

OCBC Win a Cycling Holiday Contest (“Contest”) Terms and Conditions

1. The Contest

- 1.1. OCBC Bank (Malaysia) Berhad (“OCBC”) and OCBC Al-Amin Bank Berhad (“OABB”) present the OCBC Win a Cycling Holiday Contest (“Contest”), which offers eligible customers (defined below) a chance to win the cycling holiday to Amsterdam for 2 persons by participating in the Contest.
- 1.2. The Contest shall be valid from 1 December 2013 until 28 February 2014 (both dates inclusive, “Contest Period”), or such other date(s) as may be determined at the sole and absolute discretion of, and notified to the eligible customers by OCBC and OABB respectively for the relevant product(s) offered in this Contest.
- 1.3. The Contest is available at all OCBC and OABB branches in Malaysia. Please note that OABB Products are also available at OCBC branches, non-Islamic banking products and/or services are only available at OCBC branches.

2. Eligibility

- 2.1. The Contest is open only to individual Malaysia residents, Permanent Residents and non-residents* except the following:
 - 2.1.1. Permanent and/or contract employee of OCBC, OABB (including their respective related companies within the meaning of Section 6 of the Companies Act 1965) and their immediate family members (spouse, children and parents) and/or;
 - 2.1.2. Representatives, vendors and/or agents (including advertising and promotion agents) of OCBC and OABB (including its subsidiaries and related companies) and their immediate family members (spouse, children and parents) and/or;
 - 2.1.3. Individuals below the age of 18 years.
**Subject to country of origin, if a non-resident's country of origin is not acceptable to OCBC or OABB (as the case may be), such non-resident shall not be eligible to participate in this Contest.*
- 2.2. Customers must perform a one-time registration to participate in the Contest by way of:
 - 2.2.1. SMS to **66300** by typing: **OCBC** <space> **Full Name** <space> **12-digit New IC number** (e.g. OCBC Lim Bee Lian 800819145566); or
 - 2.2.2. Like OCBC Bank Malaysia Facebook page and complete the online form providing **Full Name, 12-digit New IC number, mobile number and email address.**
Standard SMS charges by respective mobile operators apply.
- 2.3. Customers shall be and shall remain in good standing according to OCBC's and OABB's absolute discretion, to be eligible for participation or continued participation in this Contest. Customers whose accounts with OCBC and/or OABB have been suspended or terminated or who have breached any other agreements with OCBC and/or OABB any time within the Contest Period are not eligible to participate, or to continue to participate, in this Contest.
- 2.4. Customers who are eligible to participate in this Contest shall be referred to as “Eligible Participant”.

3. Contest Prizes

- 3.1. The Grand Prizes to be given away under this Contest are air tickets plus cycling holiday tour to Amsterdam for 2 persons (“Grand Prizes”).
- 3.2. There are ten (10) Grand Prizes to be given away to ten (10) selected winners.
- 3.3. Each Eligible Participant stands to win one (1) Grand Prize only.
- 3.4. OCBC and OABB reserve full right to add/remove and to substitute any prize(s) with items of similar retail value with prior notice to the winners.

4. Contest Mechanics and conditions

- 4.1. Qualifying Entries for the Contest:
 - 4.1.1. To be in the running to win the Grand Prize, Eligible Participant must fulfil the following criteria to earn qualifying entries as stated in Table (1):

Table (1)

Product	Activity	Qualifying Entries		
		1 entry	5 entries	10 entries
OCBC Credit Cards	<ul style="list-style-type: none"> • New card approved and activated • Every RM100 spend 	√		√
OCBC Cash Financing-i	<ul style="list-style-type: none"> • New approved application • Every RM20,000 financing amount 	√	√	
OCBC Online Banking	<ul style="list-style-type: none"> • First-time login • Every bill payment 	√	√	
OCBC Wealth Management	<ul style="list-style-type: none"> • New account opening • Every RM15,000 insurance premiums value of selected Insurance plans/programmes • Every RM50,000 investment value of selected Unit Trust Investment • Every RM100,000 investment value of selected Structured Investment products 	√	√ √ √	
OCBC Premier Banking	<ul style="list-style-type: none"> • New member • Upgraded member • Successful Referrer • Every RM500,000 (per ticket purchase) 		√ √ √	√
	OCBC Cycle Malaysia 2014 registered participant	√		
	OCBC customer likes OCBC Bank Malaysia Facebook page	√		

- 4.1.2. Each qualifying entry is equivalent to one chance to winning the Grand Prize.
- 4.1.3. OCBC Credit Cards
 - 4.1.3.1 Open to existing and new-to-bank, both Principal and Supplementary OCBC cardholders.
 - 4.1.3.2 Eligible Participant will earn ten (10) qualifying entries upon activation of every new approved card application within Contest Period.
 - 4.1.3.3 Eligible Participant's card that is cancelled and reapplied during the Contest Period will not be eligible for new card approved qualifying entries.



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- 4.1.3.4 Eligible Participant whose card account has not been activated, suspended, cancelled, terminated for whatsoever reasons during the Contest Period or during the fulfillment of prizes, will be disqualified.
- 4.1.3.5 Eligible Participant will earn one (1) qualifying entry for every RM100 spend according to the criteria ("Eligible Spend Criteria") set out in Clause 4.1.3.6.
- 4.1.3.6 Eligible Spend Criteria for purpose of earning qualifying entries to win the Grand Prize are as follow:
- 4.1.3.6.1 Transactions must be charged to any of the Eligible Participant's valid credit card(s) issued by OCBC.
- 4.1.3.6.2 Transactions must be concluded, captured and recorded in OCBC's computer system within the Contest Period; and
- 4.1.3.6.3 Include new retail spend and 0% Instalment Payment Plans conducted; but
- 4.1.3.6.4 Exclude recurring payments and existing Instalment Payment Plans, mail orders/telephone order transactions, balance transfers, flexi-payment plans (FPP); easy payment plans (EPP); cash advances, cash plus, call-for-cash; and outstanding balances, finance charges, annual fees, late charges and reversals (each transaction fulfilling the Eligible Spend Criteria above and not excluded is referred to as an "Eligible Spend").
- 4.1.3.6.5 Tracking of the Eligible Spend is based on transaction date.
- 4.1.3.6.6 OCBC shall not be responsible for any failure or delay in the transmission of evidence of Eligible Spend by Visa International Incorporated, MasterCard International Incorporated, merchant establishments, postal or telecommunication authorities or any other party which may result in any Eligible Participant being omitted from earning the qualifying entries during the Contest Period.
- 4.1.4. OCBC Cash Financing-i
- 4.1.4.1 Eligible Participant's applications for OCBC Cash Financing-i must be approved within the Contest Period and disbursed not later than 7 working days after the Contest Period.
- 4.1.4.2 Eligible Participant will earn one (1) qualifying entry for every OCBC Cash Financing-i application approved within the Contest Period.
- 4.1.4.3 Eligible Participant will earn five (5) qualifying entries for every RM20,000 financing amount of the OCBC Cash Financing-i application approved within the Contest Period.
- 4.1.4.4 Eligible Participant who has early settled the OCBC Cash Financing-i within the Contest Period or who is not in good standing and/or is in breach of any of the terms of OCBC Al-Amin Cash Financing-i terms and conditions shall be disqualified from participating in this Contest. Any Grand Prize won by a disqualified participant shall be forfeited.
- 4.1.4.5 Eligible Participant should apply for OCBC Cash Financing-i as early as possible. OCBC and/or OABB is not obliged to process, approve, disburse or do any acts related to any OCBC Cash Financing-i applications within any set or estimated time period.
- 4.1.4.6 Eligible Participant who has been selected to win the Grand Prize of this Contest will automatically be selected to win the "Cash Reward Bonus" Promotion Prize. Please refer to the full terms and conditions of "Cash Reward Bonus" promotion for the qualifying criteria available at www.ocbc.com.my/cash.
- 4.1.5. OCBC Online Banking
- 4.1.5.1 Open existing and new-to-bank customers.
- 4.1.5.2 Eligible Participant who registers for OCBC Internet Banking for the first time within Contest Period will earn five (5) qualifying entries.
- 4.1.5.3 Eligible Participant will earn one (1) qualifying entry for every bill payment made via OCBC Internet Banking's Bill Payment Service of any amount to any Billing Organization within Contest Period as per Table (2).

Table (2)

1. Malaysian Assurance Alliance Berhad	25. Majlis Bandaraya Melaka Bersejarah
2. MCIS Zurich Insurance Berhad	26. Majlis Bandaraya Petaling Jaya
3. Tenaga Nasional	27. Majlis Bandaraya Shah Alam
4. Syarikat SESCO Berhad	28. Majlis Daerah Lahad Datu
5. Sabah Electricity S/B	29. Majlis Daerah Penampang
6. Syarikat Bekalan Air Selangor	30. Majlis Daerah Segamat
7. Lembaga Air Perak	31. Majlis Perbandaran Ampang Jaya
8. SAJ Holdings Sdn Bhd	32. Majlis Perbandaran Batu Pahat
9. Indah Water Konsortium	33. Majlis Perbandaran Johor Bahru Tengah
10. Celcom Axiata Berhad (CELCOM)	34. Majlis Perbandaran Kajang
11. Digi Telecommunications Sdn Bhd (DIGI)	35. Majlis Perbandaran Klang
12. P1.COM	36. Majlis Perbandaran Kuantan
13. Silicon Navigator (Jaring)	37. Majlis Perbandaran Manjung
14. TT dotcom	38. Majlis Perbandaran Muar
15. TIME dotNet Berhad	39. Majlis Perbandaran Port Dickson
16. UNIFI	40. Majlis Perbandaran Pulau Pinang
17. Maxis Communications Berhad (MAXIS)	41. Majlis Perbandaran Sandakan
18. Telekom Malaysia Berhad (TM)	42. Majlis Perbandaran Subang Jaya
19. Astro	43. Majlis Perbandaran Selayang
20. Automobile Association of Malaysia	44. Majlis Perbandaran Seberang Perai
21. Pej. Pengarah Tanah & Galian Selangor Cukai Tanah	45. Majlis Perbandaran Tawau

22. Dewan Bandaraya Kota Kinabalu	46. Majlis Perbandaran Teluk Intan
23. Dewan Bandaraya Kuala Lumpur Assessment	47. Majlis Perbandaran Nilai
24. Majlis Bandaraya Ipoh	48. Sri KDU

4.1.6. OCBC Wealth Management

4.1.6.1 New account opening

- 4.1.6.1.1 Eligible Participant will earn one (1) qualifying entry for opening any of the eligible Deposit accounts within Contest Period as per Table (3).

Table (3)

List of eligible Deposit accounts (Insured By PIDM)	
OCBC Fixed Deposit	
OABB Commodity Murabahah GIA-i	
OCBC Savings Account Products	
OCBC Current Account Products	
OCBC Foreign Currency Deposits	

- 4.1.6.1.2 In relation to joint accountholders, only the principle accountholder is eligible to participate in the Contest.

- 4.1.6.1.3 For trustee account, only the Parent / Legal Guardian are eligible to participate in the Contest.

- 4.1.6.1.4 Eligible Participant whose account have been suspended, cancelled, terminated for whatsoever reasons during the Contest Period or during the fulfillment of prizes, will be disqualified.

4.1.6.2 Insurance Plans/Programmes

- 4.1.6.2.1 Eligible Participant will earn five (5) qualifying entries for every RM15,000 in yearly premiums of any eligible Insurance Plan/Programme sign-up within Contest Period as per Table (4).

Table (4)

List of eligible Insurance Plans/Programmes	
MaxMoney Plus / OCBC Builder Programme	
MaxSave Gold / OCBC Builder Express Programme	
MaxRetire / OCBC Builder Gold Programme	
MaxWealth / OCBC Legacy	

- 4.1.6.2.2 In relation to Insurance plans/programmes, only the policy owner is eligible to participate in the Contest.

- 4.1.6.2.3 In the event that the Insurance plan/programme is cancelled during the respective "free-look" period, the Eligible Participant will not be disqualified.

4.1.6.3 Unit Trusts Investments

- 4.1.6.3.1 Eligible Participant will earn five (5) qualifying entries for every RM50,000 investment value of any eligible Unit Trust products and packages sign-up within Contest Period as per Table (5).

Table (5)

List of eligible Unit Trust Products or packages	
1	OCBC Stabiliser
2	OCBC ARIP-i
3	OCBC Starter Invest
4	Unit Trust / Unit Trust-i ("UT/UT-i") Products
<u>Eligible unit trust funds("Funds"):</u>	
AMPRECIOUS METAL	OSK-UOB GLOBAL EQUITY YIELD FUND
AMCOMMODITIES EQUITY	OSK-UOB GROWTH AND INCOME FOCUS TRUST
AMGLOBAL AGRIBUSINESS FUND	OSK-UOB KIDSAVE TRUST
CIMB PRINCIPAL STRATEGIC BOND FUND	OSK-UOB KLCI TRACKER FUND
CIMB ISLAMIC ENHANCED SUKUK FUND (FORMER DANA WAFIQ)	OSK-UOB SMALLCAP OPPORTUNITY UNIT TRUST
CIMB ISLAMIC EQUITY AGGRESSIVE FUND (FORMER DANA MUBARAK)	OSK-UOB SMART BALANCED FUND
CIMB MENA EQUITY FUND	OSK-UOB SMART INCOME FUND
CIMB PRINCIPAL EQUITY GROWTH & INCOME FUND	OSK-UOB SMART TREASURE FUND
CIMB-PRINCIPAL EQUITY FUND (FORMER PREMIUM CAPITAL)	PACIFIC ASIA BRANDS FUND
CIMB-PRINCIPAL BALANCED FUND	PACIFIC ASIAPAC INCOME FUND
CIMB-PRINCIPAL BOND FUND	PACIFIC DANA AMAN
CIMB-PRINCIPAL EQUITY AGGRESSIVE FUND 3	PACIFIC DANA DIVIDEN



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(FORMER FUTURE GOALS)

CIMB-PRINCIPAL GLOBAL TITANS FUND	PACIFIC DANA MURNI
CIMB-PRINCIPAL INCOME PLUS BALANCED FUND	PACIFIC DIVIDEND FUND
CIMB-PRINCIPAL KLCI-LINKED FUND 2 (FORMER COMPOSITE INDEX)	PACIFIC ELIT DANA AMAN
CIMB-PRINCIPLE SMALL CAP FUND (FORMER HIDDEN TREASURES)	PACIFIC ELIT DANA DIVIDEN
GLOBAL FORTUNE FUND	PACIFIC ELIT ISLAMIC ASIAPAC BALANCED FUND
HONG LEONG BALANCED FUND	PACIFIC ELITE ASIA DIVIDEND FUND
HONG LEONG BLUE CHIP FUND	PACIFIC ELITE CHINA GROWTH FUND
HONG LEONG BOND-ORDINARY PLAN	PACIFIC ELITE DIVIDEND FUND
HONG LEONG DANA MAA'ROF	PACIFIC ELITE EMERGING MARKETS FUND
HONG LEONG DANA MAKMUR FUND	PACIFIC ELITE GLOBAL DIVIDEND FUND
HONG LEONG DIVIDEND FUND	PACIFIC ELITE GLOBAL STRATEGIC FUND
HONG LEONG GLOBAL BOND FUND	PACIFIC FOCUS 18 FUND
HONG LEONG GROWTH FUND	PACIFIC FOCUS CHINA FUND
HONG LEONG PENNY STOCK FUND	PACIFIC INCOME FUND
HONG LEONG STRATEGIC FUND	PACIFIC MILLENNIUM FUND
HWANG AIIMAN GROWTH FUND	PACIFIC PEARL FUND
HWANG AIIMAN INCOME PLUS FUND	PACIFIC PREMIER FUND
HWANGGLOBAL EMERGING MARKETS	PACIFIC RECOVERY FUND
HWANG GLOBAL PROPERTY FUND	PACIFIC S&P GLOBAL STARS FUND
HWANG SELECT INCOME FUND	PACIFIC SELECT BALANCE FUND
HWANG SELECT OPPORTUNITY FUND	PACIFIC SELECT INCOME FUND
OSK-UOB ASIA PACIFIC FUND	RHB GOLDENLIFE TODAY
OSK-UOB DANA ISLAM	TA ASIAN DIVIDEND INCOME FUND
OSK-UOB EMERGING OPPORTUNITY UNIT TRUST	TA EUROPEAN EQUITY FUND
OSK-UOB EQUITY TRUST	TA GLOBAL ASSET ALLOCATOR FUND
OSK-UOB GLOBAL CAPITAL FUND	TA SOUTH EAST ASIA EQUITY FUND
AMASEAN EQUITY FUND	OSK-UOB ASIAN INCOME FUND
HWANG SGD INCOME FUND	TA TOTAL RETURN FUND
AM TACTICAL BOND FUND	HWANG SELECT ASIA (EX JAPAN) OPPORTUNITY FUND
OSK-UOB MULTI ASSET REGULAR INCOME FUND	OSK-UOB FOCUS BOND FUND
CIMB PRINCIPAL GREATER CHINA EQUITY FUND	AMASIA PACIFIC EQUITY INCOME
OSK-UOB FOCUS BOND FUND – SERIES 7	AMGLOBAL PROPERTY EQUITIES FUND
AMASIA PACIFIC REITS	AMINCOME FLEXI 3
HWANG SELECT ASIA (EX JAPAN) QUANTUM FUND	EASTSPRING INVESTMENTS TARGET INCOME FUND 2

IMPORTANT NOTES:

- I. OCBC reserves the right to amend the list of eligible Funds from time to time without assigning any reasons thereof. OCBC will give notice of any amendments to the list of eligible Funds to the customer in any of the modes of communication specified in OCBC's Terms and Conditions for Investment Services.
- II. The Eligible Customers understand and acknowledge that a minimum Sales Charge of 2.00% is applicable to the Funds under the Promotion with the exception of the following Funds ("Pacific ELITE Funds"):
 - Pacific ELITE Dividend Fund
 - Pacific ELITE Asia Dividend Fund
 - Pacific ELITE China Growth Fund
 - Pacific ELITE Global Strategic Fund
 - Pacific ELITE Emerging Markets Fund
 - Pacific ELITE Dana Aman
 - Pacific ELITE Dana Dividen
 - Pacific ELITE Islamic AsiaPac Balanced Fund
 - Pacific ELITE Global Dividend Fund

The Pacific ELITE Funds listed above are exempted from the Sales Charge and have a 2.00% p.a. Annual Management Fee which is higher compared to other unit trust funds. Customers are to refer to the prospectus for each specific Fund for information on the full sales charge. Investors are advised to read and understand the contents of the



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prospectus, and if necessary, consult their adviser(s), as well as consider the fees and charges involved before investing; i.e. annual management fee imposed at a higher rate than the industry average for Pacific ELITE Funds as compared to similar funds.

4.1.6.3.2 Any purchase of or participation in any of the products using monies withdrawn from the Employees Provident Fund (EPF) are excluded from and shall not be eligible for purposes of this Contest.

4.1.6.3.3 In the event that the investments in any one of the selected products are cancelled during the respective "cooling-off" period, the Eligible Participant will be disqualified.

4.1.6.3.4 Unit Trust Cooling-Off right:

4.1.6.3.4.1 The cooling off right is only applicable once to any customer who is investing for the first time in any UT/UT-i with OCBC/OABB. The cooling off right is not applicable for any subsequent investment by the same customer in UT/UT-i with OCBC/OABB.

4.1.6.3.4.2 If the UT/UT-i investment is cooled off, the customer will receive the refund of the UT/UT-i investment amount and the UT/UT-i service charge that was paid.

4.1.6.3.4.3 The cooling-off period is a period of six (6) business days commencing from the date of receipt of the application by OCBC/OABB.

4.1.6.4 Structured Investment Products

4.1.6.4.1 Eligible Participant will earn five (5) qualifying entries for every RM100,000 investment value of any eligible Structured Investment product sign-up within Contest Period as per Table (6).

Table (6)

Listed eligible Structured Investment Products
Floating Rate Negotiable Instruments of Deposits ("FRNID")
Credit-Linked Investments ("CLI")
Equity Linked Convertible Investments ("ELCI")
Autocallable Equity

4.1.7. OCBC Premier Banking

4.1.7.1 Eligible Participant will earn ten (10) qualifying entries when he/she is new to OCBC applied for and accepted as Premier Banking member ("Eligible Premier Banking Member") within the Contest Period.

4.1.7.2 Eligible Participant will earn five (5) qualifying entries when he/she fulfils the following criteria within Contest Period:

4.1.7.2.1 An existing OCBC customer who upgrades and accepted as Premier Banking member; and/or

4.1.7.2.2 An Eligible Premier Banking Member who successfully referred an eligible new-to-bank customer as Premier Banking member accepted by OCBC; and/or

4.1.7.2.3 An Eligible Premier Banking Member who purchases an OCBC Wealth Management product with per ticket value of RM500,000 (e.g. Investment product purchased with ticket value RM700,000 earns five (5) qualifying entries; Investment product purchased with ticket value RM1,000,000 earns ten (10) qualifying entries).

4.1.7.3 The Premier Banking membership terms and conditions shall continue to apply.

5. Selection of Winners and Prize Collection

5.1. Within twenty-one (21) days after the end of the Contest Period, ten (10) potential winners will be selected from the pool of Eligible Participants based on the number of qualifying entries earned in the manner provided above. Selection is carried out by a system driven random selection.

5.2. OCBC/OABB shall not be responsible in any way whatsoever, in respect of technical failures of any kind, unauthorised human intervention and electronic or human error in the administration and processing of the selection of Eligible Participants.

5.3. OCBC/OABB reserves the right to select from the pool of remaining Eligible Participants based on their qualifying entries earned to substitute any disqualified Eligible Participants. OCBC/OABB's determination of the selection process shall be final, conclusive and binding. No correspondence or claims will be entertained.

5.4. Once an Eligible Participant is selected, all the qualifying entries earned by the selected Eligible Participant shall be extinguished, cancelled and of no further effect whatsoever, regardless of whether or not the selected Eligible Participant eventually wins the Grand Prize.

5.5. Eligible Participant will be contacted via telephone within two (2) weeks from the selection date, based on the contact information provided by Eligible Participant during registration for the Contest. Should the first attempt to call the selected Eligible Participant fail for whatsoever reason such as no reply, telephone number not in service, no connection, or any other reasons, another two (2) attempts shall be made within the next two (2) hours of the first attempt to call the selected Eligible Participant. If the selected Eligible Participant cannot be contacted by the third attempt, the selected Eligible Participant shall forthwith be disqualified from the Contest. In the event OCBC/OABB may, but is not obliged to, select again from the pool of remaining Eligible Participants based on the number of qualifying entries earned, and such selected Eligible Participant shall be subject to the same terms and conditions stated above.

5.6. Selected Eligible Participant who shall answer the one (1) question asked of him/her correctly upon being contacted in the manner provided in clause 5.5, shall be eligible to receive a Grand Prize provided that such selected Eligible Participant ("Winner") shall:

5.6.1. Agree to attend in person the Grand Prize giving ceremony and/or any promotional events organized by OCBC/OABB if required with prior notice; and

5.6.2. Agree that OCBC/OABB may disclose to the press, OCBC/OABB's advertisers and other parties, for publicity purposes, the Winner's full name and such other personal data deemed appropriate by OCBC/OABB, as well as photographs taken of the Winner, without any compensation to the Winner.

6. Prize Redemption



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- 6.1. OCBC/OABB will issue a Confirmation Letter to the Winners within thirty (30) days from the date of announcement of the Winners, specifying details of the Grand Prize including pre-determined travelling dates.
- 6.2. Winners must redeem the Grand Prizes within fourteen (14) days or as specified in the Confirmation Letter. No extension is permitted and Grand Prizes that are not claimed within the stipulated period shall be forfeited.
- 6.3. The Grand Prizes are non-exchangeable for cash, credit or any such other kind.
- 6.4. The Grand Prizes are transferable to any 3rd party – Winners shall be responsible for any transfer surcharges incurred, if any as specified by the travel agent and airline company.
- 6.5. Winners shall be responsible to pay any tax, incidental costs not limited to any applicable taxes, surcharges, registration, processing, administrative fees, fuel surcharge or any other personal expenses and/or any other charges relating to the Grand Prize.
- 6.6. OCBC/OABB shall not be liable nor shall it accept any liability of whatsoever nature and howsoever arising or suffered by the Winners (including negligence) with respect to death, injury, any losses or damages or accidents arising from the use of the Grand Prize won by the Winner.
- 6.7. OCBC/OABB expressly excludes and disclaims any representations, warranties and endorsements, expressed or implied, written or oral with respect to the quality and suitability of the Grand Prizes. OCBC/OABB will bear no responsibility for resolving disputes with the travel agent and airline company.

7. Other terms and conditions

- 7.1. All the existing Accounts and Services – Main Terms and Conditions as well as the terms and conditions governing the respective products / packages / programmes / memberships referred to in these Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to the Contest.
- 7.2. This Contest is valid with any other promotion(s) as specified by OCBC or OABB from time to time.
- 7.3. The selection of products for this Contest is at OCBC/OABB's absolute discretion.
- 7.4. OCBC/OABB reserves the right to substitute at any time, at their sole and absolute discretion respectively, any of the products available for this Contest with prior notice.
- 7.5. OCBC/OABB shall not be liable for any default in respect of the Contest due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
- 7.6. OCBC/OABB may, at their sole and absolute discretion respectively, vary or add to these Terms and Conditions; or vary, suspend or terminate the Contest with notice to the customers. Variations or additions to these Terms and Conditions or the variation, suspension or termination of the Contest 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/OABB branch or their websites respectively or by incorporating the notice into OCBC's/OABB's statement sent to the customers 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 the notice is sent.
- 7.7. By participating in this Contest, Eligible Participants and/or parties related herein agree to be bound by these Terms and Conditions including decisions of OCBC/OABB which are final, binding and conclusive. No correspondence appeal will be entertained.



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