



OCBC Relief Assistance Programme for Cardmembers

OCBC Bank (Malaysia) Berhad (OCBC) is offering a Relief Assistance Programme (RAP) to its Credit Card cardmembers. The terms and conditions are as follows:

Terms & Conditions

1. The Credit Card Relief Assistance Programme (CC RAP) is valid from 7 July 2021 to 31 December 2021.
2. Through this programme, OCBC cardmembers can convert their credit card retail balances and cash advance (including unbilled transactions) to a 36-month instalment plan at an effective interest rate (EIR) of 13% per annum.
3. CC RAP can only be applied once per credit card throughout the period from 7 July 2021 to 31 December 2021.
4. The minimum balance to be converted is RM1,000.
5. Credit card instalments (e.g. Instalment Payment Plans, Easy Payment Plans) are not included in the conversion.
6. After the eligible balance is converted, repayments are to be made according to the monthly instalment amount.
7. CC RAP is only applicable to active principal cardmembers (approved on or before 30/6/2021) whose payment is up to date. The entire outstanding balance must be converted including the supplementary cardmember's outstanding balance.
8. The interest for CC RAP is calculated based on the Rule of 78 repayment method.
9. Cardmembers who are interested to enrol in RAP may submit their application at www.ocbc.com.my/rap. This is subject to OCBC's approval.

Note: This terms & conditions is current as at 7 July 2021. It is not exhaustive and there may be additional changes in the future.

For more information, please refer to www.ocbc.com.my/rap.