

Enjoy 0% Balance Conversion for 3 Months on Your Shopping

Terms & Conditions

Campaign

The “Enjoy 0% Balance Conversion for 3 Months on Your Shopping” (“**Campaign**”) is organised by OCBC Bank (Malaysia) Berhad (“**OCBC**”) and is subject to these terms and conditions. The Campaign runs from 1 January 2019 till 31 March 2019, both dates inclusive (“**Campaign Period**”).

Eligibility

1. The Campaign is open to all OCBC Principal Cardmembers who hold any one of following OCBC Credit Cards issued in Malaysia (“**Eligible Cardmember(s)**”).
 - (a) OCBC Premier Voyage Mastercard
 - (b) OCBC World Mastercard
 - (c) OCBC 365 Mastercard
 - (d) OCBC Titanium Mastercard (Blue/ Pink)
 - (e) OCBC Great Eastern Platinum Mastercard
 - (f) OCBC Cashflo Mastercard
 - (g) OCBC Visa Gold
2. Eligible Cardmember’s Credit Card account(s) must be current, valid, subsisting and in good credit standing as may be determined by OCBC at its sole and absolute discretion, and not in breach of any of these terms and conditions.

Campaign Mechanics

3. Eligible Cardmember may apply 0% Balance Conversion (“**BC**”) to convert the cumulative amount of the Qualified Retail Transaction(s) (defined below) charged to his/her OCBC Credit Card in the current statement month into three (3) fixed monthly instalments subject to these terms and conditions. OCBC may at its sole and absolute discretion and without having to furnish any reason therefor:
 - (a) approve the Cardmember’s application at the amount applied for (the amount actually approved by OCBC will be referred to as “**Approved Amount**”, which is the principal amount of the BC); or
 - (b) reject the Cardmember’s application.
4. The minimum cumulative Qualified Retail Transactions amount to convert to BC is RM2,000 and the maximum is RM5,000 per BC application. Each Eligible Cardmember is only entitled to apply 1 BC in a statement month.
5. Eligible Cardmembers are required to contact OCBC Customer Service at 03-8317 5000 before the statement due date to convert the Qualified Retail Transactions to BC.

6. BC is not available to convert:
 - (a) part of a single retail transaction e.g. a Cardmember swipes RM4,000 in a single retail transaction, he/she may not apply for BC to convert only part of the RM4,000 Retail Transaction e.g. RM2,000, he must convert the RM4,000 retail transaction in entirety;
 - (b) any Retail Transaction performed in excess of the Cardmember's available credit limit, which may occur as a result of a temporary increase in the Cardmember's credit limit e.g. a Cardmember with credit limit of RM10,000 swiped RM4,000 to his Card and has available credit limit of RM6,000, he obtains temporary increase to his credit limit and charges RM8,000 to his Card, BC is not available for him to convert the RM8,000 transaction (which is performed in excess of his available credit limit).
7. Upon successful BC application, the Approved Amount will be billed to Cardmember's card by way of equal monthly instalments.
8. The Approved Amount is capped at a total of RM20 million throughout Campaign Period on a first come first served basis with the following schedule:-

	January 2019	February 2019	March 2019
Approved Amount (RM)	8,000,000	6,000,000	6,000,000

Qualified Retail Transactions

9. **Qualified Retail Transaction(s)** is defined as below:
 - (a) Retail and online purchases which are not mentioned in the exclusion defined in Clause 9.
 - (b) Any retail spending by the Supplementary Cardmember(s) under the same Eligible Cardmember's Credit Card account will be included in the computation of the Eligible Cardmember's cumulative retail spending.
10. The following shall **NOT** be included as Qualified Retail Transactions for the purpose of this Campaign:-
 - (a) Insurance payments, utilities, government bills, petrol;
 - (b) Retail or online transactions which are subsequently cancelled or refunded;
 - (c) Auto-billing or recurring transactions;
 - (d) Outstanding balance carried forward from last statement month;
 - (e) Cash advances;
 - (f) Call-for-Cash, quasi-cash, Balance Transfer, Easy Payment Plan, Instalment Payment Plan, any other installment payment schemes;
 - (g) Disputed, unauthorized or fraudulent retail transactions;
 - (h) Annual service fees;
 - (i) Interest and principal payments;
 - (j) Sales and Services Tax or any other taxes;
 - (k) Overdue charges, charges for cash withdrawals and any other form of service / miscellaneous fees; and
 - (l) Transactions made by Eligible Cardmember with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by an Eligible

Cardmember with any corporation or business entity in which he/ she is an employee or employer or works with or has shares or interest in or is a director of.

11. For avoidance of doubt, the table below shows the example of Qualified Retail Transactions:

STATEMENT OF ACCOUNT

Your Monthly Transaction Details - OCBC Customer A

Transaction Date	Posting Date	Transaction Description	Amount (RM)	Qualified Retail Transaction	Total Qualified Retail Transaction Amount (RM)	Remark(s)
		BALANCE OF LAST MONTH DR 4,740.27		Not Qualified		Opening Balance
28/07/2018	30/07/2018	KIEHL'S BOUTIQUE-1 UTM SELANGOR MYS	DR 150.94	Qualified	150.94	
28/07/2018	30/07/2018	COLD STORAGE BANDAR UT PETALING JAYA MYS	DR 39.15	Qualified	39.15	
28/07/2018	30/07/2018	SHELL-KOP.PEKERJA SHEL KUALA LUMPUR MYS	DR 83.01	Not Qualified		Petrol
29/07/2018	29/07/2018	INB :TENAGA NAS:8008256056 MYS	DR 207.25	Not Qualified		Utilities
29/07/2018	30/07/2018	COLD STORAGE MONT KIAR KUALA LUMPUR MYS	DR 25.20	Qualified	25.20	
02/08/2018	03/08/2018	STARBUCKS KUALA LUMPUR MYS	DR 200.00	Qualified	200.00	
04/08/2018	05/08/2018	INB :Digi Telec:800060XXXX	DR 150.00	Not Qualified		Utilities
05/08/2018	06/08/2018	DOCKERS-1 UTAMA PETALING JAYA MYS	DR 1300.00	Qualified	1300.00	
07/08/2018	08/08/2018	TT DOTCOM SDN BHD SHAH ALAM MYS	DR 258.00	Not Qualified		Utilities
09/08/2018	10/08/2018	STARBUCKS KUALA LUMPUR MYS	DR 200.00	Qualified	200.00	
21/08/2018	22/08/2018	PRUDENTIAL MALAYSIA MY	DR 2200.00	Not Qualified		Insurance
22/08/2018	23/08/2018	Sales & Service Tax	DR 1072.7	Not Qualified		Service Tax
24/08/2018	27/08/2018	OCBC CALL-FOR-CASH 002/036	DR 37.70	Not Qualified		Call-for-Cash
25/08/2018	27/08/2018	PINCH KUALA LUMPUR MYS	DR 175.00	Qualified	175.00	
25/08/2018	27/08/2018	isetan THE JPN STR-F&B KUALA LUMPUR MYS	DR 89.00	Qualified	89.00	
27/08/2018	27/08/2018	Payment With Thanks-INB	CR 4740.27			
		NEW BALANCE	DR 5,484.80			
Total Qualified Retail Transaction Amount for Balance Conversion (BC) can be converted before the payment due date if the total balance to be converted is more than RM 2000					2179.29	

12. In the event that the total Qualified Retail Transaction Amount of current month statement exceeds RM5,000, Eligible Cardmembers are required to select the Qualified Retail Transactions that he/she wishes to convert to BC, subject to a maximum total amount of RM5,000.

13. OCBC reserves the rights to disqualify the transaction if there is a reversal of a retail transaction or termination of the Eligible Cardmembers' Card or non-compliance or breach of these terms and conditions.

14. OCBC shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party.

General Terms & Conditions

15. OCBC's decisions on all matters relating to this Campaign shall be final, conclusive and binding. OCBC shall not be obliged to give any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning this Campaign.

16. The BC Interest and Approved Amount shall not be eligible for OCBC Rebate Programme, including but not limited to the rebate for interest paid.
17. Upon occurrence of any of the following events:
 - (a) the Eligible Cardmember defaults in paying the minimum payment stated in the OCBC Card monthly statement for any three (3) or more consecutive months;
 - (b) any of the Eligible Cardmember's account(s) with OCBC is cancelled, terminated or closed for whatever reason; or
 - (c) the Eligible Cardmember has committed or is suspected of committing any fraudulent or wrongful acts,the entire indebtedness under the OCBC Card(s) including but not limited to all outstanding Approved Amount and any finance and late payment charges imposed, whether billed or unbilled, as well as all other monies charged and all liabilities incurred by the Eligible Cardmember through the use of his/ her OCBC Card(s) (collectively referred to as "**Indebtedness**") shall immediately become due and payable by the Eligible Cardmember and the OCBC Cardmember's Agreement shall apply to the Indebtedness.
18. OCBC reserves the rights at its absolute discretion to reject, withdraw, cancel, suspend, extend or terminate this Campaign either in whole or in part, or to vary, delete or add to any of the terms and conditions herein at any time with prior notice.
19. OCBC shall not be liable for any misinterpretation of facts in respect of the Campaign published in any mass media, marketing or advertising materials.
20. In the event of any inconsistency between these terms and conditions and any advertising, campaign, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.
21. The OCBC Cardmember's Agreement shall continue to apply to the usage of OCBC Credit Cards. In the event of any inconsistencies between these terms and conditions and the terms and conditions in the OCBC Cardmember's Agreement, these terms and conditions shall prevail only insofar as they apply to this Campaign.
22. These terms and conditions shall be governed by the laws of Malaysia and the Eligible Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.