Frequently Asked Questions: OCBC Great Eastern Credit Cards - Rebate

Q : Can I enjoy the Insurance Premium Rebate if my insurance premium payment is not via Great Eastern Easi-Pay Service?

: No. You must sign up for the Great Eastern Easi-Pay Service for your Great Eastern Insurance in order to enjoy the Insurance Premium Rebate of 2% (Titanium Card) or 3% (Platinum Card). Other non Easi-Pay Insurance Premium paid will be treated as Retail Spend Rebate.

Q : What transactions qualify for 'Retail Spend Rebate'?

: Qualified transactions include all local and overseas new retail spending, e-commerce/internet purchases, petrol, and the instalment amount of Instalment Payment Plan (IPP) transactions.

Q : What type of transactions are excluded from the 'Retail Spend Rebate'?

: Recurring Payment/Auto Debit transactions, Flexi Payment Plan (FPP), Savvy Saver Plan (SSP), Balance Transfers, Cash Advance, Call-for-Cash, Dial-a-Cash, Dial-a-Cheque, Outstanding Balance, Finance Charges, Annual Fees, Late Charges, Reversals, Fraudulent Retail Transactions and other fees and charges are not eligible for the Retail Spend Rebate.

Q : Is there a maximum Rebate amount a person can redeem? Can one enjoy up to any amount especially for Insurance Premium Rebate?

: There is a cap for rebate on Insurance Premiums. The maximum insurance premium amount eligible for Rebate is RM6,000 per year for Titanium Card and RM15,000 per year for Platinum Card.

Q : Is OAC insurance premium via Great Eastern Easi-Pay Service entitled for Insurance Premium Rebate?

: Yes. OAC insurance premium paid via Great Eastern Easi-Pay Service is entitled for Insurance Premium Rebate.

Q : Does the supplementary cardmember enjoy the same Rebate?

: Yes. Rebate will be credited to the Principal Card Account.

Q : How is the Rebate calculated? When will it be reflected in the monthly credit card statement?

: Rebate is calculated on a monthly basis. It will be reflected in the coming monthly credit card statement.

Q : How is the Retail Spend Rebate calculated?

: Please refer to the example below:-
OCBC Great Eastern Platinum Card with Total Retail Spend of RM10,000 in a month.

Rebate amount earned for the month =

Rebate earned: RM6,000 x 0.5% (RM30.00) **Tier 1** + RM4,000 x 1.0% (RM40.00) **Tier 2** = **RM70.00**

Q : Will there be any Annual Fee charged?

There is no Annual Fee charged for the first year. Subsequently, a nominal fee of RM68 (Titanium Card) or RM138 (Platinum Card) will be charged from second year onwards.

TERMS & CONDITIONS

1. The OCBC Great Eastern Credit Card Rebate Programme ("OCBC GE Rebate Programme") will be an ongoing feature that is open to all eligible Principal and Supplementary OCBC Great Eastern Platinum, Titanium, Gold and Classic Credit Card members ("Cardmembers") of OCBC Bank. Only those with valid subsisting OCBC Credit Card(s) and whose accounts are in good standing with OCBC Bank may enjoy the benefits of this Rebate Programme, such of which will be determined by OCBC Bank at its sole and absolute discretion.
2. The OCBC GE Rebate Programme is not applicable for the Robinsons Co-brand Card and OCBC Platinum, Titanium, Gold and Classic Credit Card.
3. The OCBC GE Rebate Programme structure is as below:-

Insurance Premium Rebate	OCBC Great Eastern Titanium Card	OCBC Great Eastern Platinum Card
Great Eastern Insurance Premium Rebate *(via Great Eastern Easi-Pay Service only)*	2.00%	3.00%
Maximum Insurance Premium Amount per year	RM6,000	RM15,000
Maximum Insurance Premium Rebate per year	RM120	RM450
Retail Spend Rebate		
Tier 1: First RM1 - RM6,000	0.50%	0.50%
Tier 2: Subsequent RM6,000.01 - RM20,000	0.75%	1.00%
Tier 3: Thereafter > RM20,000	2.00%	3.00%
Maximum Retail Spend Rebate per year	RM2,000	RM3,000

4. Example of Retail Spend Rebate Calculation
   a) OCBC Great Eastern Platinum Card with total spending of RM10,000 in a month

Rebate amount earned for the month =

Rebate earned: RM6,000 x 0.5% (RM30.00) **Tier 1** + RM4,000 x 1.0% (RM40.00) **Tier 2** = **RM70.00**

5. The Great Eastern Insurance Premium Rebate is only applicable for transaction via Great Eastern Easi-Pay Service only.
6. The Retail Spend Rebate is calculated based on the Total Retail Spend for the month (non-cumulative from previous month).
7. The Retail Spend Rebate involves rebate being awarded to Cardmembers for spending through the following: all local and overseas new retail purchases, e-commerce/internet transactions, Instalment Payment Plan (IPP) transactions (monthly instalment amount) and Mail Order/Telephone Order transactions.
8. Auto debit/Recurring, Flexi Payment Plan (FPP), Savvy Saver Plan (SSP), balance transfers, cash advances, Call-for-Cash, Dial-a-Cash, Dial-a-Cheque, outstanding balances, finance charges, annual fees, late charges, reversals, fraudulent retail transactions and other fees and charges are excluded from the Retail Spend Rebate.
9. For purposes of calculation, overseas transaction spending will be converted to Ringgit Malaysia (RM) and shall be based on OCBC Bank's transaction records only.
10. The following Cardmembers shall not be eligible to participate in the OCBC GE Rebate Programme:
    i) Holders of OCBC Credit Card(s) not issued in Malaysia;
    ii) Cardmembers whose other accounts held with OCBC Bank are deemed to be delinquent or unsatisfactorily conducted;
    iii) Cardmembers whose OCBC Credit Card(s) account(s) with OCBC Bank have been terminated or who have breached any other agreement with OCBC Bank.
11. The rebate will be credited on a monthly basis and reflected in the coming Cardmember's OCBC Great Eastern Credit Card(s) monthly statement.
12. Existing OCBC Great Eastern Gold & Classic cardmember will enjoy the same card benefit and Rebate as per OCBC Great Eastern Titanium Card.
13. The rebate accrued are subject to adjustment if there are any credit(s) or debit(s) posted to Cardmembers' Card Account including those arising from returned goods or services, or billing disputes.
14. Disputed transactions/billings will not be eligible for rebate under the OCBC GE Rebate Programme.
15. The payout for OCBC GE Rebate Programme will be calculated to the nearest Ringgit Malaysia based on the total amount spent.
16. All rebates awarded under the OCBC GE Rebate Programme will be void or forfeited in the event that one or more of the following occurs:
    i) The Cardmembers' OCBC Great Eastern Credit Card(s) is/are terminated by OCBC Bank for any reason;
    ii) There is loss, theft, damage, destruction, fraudulent or unauthorized use of OCBC Great Eastern Credit Card(s) ;
    iii) The Cardmember cancels OCBC Great Eastern Credit Card(s);
    iv) The OCBC GE Rebate Programme terminates for whatever reason.
17. Reversals of disputed transaction will result in the corresponding rebate being reversed as well.
18. The rebates are not transferable or exchangeable for other items, credit or kind, in part or full.
19. OCBC Bank's decision on all matters relating to the OCBC GE Rebate Programme will be final, conclusive and binding on all parties. No correspondence or attempts to dispute such decisions will be entertained. By participating in the OCBC GE Rebate Programme, the Cardmembers agree to be bound by these Terms and Conditions.
20. OCBC Bank and Great Eastern shall not be liable for any injury or loss of lives or valuables or any other loss or damage whatsoever or howsoever suffered or sustained by the Cardmembers arising or resulting, directly or indirectly, in whole or in part, from their participation in the OCBC GE Rebate Programme or as a result of any act of omission on the part of OCBC Bank or Great Eastern.
21. OCBC Bank and Great Eastern shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of OCBC Bank or Great Eastern.
22. In no event will OCBC Bank or Great Eastern be liable for any loss or damages including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Rebate Programme, even if OCBC Bank or Great Eastern has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
23. OCBC Bank may, at its sole discretion, vary or add to these Terms and Conditions or vary, suspend or terminate the OCBC GE Rebate Programme without any prior notice to the Cardmembers. Variations or additions to these Terms and Conditions or the variation, suspension or termination of the OCBC GE Rebate Programme may be made by placing a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC Bank branch or its website or by incorporating the notice into OCBC Bank's statement sent to the Cardmembers periodically and the notice will take effect from the date set out in the notice and, if no date is stated, will take effect from the date of notice.
24. These terms and conditions shall be governed by the laws of Malaysia, and all eligible Cardmembers who participate in the OCBC GE Rebate Programme shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.
25. In the event there are any inconsistencies between the English version of these Terms and Conditions and (i) the translation of these Terms and Conditions in any other language; (ii) any brochure, marketing, promotional material in English or any other language, the English version of these Terms and Conditions shall prevail.

OCBC Bank

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