

Frequently Asked Question

DEBIT CARD GLOBAL WALLET



Debit Card
GLOBAL WALLET
Belanja dan Tarik Tunai di Luar Negeri
Langsung dari Rekening
Mata Uang Asing

Tukarkan Kartu Debit-mu
sekarang di cabang terdekat

1. Q : What is feature Global Wallet (GW)?
A : Global Wallet feature is a new feature added to ATM Card Mastercard – Tanda 360 Plus whereby the purpose is to give benefit to the customer for **cash withdrawal and shopping transactions in overseas without FX conversions**. Global Wallet feature has the mechanism to directly debit the local currency of the related country (10 currencies) from Tanda 360 Plus account.
2. Q : What are the currencies included in the 10 currencies mentioned above?
A : USD, AUD, SGD, JPY, EUR, HKD, CHF, NZD, CAD, GBP.
3. Q : What happen if customers do shopping transactions/cash withdrawal with currency **outside from the 10 countries** mentioned above, is the transaction successful or rejected?
A : Transaction is successful,
With condition will debit IDR currency and charged with FX conversion if the IDR balance is sufficient.
Example 1:
Budi is in Saudi Arabia and do shopping transactions using ATM Card Tanda 360 Plus Global Wallet, transaction is successful whereby it directly debit the IDR currency from Tanda 360 Plus account and charged with FX conversion because Saudi Arabia is not included in the category of the 10 currencies covered)
4. Q : What happen if the account balance in the local currency is 0, will the IDR currency be debited?
A : No, transaction will be rejected due to insufficient balance.
Example 1 : Marta is in Japan shopping using Debit Card Tanda 360 Plus, during payment the transaction is rejected due to insufficient balance in JPY account, although balance in IDR account is Rp 500millions.
5. Q : Can Global Wallet ATM Tanda 360 Plus feature be enjoyed by all OCBC NISP customers?
A : Yes, with condition that the customer **already has Tanda 360 Plus account**, because Global Wallet feature is attached to the Global Wallet ATM Card and must be linked to Tanda 360 Plus account.
6. Q : How to enjoy feature from ATM Card Mastercard Global Wallet for customer who already has ATM Card Tanda 360 Plus?
A : **Customers have to come to the branch to replace** Mastercard non Global Wallet Card to Mastercard Global Wallet Card. Customers can choose to get **Global Wallet Instant Card** (without name) on the same day **OR Global Wallet Non-Instant Card** (include name) with SLA max 7 working days.
7. Q : Is there any card replacement fee if customer change to ATM Mastercard Global Wallet card?
A : Yes, card replacement fee follows terms and conditions applied.

8. Q : How the customers can ensure that current ATM Card Mastercard has been facilitated with Global Wallet feature?

A : Customer can visit the nearest branch or call to OCBC NISP Contact Center.

9. Q : Is there any fee charged if customer do cash withdrawal using ATM Global Wallet Card in ATM machine in overseas?

A : **Yes there is**, cash withdrawal fee refers to the term and conditions applied depends on the network used (eg Mastercard network) with fees in the following:

A

Transaction Fee ATM/Debit Global Wallet Card
AUD 3
EUR 3
GBP 3
USD 3
SGD 3 (except in ATM OCBC Singapore free of charge)
CAD 5
CHF 5
NZD 5
HKD 15
JPY 200

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10. Q : Is there any fee charged if customer shopping using ATM Global Wallet card in the EDC machine of the merchant in overseas?

A : Free of charge

11. Q : What are the things customer need to ensure before travelling to overseas if want to use ATM Global Wallet card?

A : Make sure customer contact OCBC NISP Contact Center for smooth transaction in overseas.

12. Q : How much is the limit of cash withdrawal in ATM for Global Wallet Card?

A : Follow the existing term and conditions which is equivalent to IDR 15millions/day/account

Cash Withdrawal & Shopping using ATM Tanda 360 Plus Global Wallet Card Especially in Singapore

13. Q : Teddy withdraw cash in **ATM OCBC Singapore**, is there withdrawal fee charged?

A : **No**, cash withdrawal in ATM OCBC Singapore is **free of charge**

14. Q : What if the customer withdraw cash in ATM DBS Singapore or in other Non-OCBC ATM, will there be any fee charged?

A : **Yes**, there are 2 types of fees charged:

1. Wthdrawal Fee : SGD 3

2. Fee charged by Bank owner of ATM machine : SGD 5*

(Example : SGD 5 is the fee charged by ATM DBS S'pore)

**This condition might be or might not be charged depending on bank owner of ATM Machine*

** This condition is beyond the bank's responsibility.*

15. Q : Is the fee charged in other non-OCBC ATM also same as SGD 5?
A : No, the fees charged depends on the policy of bank owner of ATM machine
16. Q : What are the things that need attention during cash withdrawal at ATM Non-OCBC Singapore?
A : During transaction, there will be information on **choice of currency*** in the ATM screen as follows:
○ Continue to *"bank owner of ATM machine"* conversion
○ Continue without *"bank owner of ATM machine"* conversion
Therefore customer has to CHOOSE → **Continue without** *"bank owner of ATM machine"* conversion.
*) Not all ATM machines have a conversion option or not and this is not regulated by the Bank's system
17. Q : What will happen if the customer choose Continue to *"bank owner of ATM machine"* conversion ?
A : Debiting will happen to account with **IDR currency** (not account with SGD currency – local of respective country) and will create **FX conversion**.
18. Q : Yuni is shopping at Takashimaya whereby the payment using ATM Debit Card Tanda 360 Plus Global Wallet. Is there any fee charged for this debit transaction?
A : Free of charge
19. Q : What are the things that need attention during payment transaction at cashier using EDC machine?
A : During payment transaction, there will be information on **choice of currency*** in the EDC machine as follows:
○ Continue to conversion
○ Continue without conversion
Therefore customer has to CHOOSE → **Continue without** conversion.
*) Not all EDC machines have a conversion option or not and this is not regulated by the Bank's system
20. Q : What will happen when the customer choose Continue to conversion ?
A : Debiting will happen to account with **IDR currency** (not account with SGD currency – local of respective country) and will create **FX conversion**.
21. Q : What if ATM machine / EDC machine does not have option Continue to Conversion or Continue without Conversion?
A : Debiting will happen to account with foreign currency – local currency of respective country)

Cash Withdrawal & Shopping using ATM Tanda 360 Plus Global Wallet Card in Overseas

- 22.Q : Lucille is in Osaka Japan dan do cash withdrawal via ATM, is there any withdrawal fee?
A : **Yes, withdrawal fee** is JPY 200
- 23.Q : For this cash withdrawal in ATM, is there any other fees charged, other than network withdrawal fees?
A : Other fees charged depends on the policy of bank owner of ATM Machine. This condition is beyond the bank's responsibility
- 24.Q : What are the things that need attention during cash withdrawal in ATM machine?
A : During transaction, there will be information on **choice of currency*** in the ATM screen as follows:
○ Continue to *"bank owner of ATM machine"* conversion
○ Continue without *"bank owner of ATM machine"* conversion
Therefore customer has to CHOOSE → **Continue without** *"bank owner of ATM machine"* conversion.
*) Not all ATM machines have a conversion option or not and this is not regulated by the Bank's system
- 25.Q : What will happen in the ATM if customer choose Continue to *"bank owner of ATM machine"* Conversion?
A : Debiting will happen to account with **IDR currency** (not account with JPY currency – local of respective country → assume customer is in Japan) and will create **FX conversion**.
- 26.Q : Ivan is in Hongkong and shopping at Times Square whereby the payment uses ATM Debit Card Tanda 360 Plus Global Wallet. Is there fee charged for this debit transaction?
A : No, there is no fee.
Debiting will happen on Tanda 360 Plus account with HKD currency and there is no FX conversion.
- 27.Q : What are the things that need attention during payment transaction at cashier using EDC machine?
A : During payment transaction, there will be information on **choice of currency*** in the EDC machine as follows:
○ Continue to conversion
○ Continue without conversion
Therefore customer has to CHOOSE → **Continue without** conversion.
*) Not all EDC machines have a conversion option or not and this is not regulated by the Bank's system
- 28.Q : What will happen when the customer choose Continue to conversion ?
A : Debiting will happen to account with **IDR currency** (not account with HKD currency – local of respective country → assume customer is in Hongkong) and will create **FX conversion**.

29. Q : What if ATM machine / EDC machine does not have option Continue to Conversion or Continue without Conversion?

A : Debiting will happen to account with foreign currency – local currency of respective country)

30.Q : In Times Square, Ivan did not check his balance in the Tanda 360 Plus Account currency HKD, so he didn't realize that his HKD balance is insufficient to transact but he still has IDR balance of Rp 300millions. Can Ivan still proceed with the debit transaction?

A : No, transaction will be **REJECTED**

Online Shopping Debit Transactions using ATM Card Tanda 360 Plus Global Wallet

31. Q : If the customer use ATM Card Tanda 360 Plus Global Wallet for **online debit transactions**. Is the treatment same as transacting using physical card in the merchant?

A : No, **Global Wallet only applies for transaction using physical card Tanda 360 Plus Global Wallet**. For this condition, debiting will happen to IDR account thus create FX conversion.