

MS XXXXXXXX

1

Summary of Account Activity for 2025 (RM)

GE MASTERCARD PLATINUM YYYY-ZZZZ-XXXX-RRRR (BASIC)

Current Credit Limit Utilised	75,328.57
Total Purchases/Debits	0.00
Total Cash Rebates Earned/Credits	0.00
Total Interest Charged	8.80
Total Cash Rebates on Interest Earned	0.00
Total Fees Charged	0.00
Total Fee Waivers Earned	0.00
Total Balance Transfer	0.00
Total Cash Advances	0.00

Payment Information (RM)

Current Balance Due	55.24
Minimum Payment Due	55.24
Payment Due Date	03 Feb 2026

Important Notice

- **Late Payment Warning:** If we do not receive your minimum payment by the date stated above, you may have to pay a penalty of 1% of the total outstanding balance as at statement date or a minimum of RM5, whichever is higher, up to a maximum of RM50.
- **Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay....	You will pay off the balance shown on this statement in about.....	And you will end up paying an estimated total of interest of.....
Only the minimum payment	1 Month	N/A
N/A	N/A	N/A (savings=N/A)

The computations are based on 5% minimum payment of the monthly outstanding balance or RM50, whichever is higher, at a financial charge of 18% p.a. provided no new retail transactions. This calculation is based on 30 days a month.

STATEMENT OF ACCOUNT
 PENYATA AKAUN

"WITHOUT PREJUDICE"

MS XXXXXXXX

1

Your Available Credit Limit (RM) Had Kredit Boleh Guna (RM)	
Combined Credit Limit	100,000
Available Credit Limit	24,671

Your Credit Card Account Summary (RM) Ringkasan Akaun Kad Kredit Anda (RM)	
Last Statement Balance	53.62
+ Purchase/Debits	0.00
Cash Advances	0.00
IPP	0.00
Fees/Charges	1.62
- Payments	0.00
Credits/Rebates	0.00
Statement Balance Due	55.24
Statement Date	14 Jan 2026
<i>Tarikh Penyata</i>	
Payment Due Date	IMMEDIATE
<i>Tarikh Akhir Pembayaran</i>	

WARNING ON PAYING ONLY MINIMUM MONTHLY REPAYMENT

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your outstanding balance. Please refer to Table 1 at the back page for more information. Alternatively, you may also refer to the credit card calculator available on OCBC website.

AMARAN JIKA HANYA MEMBAYAR BAYARAN MINIMA BULANAN

Jika anda hanya membayar bayaran minima bulanan, jumlah faedah yang harus dibayar dan tempoh yang diambil untuk menjelaskan keseluruhan baki tertunggak belum jelas anda akan bertambah. Sila rujuk kepada Jadual 1 di muka surat belakang untuk maklumat lanjut. Anda juga boleh merujuk kepada kalkulator kad kredit yang sedia ada di laman web OCBC.

Payment Slip / Slip Pembayaran

Payments Accepted 'Without Prejudice'

Card Account Akaun Kad	Current Balance (RM) Baki Semasa (RM)	Minimum Payment (RM) Bayaran Minima (RM)	Please State Payment Amount For Each Account Sila Catat Amaun Bayaran Untuk Setiap Akaun
GE MASTERCARD PLATINUM	XXXX-YYYY-XXXX-ZZZZ	55.66	55.24

NOTE / NOTA:

Please issue separate cheque payment(s) for each of your card account(s) when mailing with this payment slip. Kindly detach this portion and return it with your cheque made payable to **OCBC Card for <YOUR NAME>**.

Sila sediakan cek pembayaran yang berasingan untuk setiap kad akaun anda apabila menghantar bersama slip pembayaran ini. Sila lepaskan bahagian ini dan kembalikan bersama cek anda yang dibayar ke **Kad OCBC untuk <NAME ANDA>**.

Important Notes For Cardmembers / Maklumat Penting Bagi Ahli Kad

Convenient Payment Methods : (a) Pay through OCBC Internet Banking. (b) Pay through OCBC mobile banking. (c) Use InterBank Funds Transfer from your Current or Savings account at participating MEPS IBG banks. (d) Direct Debit Instruction to directly debit your deposit account. (e) Pay through OCBC Auto Teller Machines (ATMs). (f) Pay through OCBC Phone Banking services. (g) Deposit Cash or Cheque through Cash Deposit Machine or Cheque Deposit Machine at any OCBC branch in Malaysia./**Kaedah Pembayaran Yang Mudah** : (a) Bayar melalui Perkhidmatan Perbankan Internet OCBC. (b) Bayar melalui Perkhidmatan Perbankan Aplikasi Mobil OCBC. (c) Pemindahan Dana Antara Bank melalui akaun Semasa / Simpanan anda di bank-bank yang mengambil bahagian dalam rangkaian MEPS IBG. (d) Arah Tetap Debit Langsung untuk mendebit terus daripada akaun deposit anda. (e) Bayar melalui Mesin ATM OCBC. (f) Bayar melalui Perkhidmatan Perbankan Telefon OCBC. (g) Deposit Wang Tunai atau Cek melalui Mesin Deposit Tunai atau Mesin Deposit Cek di mana-mana cawangan OCBC di Malaysia.

How To Verify Your Statement - Please examine your statement and inform Bank of any errors within 14 days from the statement date. In the absence of such notification, the statement of Credit Card account shall be deemed conclusive evidence of your confirmation and acceptance of the transaction therein. **Bagaimana untuk Mengesahkan Penyata Anda** - Sila periksa penyata anda dan beritahu Bank sekiranya terdapat kesilapan dalam tempoh 14 hari dari Tarikh Penyata, sekiranya anda gagal memberitahu Bank, maka Penyata Akaun Kad Kredit hendaklah dianggap sebagai bukti muktamad bahawa anda mengesah dan menerima transaksi yang dinyatakan di dalam Penyata tersebut.

Payment Allocation Statement - Payment received from cardmembers will be allocated to settle balances (items appearing in the statement) attracting the highest interest first. **Penyata Peruntukan Pembayaran** - Pembayaran yang diterima daripada ahli kad akan diperuntukkan untuk menyelesaikan baki (butiran yang terdapat dalam penyata) yang menarik kadar faedah yang tertinggi terdahulu.

• Finance Charges - (a) Retail Purchases including Balance Transfer & Call-for-Cash - (i) Tier 1: 15% p.a. in interest charge for cardmembers who make prompt payment for 12 consecutive months. (ii) Tier 2: 17% p.a. in interest charge for cardmembers who make prompt payment for either 10 or 11 months within the past 12 consecutive months. (iii) Tier 3: 18% p.a. in interest charge for cardmembers who do not meet the above criteria. To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months. (b) **Cash Advance / Casino Chips** - 18% p.a. of the Cash Advance / Casino Chips amount calculated on a daily basis from the date of transaction./**Caj Kewangan - (a) Urus Niaga Runcit termasuk Pemindahan Baki & Call-for-Cash** - (i) Tingkat 1: 15% setahun bagi ahli kad dengan pembayaran tepat selama 12 bulan berturut-turut. (ii) Tingkat 2: 17% setahun bagi ahli kad dengan pembayaran tepat bagi 10 atau 11 bulan dalam 12 bulan yang lepas. (iii) Tingkat 3: 18% setahun bagi ahli kad yang tidak memenuhi kriteria di atas. Untuk menikmati caj kewangan yang lebih rendah bagi urus niaga runcit, anda perlu membuat sekurang-kurangnya 10 pembayaran tepat dalam kitaran 12 bulan. (b) **Pendahuluan Wang Tunai / Cip Kasino** - 18% setahun atas amaun Pendahuluan Wang Tunai / Cip Kasino dikira secara harian dari tarikh urus niaga.

• Balance Transfer Interest Charge - 6% p.a. flat or lower due to promotional interest rate / **Caj Faedah Pemindahan Baki** - Kadar faedah rata 6% setahun atau lebih rendah bagi kadar faedah promosi.

• Call-for-Cash (CFC) - (a) Interest Rate - 9% p.a. flat or lower due to promotional interest rate (b) Cash Advance Fee - 3% or lower due to promotional interest rate (one-time fee) / (a) Kadar Faedah - Rata 9% setahun atau lebih rendah bagi kadar faedah promosi (b) Yuran Pendahuluan Tunai - 3% atau lebih rendah bagi kadar faedah promosi (yuran satu kali).

• Cash Advance / Casino Chips Fees - 5% of the amount advanced or a minimum of RM20, whichever is higher. This is imposed for each cash advance transaction./ **Yuran Pendahuluan Tunai / Cip Kasino** - 5% daripada amaun pendahuluan atau minima RM20, yang mana lebih tinggi. Yuran ini dikenakan bagi setiap urus niaga pendahuluan tunai.

• Late Payment Charge - 1% late payment fee only applicable to retail transactions and cash advance or RM10 (whichever is higher), subject to a maximum of RM100 / **Yuran Pembayaran Lewat** - 1% yuran pembayaran lewat hanya untuk transaksi runcit dan pendahuluan tunai atau RM10 (yang mana lebih tinggi), tertakluk kepada maksimum RM100.

• Conversion for Overseas Transactions - Overseas Transactions are subject to the currency conversion rate determined by Visa International and Mastercard Worldwide plus a standard administration cost of 1.00% for OCBC 365 Mastercard and 1.25%** for all other cards and any transaction fee charged by Visa International and Mastercard Worldwide./**Penukaran untuk Urus Niaga Luar Negera** - Urus niaga luar negara adalah tertakluk kepada kadar tukaran matawang yang ditentukan oleh Visa International dan Mastercard Worldwide termasuk yuran pentadbiran sebanyak 1.00% untuk OCBC 365 Mastercard dan 1.25%** untuk semua kad lain dan mana-mana yuran urus niaga yang dikenakan oleh Visa International dan Mastercard Worldwide.

• Monthly Statement Retrieval Fee - (i) Current to 2 months - Free of Charge. (ii) Above 3 months - RM5 per statement / **Yuran Pengeluaran Penyata Bulanan** - (i) Terkini hingga 2 bulan - Percuma. (ii) 3 bulan ke atas - RM5 bagi setiap penyata.

• Sales Draft Retrieval Fee - RM15 per original copy. RM10 (all cards except OCBC 365 Mastercard & OCBC Premier Voyage Mastercard) and RM8 (OCBC 365 Mastercard & OCBC Premier Voyage Mastercard) per duplicate copy./ **Yuran Resit Urus Niaga** - RM15 setiap salinan asal. RM10 (semua kad kecuali OCBC 365 Mastercard & OCBC Premier Voyage Mastercard) dan RM8 (OCBC 365 Mastercard & OCBC Premier Voyage Mastercard) bagi setiap salinan pendua.

• Card Replacement Fee - (i) RM50** (ii) RM35 for OCBC 365 Mastercard (iii) RM500 for OCBC Premier Voyage Mastercard / **Yuran Penggantian Kad** - (i) RM50** (ii) RM35 untuk OCBC 365 Mastercard. (iii) RM500 untuk OCBC Premier Voyage Mastercard.

• Cheque Returned Fee / Over Limit Fee - No charge./ **Yuran Pemulangan Cek / Yuran Had Lebih** - Tiada caj.

Interest Free Period for Retail Purchases - 20 days from the statement date provided that there is no outstanding balance in the cardmember's account. If the cardmember opts to make partial or minimum payment, finance charges on retail transactions will be imposed from the day the transaction is posted to the card account. The following formula will apply for the computation of interest: $A = (B) \times (C/D) \times (E)$ and $F = \text{Sum } [A]$ where A = the interest charge for a particular balance "B" computed over the period of "C" days. B = the Balance that is imposed with interest. C = the respective interest bearing period in days on which the Balance "B" is imposed with interest. D = the number of days used as the base for the annual rate. E = the nominal interest annual rate stated. F = the total interest imposed for the month. The interest free period is not applicable to balance transfer or cash advances./**Tempoh Bebas Faedah untuk Urus Niaga Runcit** - 20 hari dari tarikh penyata dengan syarat tidak terdapat baki belum jelas dalam akaun ahli kad. Jika ahli kad memilih untuk membuat pembayaran sebahagian atau minima, caj kewangan bagi urus niaga runcit akan dikenakan dari tarikh urus niaga dicatatkan pada akaun kad. Formula pengiraan faedah adalah seperti berikut: $A = (B) \times (C/D) \times (E)$ dan $F = \text{Jumlah } [A]$ di mana A = kadar faedah bagi baki "B" dikira atas tempoh hari "C". B = baki yang dikenakan faedah. C = tempoh pengiraan faedah masing-masing mengikut hari di mana Baki "B" dikenakan faedah. D = jumlah hari digunakan sebagai asas kadar tahunan. E = kadar tahunan caj faedah ternyata. F = jumlah faedah yang dikenakan bagi bulan tersebut. Tempoh tanpa faedah adalah tidak terpakai bagi Pendahuluan Tunai atau Pemindahan Baki.

Minimum Monthly Repayment means the higher of (a) and (b): (a) The aggregate of the following: (i) 5% of the new balance* (excluding the contracted monthly instalment referred in (ii) below); AND (ii) 100% of all contracted monthly instalment amounts including for any instalment payment plans, balance transfer plans and any auto balance conversion ("ABC"). (b) RM50. For more information on what is ABC, who is eligible to qualify for ABC and how ABC works, please visit OCBC website. *As defined in OCBC Cardmember's Agreement / **Bayaran Minima Bulanan** bermaksud yang mana lebih tinggi diantara (a) dan (b): (a) Jumlah agregat untuk yang berikut: (i) 5% daripada baki baru* (tidak termasuk ansuran bulanan yang dikontrakkan seperti yang dirujuk kepada (ii) di bawah); DAN (ii) 100% daripada ansuran bulanan yang dikontrakkan termasuk sebarang pelan bayaran ansuran bulanan, pelan pemindahan baki dan sebarang penukaran baki automatic ("Auto Balance Conversion"-ABC). (b) RM50. Untuk maklumat lanjut berkenaan ABC, kelayakkannya serta bagaimana ABC berfungsi, sila layari laman sesawang OCBC. *Sepertimana yang ditakrifkan dalam OCBC Perjanjian Ahli Kad.

Liability for Unauthorised Transactions - You will bear the losses arising from your negligence in safeguarding your Credit Card from loss or theft or the PIN from being disclosed, or your failure to notify the OCBC's Credit Card Centre, immediately after finding that the Credit Card is lost or stolen or PIN is disclosed or if you suspect an unauthorised transaction had been conducted. You must make a police report and a copy of the report must be provided to the Bank. / **Liabiliti untuk Urus Niaga yang Tidak Dibenarkan** - Anda akan menanggung segala kerugian akibat kecuaian anda mengawasi Kad Kredit anda dari kehilangan, kecurian atau PIN terdedah, atau kegagalan anda melaporkan ke Pusat Kad Kredit OCBC, sebaik sahaja anda mengetahui akan kehilangan, kecurian, pendedahan. PIN ataupun anda mengesyaki Kad Kredit anda disalahgunakan. Anda perlu membuat laporan polis dan salinan laporan perlu diberikan kepada OCBC.

Notice On Paying Only Minimum Monthly Repayment - The table below illustrates how long it would take to pay off an outstanding balance and amount of interest incurred if you continue to pay only the minimum payment amount. The computations are based on 5% minimum payment of the monthly outstanding balance or RM50, whichever is higher, at a financial charge of 18% p.a. provided no new retail transactions. This calculation is based on 30 days a month. / **Notis Sekiranya Pelanggan Membuat Bayaran Minimum Bulanan Sahaja** - Jadual di bawah menggambarkan masa yang diambil untuk menjelaskan baki belum jelas dan jumlah faedah yang ditanggung jika anda hanya membuat bayaran minimum secara berterusan. Pengiraan adalah berdasarkan bayaran minimum 5% baki bulanan tertungggak atau RM50, yang mana lebih tinggi, pada caj faedah 18% setahun selagi tiada transaksi baru. Pengiraan ini berdasarkan tempoh 30 hari sebulan.

Table 1-Outstanding Balance / Jadual 1-Baki Belum Jelas (RM)	3,000		5,000		10,000	
Repayment / Pembayaran	Pay only minimum amount in 1 st month / Bayar minimum dalam bulan pertama (RM150)	Pay every month / Bayar setiap bulan (RM250)	Pay only minimum amount in 1 st month / Bayar minimum dalam bulan pertama (RM250)	Pay every month / Bayar setiap bulan (RM350)	Pay only minimum amount in 1 st month / Bayar minimum dalam bulan pertama (RM500)	Pay every month / Bayar setiap bulan (RM600)
Repayment Period (months) / Tempoh Pembayaran Balik (bulan)	4 years 7 months 4 tahun 7 bulan	1 year 2 months 1 tahun 2 bulan	5 years 9 months 5 tahun 9 bulan	1 year 5 months 1 tahun 5 bulan	7 years 4 months 7 tahun 4 bulan	1 year 8 months 1 tahun 8 bulan
Total Interest Incurred / Jumlah Faedah Yang Dikenakan (RM)	1,055	333	1,912	670	4,055	1,594
Total Amount To Be Settled / Jumlah Perlu Dijelaskan (RM)	4,055	3,333	6,912	5,670	14,055	11,594

Enquiries - For Lost / Stolen Card reporting, Change of Contact Details, Notification of Error or Disputes on Card Statement, Enquiries or Complaints, please contact us at 03-8317 5000 or mail to Consumer Lifestyle Finance Department, OCBC Bank (Malaysia) Berhad, P.O. Box 10418, 50712 Kuala Lumpur or visit OCBC website. If you wish to seek alternative views, you may contact Bank Negara Malaysia, BNM TELELINK at 1300-88-5465, web form: telelink.bnm.gov.my; or Ombudsman for Financial Services (OFS) at 03-2272 2811. / **Pertanyaan** - Untuk Laporan Kehilangan / Kecurian Card, Penukaran Maklumat Hubungan, Pemberitahuan mengenai Kesilapan atau Pertikaian mengenai Penyata Kad, Pertanyaan atau Aduan, sila hubungi kami di 03-8317 5000 atau tulis kepada kami di Consumer Lifestyle Finance Department, OCBC Bank (Malaysia) Berhad, Karung Berkunci 10418, 50712 Kuala Lumpur atau layari halaman web OCBC. Jika anda ingin pandangan alternatif selain dari Bank, anda boleh hubungi Bank Negara Malaysia, BNM TELELINK di 1300-88-5465, borang web: telelink.bnm.gov.my atau Ombudsman Perkhidmatan Kewangan (OPK) di 03-2272 2811.

** Not applicable to/tidak sah untuk OCBC Premier Voyage Mastercard.

STATEMENT OF ACCOUNT
PENYATA AKAUN

Your Monthly Transaction Details /Transaksi Bulanan Anda - MS XXXXXXXX

Transaction Date Tarikh Transaksi	Posting Date Tarikh Bil Diterima	Transaction Description <i>Deskripsi Transaksi</i>	Amount (RM) Amaun (RM)

GE MASTERCARD PLATINUM XXXX-YYYY-XXXX-ZZZZ MS XXXXXXXX

14/01/2026	14/01/2026	BALANCE OF LAST MONTH Retail Interest 17.50 % Monthly interest	DR	53.62
			NEW BALANCE	DR 1.62 55.24

Please Note / Perhatian

❖ **non voyage message**

This is the non VOYage Message

MS YYYYYYYY

1

Summary of Account Activity for 2025 (RM)

GE MASTERCARD PLATINUM RRRR-YYYY-ZZZZ-XXXX (BASIC)

Current Credit Limit Utilised	31,262.75
Total Purchases/Debits	0.00
Total Cash Rebates Earned/Credits	0.00
Total Interest Charged	4,098.98
Total Cash Rebates on Interest Earned	0.00
Total Fees Charged	0.00
Total Fee Waivers Earned	0.00
Total Balance Transfer	0.00
Total Cash Advances	0.00

Payment Information (RM)

Current Balance Due	26,321.77
Minimum Payment Due	24,499.00
Payment Due Date	03 Feb 2026

Important Notice

- **Late Payment Warning:** If we do not receive your minimum payment by the date stated above, you may have to pay a penalty of 1% of the total outstanding balance as at statement date or a minimum of RM5, whichever is higher, up to a maximum of RM50.
- **Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay....	You will pay off the balance shown on this statement in about.....	And you will end up paying an estimated total of interest of.....
Only the minimum payment	42 Months	522.60
26,321.77	1 Month	N/A (savings=522.60)

The computations are based on 5% minimum payment of the monthly outstanding balance or RM50, whichever is higher, at a financial charge of 18% p.a. provided no new retail transactions. This calculation is based on 30 days a month.

STATEMENT OF ACCOUNT
 PENYATA AKAUN

"WITHOUT PREJUDICE"

MS YYYYYYYY

1

Your Available Credit Limit (RM) Had Kredit Boleh Guna (RM)	
Combined Credit Limit	100,000
Available Credit Limit	68,737

Your Credit Card Account Summary (RM) Ringkasan Akaun Kad Kredit Anda (RM)	
Last Statement Balance	25,565.33
+ Purchase/Debits	0.00
Cash Advances	0.00
IPP	0.00
Fees/Charges	756.44
- Payments	0.00
Credits/Rebates	0.00
Statement Balance Due	26,321.77
Statement Date	14 Jan 2026
<i>Tarikh Penyata</i>	
Payment Due Date	IMMEDIATE
<i>Tarikh Akhir Pembayaran</i>	

WARNING ON PAYING ONLY MINIMUM MONTHLY REPAYMENT

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your outstanding balance. Please refer to Table 1 at the back page for more information. Alternatively, you may also refer to the credit card calculator available on OCBC website.

AMARAN JIKA HANYA MEMBAYAR BAYARAN MINIMA BULANAN

Jika anda hanya membayar bayaran minima bulanan, jumlah faedah yang harus dibayar dan tempoh yang diambil untuk menjelaskan keseluruhan baki tertunggak belum jelas anda akan bertambah. Sila rujuk kepada Jadual 1 di muka surat belakang untuk maklumat lanjut. Anda juga boleh merujuk kepada kalkulator kad kredit yang sedia ada di laman web OCBC.

Payment Slip / Slip Pembayaran

Payments Accepted 'Without Prejudice'

Card Account Akaun Kad	Current Balance (RM) Baki Semasa (RM)	Minimum Payment (RM) Bayaran Minima (RM)	Please State Payment Amount For Each Account Sila Catat Amaun Bayaran Untuk Setiap Akaun
GE MASTERCARD PLATINUM	RRRR-YYYY-ZZZZ-XXXX	26,321.77	26,321.77

NOTE / NOTA:

Please issue separate cheque payment(s) for each of your card account(s) when mailing with this payment slip. Kindly detach this portion and return it with your cheque made payable to **OCBC Card for <YOUR NAME>**.

Sila sediakan cek pembayaran yang berasingan untuk setiap kad akaun anda apabila menghantar bersama slip pembayaran ini. Sila lepaskan bahagian ini dan kembalikan bersama cek anda yang dibayar ke **Kad OCBC untuk <NAME ANDA>**.

Important Notes For Cardmembers / Maklumat Penting Bagi Ahli Kad

Convenient Payment Methods : (a) Pay through OCBC Internet Banking. (b) Pay through OCBC mobile banking. (c) Use InterBank Funds Transfer from your Current or Savings account at participating MEPS IBG banks. (d) Direct Debit Instruction to directly debit your deposit account. (e) Pay through OCBC Auto Teller Machines (ATMs). (f) Pay through OCBC Phone Banking services. (g) Deposit Cash or Cheque through Cash Deposit Machine or Cheque Deposit Machine at any OCBC branch in Malaysia./**Kaedah Pembayaran Yang Mudah** : (a) Bayar melalui Perkhidmatan Perbankan Internet OCBC. (b) Bayar melalui Perkhidmatan Perbankan Aplikasi Mobil OCBC. (c) Pemindahan Dana Antara Bank melalui akaun Semasa / Simpanan anda di bank-bank yang mengambil bahagian dalam rangkaian MEPS IBG. (d) Arah Tetap Debit Langsung untuk mendebit terus daripada akaun deposit anda. (e) Bayar melalui Mesin ATM OCBC. (f) Bayar melalui Perkhidmatan Perbankan Telefon OCBC. (g) Deposit Wang Tunai atau Cek melalui Mesin Deposit Tunai atau Mesin Deposit Cek di mana-mana cawangan OCBC di Malaysia.

How To Verify Your Statement - Please examine your statement and inform Bank of any errors within 14 days from the statement date. In the absence of such notification, the statement of Credit Card account shall be deemed conclusive evidence of your confirmation and acceptance of the transaction therein. **Bagaimana untuk Mengesahkan Penyata Anda** - Sila periksa penyata anda dan beritahu Bank sekiranya terdapat kesilapan dalam tempoh 14 hari dari Tarikh Penyata, sekiranya anda gagal memberitahu Bank, maka Penyata Akaun Kad Kredit hendaklah dianggap sebagai bukti muktamad bahawa anda mengesah dan menerima transaksi yang dinyatakan di dalam Penyata tersebut.

Payment Allocation Statement - Payment received from cardmembers will be allocated to settle balances (items appearing in the statement) attracting the highest interest first. **Penyata Peruntukan Pembayaran** - Pembayaran yang diterima daripada ahli kad akan diperuntukkan untuk menyelesaikan baki (butiran yang terdapat dalam penyata) yang menarik kadar faedah yang tertinggi terdahulu.

• Finance Charges - (a) Retail Purchases including Balance Transfer & Call-for-Cash - (i) Tier 1: 15% p.a. in interest charge for cardmembers who make prompt payment for 12 consecutive months. (ii) Tier 2: 17% p.a. in interest charge for cardmembers who make prompt payment for either 10 or 11 months within the past 12 consecutive months. (iii) Tier 3: 18% p.a. in interest charge for cardmembers who do not meet the above criteria. To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months. (b) **Cash Advance / Casino Chips** - 18% p.a. of the Cash Advance / Casino Chips amount calculated on a daily basis from the date of transaction./**Caj Kewangan - (a) Urus Niaga Runcit termasuk Pemindahan Baki & Call-for-Cash** - (i) Tingkat 1: 15% setahun bagi ahli kad dengan pembayaran tepat selama 12 bulan berturut-turut. (ii) Tingkat 2: 17% setahun bagi ahli kad dengan pembayaran tepat bagi 10 atau 11 bulan dalam 12 bulan yang lepas. (iii) Tingkat 3: 18% setahun bagi ahli kad yang tidak memenuhi kriteria di atas. Untuk menikmati caj kewangan yang lebih rendah bagi urus niaga runcit, anda perlu membuat sekurang-kurangnya 10 pembayaran tepat dalam kitaran 12 bulan. (b) **Pendahuluan Wang Tunai / Cip Kasino** - 18% setahun atas amaun Pendahuluan Wang Tunai / Cip Kasino dikira secara harian dari tarikh urus niaga.

• Balance Transfer Interest Charge - 6% p.a. flat or lower due to promotional interest rate / **Caj Faedah Pemindahan Baki** - Kadar faedah rata 6% setahun atau lebih rendah bagi kadar faedah promosi.

• Call-for-Cash (CFC) - (a) Interest Rate - 9% p.a. flat or lower due to promotional interest rate (b) Cash Advance Fee - 3% or lower due to promotional interest rate (one-time fee) / (a) Kadar Faedah - Rata 9% setahun atau lebih rendah bagi kadar faedah promosi (b) Yuran Pendahuluan Tunai - 3% atau lebih rendah bagi kadar faedah promosi (yuran satu kali).

• Cash Advance / Casino Chips Fees - 5% of the amount advanced or a minimum of RM20, whichever is higher. This is imposed for each cash advance transaction./ **Yuran Pendahuluan Tunai / Cip Kasino** - 5% daripada amaun pendahuluan atau minima RM20, yang mana lebih tinggi. Yuran ini dikenakan bagi setiap urus niaga pendahuluan tunai.

• Late Payment Charge - 1% late payment fee only applicable to retail transactions and cash advance or RM10 (whichever is higher), subject to a maximum of RM100 / **Yuran Pembayaran Lewat** - 1% yuran pembayaran lewat hanya untuk transaksi runcit dan pendahuluan tunai atau RM10 (yang mana lebih tinggi), tertakluk kepada maksimum RM100.

• Conversion for Overseas Transactions - Overseas Transactions are subject to the currency conversion rate determined by Visa International and Mastercard Worldwide plus a standard administration cost of 1.00% for OCBC 365 Mastercard and 1.25%** for all other cards and any transaction fee charged by Visa International and Mastercard Worldwide./**Penukaran untuk Urus Niaga Luar Negera** - Urus niaga luar negara adalah tertakluk kepada kadar tukaran matawang yang ditentukan oleh Visa International dan Mastercard Worldwide termasuk yuran pentadbiran sebanyak 1.00% untuk OCBC 365 Mastercard dan 1.25%** untuk semua kad lain dan mana-mana yuran urus niaga yang dikenakan oleh Visa International dan Mastercard Worldwide.

• Monthly Statement Retrieval Fee - (i) Current to 2 months - Free of Charge. (ii) Above 3 months - RM5 per statement / **Yuran Pengeluaran Penyata Bulanan** - (i) Terkini hingga 2 bulan - Percuma. (ii) 3 bulan ke atas - RM5 bagi setiap penyata.

• Sales Draft Retrieval Fee - RM15 per original copy. RM10 (all cards except OCBC 365 Mastercard & OCBC Premier Voyage Mastercard) and RM8 (OCBC 365 Mastercard & OCBC Premier Voyage Mastercard) per duplicate copy./ **Yuran Resit Urus Niaga** - RM15 setiap salinan asal. RM10 (semua kad kecuali OCBC 365 Mastercard & OCBC Premier Voyage Mastercard) dan RM8 (OCBC 365 Mastercard & OCBC Premier Voyage Mastercard) bagi setiap salinan pendua.

• Card Replacement Fee - (i) RM50** (ii) RM35 for OCBC 365 Mastercard (iii) RM500 for OCBC Premier Voyage Mastercard / **Yuran Penggantian Kad** - (i) RM50** (ii) RM35 untuk OCBC 365 Mastercard. (iii) RM500 untuk OCBC Premier Voyage Mastercard.

• Cheque Returned Fee / Over Limit Fee - No charge./ **Yuran Pemulangan Cek / Yuran Had Lebih** - Tiada caj.

Interest Free Period for Retail Purchases - 20 days from the statement date provided that there is no outstanding balance in the cardmember's account. If the cardmember opts to make partial or minimum payment, finance charges on retail transactions will be imposed from the day the transaction is posted to the card account. The following formula will apply for the computation of interest: $A = (B) \times (C/D) \times (E)$ and $F = \text{Sum } [A]$ where A = the interest charge for a particular balance "B" computed over the period of "C" days. B = the Balance that is imposed with interest. C = the respective interest bearing period in days on which the Balance "B" is imposed with interest. D = the number of days used as the base for the annual rate. E = the nominal interest annual rate stated. F = the total interest imposed for the month. The interest free period is not applicable to balance transfer or cash advances./**Tempoh Bebas Faedah untuk Urus Niaga Runcit** - 20 hari dari tarikh penyata dengan syarat tidak terdapat baki belum jelas dalam akaun ahli kad. Jika ahli kad memilih untuk membuat pembayaran sebahagian atau minima, caj kewangan bagi urus niaga runcit akan dikenakan dari tarikh urus niaga dicatatkan pada akaun kad. Formula pengiraan faedah adalah seperti berikut: $A = (B) \times (C/D) \times (E)$ dan $F = \text{Jumlah } [A]$ di mana A = kadar faedah bagi baki "B" dikira atas tempoh hari "C". B = baki yang dikenakan faedah. C = tempoh pengiraan faedah masing-masing mengikut hari di mana Baki "B" dikenakan faedah. D = jumlah hari digunakan sebagai asas kadar tahunan. E = kadar tahunan caj faedah ternyata. F = jumlah faedah yang dikenakan bagi bulan tersebut. Tempoh tanpa faedah adalah tidak terpakai bagi Pendahuluan Tunai atau Pemindahan Baki.

Minimum Monthly Repayment means the higher of (a) and (b): (a) The aggregate of the following: (i) 5% of the new balance* (excluding the contracted monthly instalment referred in (ii) below); AND (ii) 100% of all contracted monthly instalment amounts including for any instalment payment plans, balance transfer plans and any auto balance conversion ("ABC"). (b) RM50. For more information on what is ABC, who is eligible to qualify for ABC and how ABC works, please visit OCBC website. *As defined in OCBC Cardmember's Agreement / **Bayaran Minima Bulanan** bermaksud yang mana lebih tinggi diantara (a) dan (b): (a) Jumlah agregat untuk yang berikut: (i) 5% daripada baki baru* (tidak termasuk ansuran bulanan yang dikontrakkan seperti yang dirujuk kepada (ii) di bawah); DAN (ii) 100% daripada ansuran bulanan yang dikontrakkan termasuk sebarang pelan bayaran ansuran bulanan, pelan pemindahan baki dan sebarang penukaran baki automatic ("Auto Balance Conversion"-ABC). (b) RM50. Untuk maklumat lanjut berkenaan ABC, kelayakkannya serta bagaimana ABC berfungsi, sila layari laman sesawang OCBC. *Sepertimana yang ditakrifkan dalam OCBC Perjanjian Ahli Kad.

Liability for Unauthorised Transactions - You will bear the losses arising from your negligence in safeguarding your Credit Card from loss or theft or the PIN from being disclosed, or your failure to notify the OCBC's Credit Card Centre, immediately after finding that the Credit Card is lost or stolen or PIN is disclosed or if you suspect an unauthorised transaction had been conducted. You must make a police report and a copy of the report must be provided to the Bank. / **Liabiliti untuk Urus Niaga yang Tidak Dibenarkan** - Anda akan menanggung segala kerugian akibat kecuaian anda mengawasi Kad Kredit anda dari kehilangan, kecurian atau PIN terdedah, atau kegagalan anda melaporkan ke Pusat Kad Kredit OCBC, sebaik sahaja anda mengetahui akan kehilangan, kecurian, pendedahan. PIN ataupun anda mengesyaki Kad Kredit anda disalahgunakan. Anda perlu membuat laporan polis dan salinan laporan perlu diberikan kepada OCBC.

Notice On Paying Only Minimum Monthly Repayment - The table below illustrates how long it would take to pay off an outstanding balance and amount of interest incurred if you continue to pay only the minimum payment amount. The computations are based on 5% minimum payment of the monthly outstanding balance or RM50, whichever is higher, at a financial charge of 18% p.a. provided no new retail transactions. This calculation is based on 30 days a month. / **Notis Sekiranya Pelanggan Membuat Bayaran Minimum Bulanan Sahaja** - Jadual di bawah menggambarkan masa yang diambil untuk menjelaskan baki belum jelas dan jumlah faedah yang ditanggung jika anda hanya membuat bayaran minimum secara berterusan. Pengiraan adalah berdasarkan bayaran minimum 5% baki bulanan tertungggak atau RM50, yang mana lebih tinggi, pada caj faedah 18% setahun selagi tiada transaksi baru. Pengiraan ini berdasarkan tempoh 30 hari sebulan.

Table 1-Outstanding Balance / Jadual 1-Baki Belum Jelas (RM)	3,000		5,000		10,000	
Repayment / Pembayaran	Pay only minimum amount in 1 st month / Bayar minimum dalam bulan pertama (RM150)	Pay every month / Bayar setiap bulan (RM250)	Pay only minimum amount in 1 st month / Bayar minimum dalam bulan pertama (RM250)	Pay every month / Bayar setiap bulan (RM350)	Pay only minimum amount in 1 st month / Bayar minimum dalam bulan pertama (RM500)	Pay every month / Bayar setiap bulan (RM600)
Repayment Period (months) / Tempoh Pembayaran Balik (bulan)	4 years 7 months 4 tahun 7 bulan	1 year 2 months 1 tahun 2 bulan	5 years 9 months 5 tahun 9 bulan	1 year 5 months 1 tahun 5 bulan	7 years 4 months 7 tahun 4 bulan	1 year 8 months 1 tahun 8 bulan
Total Interest Incurred / Jumlah Faedah Yang Dikenakan (RM)	1,055	333	1,912	670	4,055	1,594
Total Amount To Be Settled / Jumlah Perlu Dijelaskan (RM)	4,055	3,333	6,912	5,670	14,055	11,594

Enquiries - For Lost / Stolen Card reporting, Change of Contact Details, Notification of Error or Disputes on Card Statement, Enquiries or Complaints, please contact us at 03-8317 5000 or mail to Consumer Lifestyle Finance Department, OCBC Bank (Malaysia) Berhad, P.O. Box 10418, 50712 Kuala Lumpur or visit OCBC website. If you wish to seek alternative views, you may contact Bank Negara Malaysia, BNM TELELINK at 1300-88-5465, web form: telelink.bnm.gov.my; or Ombudsman for Financial Services (OFS) at 03-2272 2811. / **Pertanyaan** - Untuk Laporan Kehilangan / Kecurian Card, Penukaran Maklumat Hubungan, Pemberitahuan mengenai Kesilapan atau Pertikaian mengenai Penyata Kad, Pertanyaan atau Aduan, sila hubungi kami di 03-8317 5000 atau tulis kepada kami di Consumer Lifestyle Finance Department, OCBC Bank (Malaysia) Berhad, Karung Berkunci 10418, 50712 Kuala Lumpur atau layari halaman web OCBC. Jika anda ingin pandangan alternatif selain dari Bank, anda boleh hubungi Bank Negara Malaysia, BNM TELELINK di 1300-88-5465, borang web: telelink.bnm.gov.my atau Ombudsman Perkhidmatan Kewangan (OPK) di 03-2272 2811.

** Not applicable to/tidak sah untuk OCBC Premier Voyage Mastercard.

STATEMENT OF ACCOUNT
PENYATA AKAUN

Your Monthly Transaction Details /Transaksi Bulanan Anda - MS YYYYYYYY

Transaction Date Tarikh Transaksi	Posting Date Tarikh Bil Diterima	Transaction Description Deskripsi Transaksi	Amount (RM) Amaun (RM)
--------------------------------------	-------------------------------------	--	---------------------------

GE MASTERCARD PLATINUM RRRR-YYYY-ZZZZ-XXXX MS YYYYYYYY

14/01/2026	14/01/2026	BALANCE OF LAST MONTH Retail Interest 17.50 % Monthly interest	DR	25,565.33
			NEW BALANCE	DR 756.44 26,321.77

Please Note / Perhatian

❖ **non voyage message**

This is the non VOYage Message