

24-hour Worldwide Instant Cash Advances

You can enjoy instant cash advances anywhere through:

1. all banks with VISA / MasterCard / UnionPay logo and electronic money machines worldwide
2. all JETCO ATMs in Hong Kong, Macau and China

Up to 54-day Interest Free Period

Interest free spending power increases your liquidity, and with up to 54-day in which to pay, your money can earn more interest.

Flexible Payment Options

You may choose to settle your payment either in full, or pay only 1% of the payment due or HK\$100 (whichever is higher).

Worldwide Acceptance

Your card is welcomed and accepted at all merchant establishments with VISA / MasterCard / UnionPay logo around the world.

Lost Card Protection

Your liability will be protected upon report of loss provided you immediately report to us and to the police once your card is lost or stolen.

Multiple Payment Functions

You may settle your payment with your OCBC Wing Hang account in your credit card via EPS, PET, PPS or Jet Payment. Alternatively, you may also set up a direct debit instruction⁺ with designated merchants (e.g. Gas, telephone companies, etc) by using your credit card.

Guaranteed Hotel Reservation*

You can enjoy guaranteed hotel reservation at VISA and MasterCard participating hotels worldwide.

Worldwide VISA PLUS Services

You can withdraw domestic cash from your pre-registered OCBC Wing Hang personal account (must be Savings Account or Current Account) directly via ATM machines marked with  PLUS symbol anywhere in the world.

24-hour Worldwide Travel Assistance Emergency Services*

You will benefit from an exclusive range of travel assistance and emergency services available 24 hours anywhere in the world, simply by calling VISA / MasterCard Emergency Assistance Centre.

Exclusive Benefits and Privileges for Infinite Cardholder

You can enjoy a Comprehensive Travel Insurance[^] coverage of up to US\$1,000,000 for travel packages purchased with your Visa Infinite Card.

Excellent Banking Services

- Visa Infinite cardholder can enjoy full handling charges waiver when purchase gift cheque and cashier order at OCBC Wing Hang branches. (Platinum Cardholders can enjoy a 50% discount on handling charges)
- Free "Easy Transfer Service" which provides cheque return direct debit protection[#]

* Only applicable to Gold, Titanium, Platinum and Infinite Cardholders (excluding UnionPay Card).

[^] Compensation is subject to the terms and conditions of the relevant policies.

[#] Please refer to the relevant promotional leaflet for details.

⁺ If you want to cancel the merchant direct debit instructions, please contact the merchants directly to arrange the cancellation.