

Important Notes For Cardmembers / Maklumat Penting Bagi Ahli Kad

Convenient Payment Methods: (a) Pay through OCBC Internet Banking at https://www.ocbc.com.my/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 di https://www.ocbc.com.my/Internet-banking/ . (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) Arahan 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 sebarang 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 Pemindaan 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^ - 3.18% or lower due to promotional interest rate (one-time fee)	Call-for-Cash (CFC) - (a) Kadar Faedah - Rata 9% setahun atau lebih rendah bagi kadar faedah promosi (b) Yuran Pendahuluan Tunai^ - 3.18% atau lebih rendah bagi kadar faedah promosi (yuran satu kali)					
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.	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 pengenaan 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.					
Cash Advance / Casino Chips Fees^ - 5.30% of the amount advanced or a minimum of RM21.20, whichever is higher. This is imposed for each cash advance transaction.	Yuran Pendahuluan Tunai / Cip Kasino^ - 5.30% daripada amaun pendahuluan atau minima RM21.20, yang mana lebih tinggi. Yuran ini dikenakan bagi setiap urus niaga pendahuluan tunai.					
Minimum Monthly Repayment - 5% of the outstanding balance or a minimum of RM50, whichever is higher.	Bayaran Minima Bulanan - 5% dari baki tertunggak atau minima RM50, yang mana lebih tinggi.					
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 1.25%* 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 and MasterCard Worldwide termasuk yuran pentadbiran sebanyak 1.25%* dan mana-mana yuran urus niaga yang dikenakan oleh Visa International and MasterCard Worldwide.					
Monthly Statement Retrieval Fee^ - (i) Current to 2 months - Free of Charge. (ii) Above 3 months - RM5.30 per statement.	Yuran Pengeluaran Penyata Bulanan^ - (i) Terkini hingga 2 bulan - Percuma. (ii) 3 bulan ke atas - RM5.30 bagi setiap penyata.					
Sales Draft Retrieval Fee^ - RM15.90 per original copy. RM10.60 (all cards except OCBC 365 MasterCard & Premier Voyage MasterCard) and RM8.48 (OCBC 365 MasterCard & Premier Voyage MasterCard) per duplicate copy.	Yuran Resit Urus Niaga^ - RM15.90 setiap salinan asal. RM10.60 (semua kad kecuali OCBC 365 MasterCard & Premier Voyage MasterCard) dan RM8.48 (OCBC 365 MasterCard & Premier Voyage MasterCard) bagi setiap salinan pendua.					
Cheque Returned Fee / Over Limit Fee - No charge.	Yuran Pemulangan Cek / Yuran Had Lebih - Tiada caj.					
Card Replacement Fee - (i) RM50* (ii) RM35 for OCBC 365 MasterCard (iii) RM500 for Premier Voyage MasterCard	Yuran Penggantian Kad - (i) RM50* (ii) RM35 untuk OCBC 365 MasterCard. (iii) RM500 untuk Premier Voyage MasterCard					
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 kecualian 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 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% 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 (RM) / Jadual 1-Baki Belum Jelas (RM)	3,000	5,000	10,000			
Repayment / Pembayaran Balik	Pay only min. amount RM150	Pay RM250	Pay only min. amount RM250	Pay RM350	Pay only min. amount RM500	Pay RM600
Repayment Period (months) / Tempoh Pembayaran Balik (bulan)	55	14	70	17	89	20
Total Interest Incurred (RM)/ Jumlah Faedah Yang Dikenakan (RM)	1,055	333	1,912	670	4,055	1,594
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 03-83175000 or mail to Cards & Unsecured Lending Department, OCBC Bank (Malaysia) Berhad, P.O. Box 10418, 50712 Kuala Lumpur or visit our website at www.ocbc.com.my . If you wish to seek alternative views, you may contact Bank Negara Malaysia, BNMTLELINK at 1300-88-5465, email: bnmtlelink@bnm.gov.my ; or Ombudsman for Financial Services (OFS) at 03-22722811.	Pertanyaan - Untuk Laporan Kehilangan / Kecurian Card, Penukaran Maklumat Hubungan, Pemberitahuan mengenai Kesilapan atau Pertikaian mengenai Penyata Kad, Pertanyaan atau Aduan, sila hubungi kami di 03-83175000 atau tulis kepada kami di Cards & Unsecured Lending Department, OCBC Bank (Malaysia) Berhad, Karung Berkunci 10418, 50712 Kuala Lumpur atau layar halaman web kami di www.ocbc.com.my . Jika anda inginkan pandangan alternatif selain dari Bank, anda boleh hubungi Bank Negara Malaysia, BNMTLELINK di 1300-88-5465, emel: bnmtlelink@bnm.gov.my atau Ombudsman Perkhidmatan Kewangan (OPK) di 03-22722811.					

* Not applicable for / Tidak sah untuk OCBC MasterCard (Blue/Pink), OCBC MasterCard (Silver), OCBC Great Eastern MasterCard ,OCBC 365 MasterCard and OCBC Premier Voyage MasterCard.

^All charges are inclusive of 6% GST / Semua caj termasuk 6% CBP