PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your credit card. Other customers have read this PDS and found it helpful; **it is important for you to read this document as well to ensure you receive complete information.**

1 What is a Credit Card?

A Credit Card is an unsecured facility where the line of credit is granted by the bank to you to be used primarily for the payment of goods and services. Where any amount of the credit utilised by you has not been settled in full on or before a specified date, the unsettled amount will be subject to finance charges.

2 Know Your Obligations

Minimum monthly repayment

- 5% of outstanding balance OR a minimum of RM50; **AND**
- 100% of all contracted monthly instalment amounts including any instalment payment plans and balance transfer plans, if any; **AND**
- 100% of monthly term loan instalment for automatic balance conversion ("ABC"), if any. For more information on what is ABC, who is eligible to qualify for ABC and how ABC works, please visit OCBC Website.

Interest-Free Period

20 days from the statement date if there is no outstanding balance in the cardmember's account. If the cardmember opts to make partial or minimum payment, finance charges on retail transaction will be imposed from the day the transaction is posted to the card account. The interest free period is not applicable to balance transfer or cash advances.

Annual Fees

Card Type	Principal	Supplementary
OCBC Premier Voyage	RM750	RM500
OCBC 90°N Visa Card	RM288	RM88
OCBC Cashflo Mastercard	RM188	RM68
OCBC 365 Mastercard	RM100	RM50
OCBC Great Eastern Platinum Mastercard	No annual fee	No annual fee
OCBC Titanium Mastercard (Blue/Pink)	RM75	No annual fee

Other Fees

- **Service Tax**: **RM25** per annum for each principal card and supplementary card.
- **Cash Advance Fee**: **5%** of the amount advanced OR minimum of **RM20**, whichever is higher. Imposed for each cash advance transaction.
- **Late Payment Charge**: **1%** late payment charge only applicable to retail transactions and cash advances OR **RM10** (whichever is higher), subject to a maximum of **RM100.**
- **Conversion for Overseas Transactions**: Subject to 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 OCBC cards and any transaction fee charged by Visa International and Mastercard Worldwide.
- **Monthly Statement Retrieval Fee**: **No Fee** for current to latest 2 months' statements. **RM5** per statement for above 3 months.
- **Card Replacement Fee**:
  - i. OCBC Premier Voyage (metal): **RM500**
  - ii. OCBC Premier Voyage (rPVC): **RM50**
  - iii. OCBC 365 Mastercard: **RM35**
  - iv. Other OCBC Credit Cards: **RM50**

***Not applicable to OCBC Premier Voyage Mastercard for OCBC Premier Private Clients.*

Please be informed that effective 1 October 2025, **service tax of 8%** will be applied to specified fee and commission-based financial services, excluding basic banking services. The fees indicated are NOT inclusive of 8% service tax. Any applicable 8% service tax will be duly reflected in the bank account statement. For more information, please visit https://www.ocbc.com.my/group/policies-charters

Finance charges

Purchases	Cash Advance
• **15% p.a.**: Prompt minimum monthly payments for 12 consecutive months. • **17% p.a.**: Prompt minimum monthly payments for 10 or more in last 12 months. • **18% p.a.**: Cardholders who do not fall under the above categories.	**18% p.a.**

The information provided in this disclosure sheet is valid as of 07/2026. To view the latest version of this product disclosure, log on to our website at www.ocbc.com.my.

③ Know Your Risks

1. **Late Payment Charge**: **1%** late payment charge only applicable to retail transactions and cash advance OR **RM10** (whichever is higher), subject to a maximum of **RM100**.
2. By paying only minimum monthly repayment, the interest amount and time taken to settle the full amount will increase.
3. If you are not able to pay for your Credit Card balances, contact OCBC early to discuss repayment alternatives.
4. **Right to set-off**: OCBC has the right to and may with prior notice to you, to set off any credit balance in your account maintained with us against any outstanding balance in your Credit Card account.
5. **Liability for unauthorised transactions:** You will be liable for unauthorised transactions if you have:
   i. Acted fraudulently, or
   ii. Delayed in notifying OCBC Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card, or
   iii. Voluntarily disclosed your PIN to another person, or
   iv. Recorded your PIN on the credit card, or on anything kept in close proximity with your credit card, or
   v. Left your credit card or item containing your credit card unattended in places visible and accessible to others, or
   vi. Using a PIN selected from the cardholder's birth date, identity card, passport, driving license or contact numbers; or
   vii. Voluntarily allowed another person to use your credit card; or
   viii. Left your security device linked to OCBC Mobile Banking unattended in places visible and accessible to others.
6. If you fail to abide by the OCBC Cardmember's Agreement, we have **the right to terminate** your OCBC Credit Card.

④ Other Key Terms

1. It is important that you inform OCBC Contact Centre of any change in your contact details to ensure that all transaction alerts and correspondences reach you in a timely manner.
2. As a Principal Cardmember, you are liable for all transactions incurred by your supplementary cardmembers.
3. Contactless functionality:
   i. Contactless transactions without PIN are capped at RM250 per transaction. In the event the contactless transaction is above RM250, you are required to enter your PIN to complete the transaction.
   ii. In the event you perform a total of RM3,000 in contactless transactions without a PIN cumulatively, you will be required to enter your PIN to complete the transaction. Once you complete a PIN transaction at the POS terminal, your cumulative contactless limit will reset to RM0.
   iii. You may also set your preferred cumulative contactless limit between RM1,000 to RM5,000 (intervals of RM1,000) at any OCBC Branch OR by calling our OCBC Contact Centre.
   iv. You have the option to turn on/turn off the contactless function at any OCBC Branch OR by calling our OCBC Contact Centre.

If you have any questions or require assistance on OCBC Credit Cards, you can:

Call us at:	Visit us at	Email us at	Scan the QR code above
+603 8317 5000	https://www.ocbc.com.my/personal-banking/cards/overview	myexperience@ocbc.com	

Customer's Acknowledgement*

Please ensure that you complete this acknowledgement section on your own and understand what you are signing for, by checking the boxes below:

☐ I acknowledge that OCBC Bank has provided me with a copy of the PDS.
☐ I have read and understood the key information contained in this PDS.

*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

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Name:

Date:

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