00 per withdrawal.</p> <p>For the latest fees and charges, please click here.</p>																

Save Pot		
1.	How do I qualify for the Bonus Interest?	<p>You need to log in to your OCBC Mobile Banking app and select OCBC nuon Account where you will be able to set your money into a Save Pot to earn the Bonus Interest. Bonus Interest is calculated based on the Save Pot balance by day end.</p> <p>Debit Card purchases which are debited from your account after the transaction date may result in the Account Balance being less than the Save Pot Balance. In such cases, the Bonus Interest will be calculated based on your total account balance.</p> <p>However, if your Daily Account Balance is in negative balance, no interest at all will be paid for the days that your Daily Account Balance is in negative balance.</p>
2.	How will I know that the account interest is credited to my OCBC nuon Account?	The total interest from both Save and Spend Pot interests will be paid on month end in a single combined posting as "Interest Credit", rounded up to 2 decimal places.
3.	Will I still be able to enjoy the Bonus Interest if I adjusted my Save Pot balance multiple times a day?	<p>As long as you have maintained a Save Pot balance by day end, you will be able to enjoy the Bonus Interest for the day.</p> <p>Nevertheless, please also refer to Question 1 under Save Pot for scenarios when Bonus Interest is not paid to Save Pot Balance or not paid at all.</p>
4.	Will I be able to view my Save Pot balances in my account transaction history?	No, you will not be able to view your Save Pot balances in your account transaction history as it is not a transaction that is deemed to have moved in or out of your savings account.
5.	What time of day is considered day-end balance for Save Pot?	<p>The day-end timing for Save Pot should be at 9pm every night.</p> <p>Note: The day-end timing could differ on an ad-hoc basis, where system maintenance/downtime could influence the regular day-end timing for Save Pot.</p>

nuon Debit Card		
1.	How different is the OCBC nuon Debit Card from other debit card?	The OCBC nuon Debit Card is a debit card that rewards you when you spend with it overseas. We only use the Mastercard exchange rate for transactions made overseas where bank mark-up fee from us is 0%.
2.	How do I activate my nuon Debit Card?	<p>It is easy and secure. Just 2 steps to get started:</p> <ol style="list-style-type: none"> 1. Activate your Internet Banking (for new to OCBC Internet Banking users only) <ul style="list-style-type: none"> • Go to ocbc.com.my/register • Enter your Debit Card number and your personal details • Enter your preferred login ID and password • Confirm your mobile number for SMS security token activation 2. Set your Debit Card PIN <ul style="list-style-type: none"> • Login to OCBC Internet Banking • Go to 'PIN Selection' under 'Customer Service' tab and • Select 'Debit Card' • Set your preferred PIN for your new Debit Card
3.	Do I need to notify the bank if I want to use my nuon Debit Card abroad?	<p>Yes, you will need to so that we will know and will be able to alert you if ever your card is used fraudulently abroad. You can notify the bank in 2 ways:</p> <ol style="list-style-type: none"> 1. Set it up via Internet Banking <ul style="list-style-type: none"> • Login to OCBC Internet Banking • Go to "Customer Service" tab and • Select "Cards –Overseas card use" • Tick on activate "Overseas Purchase" and "Overseas Cash Withdrawal" • Enter your travel start and end date and confirm 2. Call in to contact centre at 03 8317 5000
4.	Where can I withdraw money with the nuon Debit Card?	<p>You can withdraw money from any ATM operated by OCBC Group, comprising of OCBC Bank in Malaysia & Singapore, OCBC Al-Amin Bank, OCBC NISP (Indonesia) and OCBC Wing Hang (Hong Kong and Macau) at no charge.</p> <p>You can also withdraw from any ATM within the MEPS network where your MEPS fee will be charged at up to RM1.00 per withdrawal.</p> <p>For the latest fees and charges, please click here.</p>