

## Terms and Conditions Governing the OCBC Bill Payment Rebate 2013 Campaign

### The Campaign

1. The *OCBC Bill Payment Rebate 2013 Campaign* ("**Campaign**") is organized by OCBC Bank (Malaysia) Berhad ("**OCBC Bank**") subject to these terms and conditions. The Campaign will run from 18 March 2013 until 30 June 2013, both dates inclusive ("**Campaign Period**").

### Eligibility

2. Participation in the Campaign is strictly by invitation only. OCBC Bank's customers who shall receive text messages by way of short message service (SMS) inviting the customers to register for OCBC Online Banking service and to use the service to make 1 payment for any of the Selected Bills (defined below) by the deadline specified in the message ("**Campaign Message**") shall be eligible to participate in this Campaign save and except the following who shall not be eligible and are disqualified from participation in this Campaign (notwithstanding that such customers have received the Campaign Message) :
  - (a) OCBC Bank customers who are 18 years old or younger;
  - (b) OCBC Bank customers who have :
    - (i) already registered for and logged into OCBC Internet Banking services; or
    - (ii) paid any bill via OCBC Internet Banking services within the last 3 months immediately preceding the receipt of the Campaign Messageprovided that OCBC Bank shall have the sole and absolute discretion to waive this and to qualify these customers subject to such conditions as OCBC shall deem fit;
  - (c) OCBC Bank customers whose accounts with OCBC Bank shall have been suspended or terminated; and
  - (d) OCBC Bank customers who shall have breached any agreement with OCBC Bank,(an OCBC Bank customer who is invited by the Promotion Message and not disqualified is referred to as an "**Eligible Customer**").

### Campaign Mechanics

3. To participate in the Campaign, an Eligible Customer shall, within the deadline specified in the Campaign Message, register for OCBC Online Banking service and use the service to make 1 payment for any of the Selected Bills (defined below). Subject always to the availability of the Rebate Fund (defined below), an Eligible Customer who shall satisfy all the requirements in this clause and the registration and payment are duly captured by and reflected in OCBC Bank's systems and records, shall be eligible to receive a one-time rebate at 1 of the 2 amounts stated in clause 5 below ("**Rebate**") on a first come, first served basis.
4. OCBC Bank allocates a maximum of RM150,000 only ("**Rebate Fund**") to be given away as Rebates in this Campaign. Upon exhaustion of the Rebate Fund, no Rebate will be given, notwithstanding anything to the contrary.
5. The amount of each Rebate given will depend on the type of account maintained by the Eligible Customer with OCBC Bank :
  - (a) the Rebate amount of RM30 applies to Eligible Customers who maintain at least 1 currently valid credit card account with OCBC Bank; OR
  - (b) the Rebate amount of RM20 applies to Eligible Customers who maintain at least 1 currently valid savings or current account with OCBC Bank (without any currently valid credit card account).For avoidance of doubt, an Eligible Customer who fulfills the participation requirements shall be eligible to receive only one Rebate, at 1 of the 2 Rebate amounts stated in this clause, subject to the availability of the Rebate Fund.
6. The Rebate is only given for payment of utility bills to any of the following bodies/corporations ("**Selected Bills**") :

1. Malaysian Assurance Alliance Berhad	24. Majlis Bandaraya Ipoh
2. MCIS Zurich Insurance Berhad	25. Majlis Bandaraya Melaka Bersejarah
3. Tenaga Nasional	26. Majlis Bandaraya Petaling Jaya
4. Syarikat SESCO Berhad	27. Majlis Bandaraya Shah Alam
5. Sabah Electricity S/B	28. Majlis Daerah Lahad Datu
6. Syarikat Bekalan Air Selangor	29. Majlis Daerah Penampang
7. Lembaga Air Perak	30. Majlis Daerah Segamat
8. SAJ Holdings Sdn Bhd	31. Majlis Perbandaran Ampang Jaya
9. Indah Water Konsortium	32. Majlis Perbandaran Batu Pahat
10. Celcom Axiata Berhad (CELCOM)	33. Majlis Perbandaran Johor Bahru Tengah
11. Digi Telecommunications Sdn Bhd (DIGI)	34. Majlis Perbandaran Kajang
12. P1.COM	35. Majlis Perbandaran Klang
13. Silicon Navigator (Jaring)	36. Majlis Perbandaran Kuantan
14. TT dotcom	37. Majlis Perbandaran Manjung
15. TIME dotNet Berhad	38. Majlis Perbandaran Muar
16. UNIFI	39. Majlis Perbandaran Port Dickson
17. Maxis Communications Berhad (MAXIS)	40. Majlis Perbandaran Pulau Pinang
18. Telekom Malaysia Berhad (TM)	
19. Astro	

20. Automobile Association of Malaysia	41. Majlis Perbandaran Sandakan
21. Pej. Pengarah Tanah & Galian Selangor Cukai Tanah	42. Majlis Perbandaran Subang Jaya
22. Dewan Bandaraya Kota Kinabalu	43. Majlis Perbandaran Selayang
23. Dewan Bandaraya Kuala Lumpur Assessment	44. Majlis Perbandaran Seberang Perai
	45. Majlis Perbandaran Tawau
	46. Majlis Perbandaran Teluk Intan

7. The Rebate will be credited into one of the Eligible Customer's currently valid account(s) with OCBC Bank as a single payment within 8 – 10 weeks from the end of the Campaign Period. Notwithstanding anything herein, the Rebate will be forfeited if the Eligible Customer no longer has any active account with OCBC Bank at time of Rebate crediting.
8. If an Eligible Customer maintains more than 1 accounts with OCBC Bank, OCBC Bank reserves the right to credit the Rebate into any 1 among the Eligible Customer's credit card, savings or current accounts. Where available, the Rebate will be credited based on the following account priority:
  - a) OCBC credit card account;
  - b) Personal OCBC savings or current account (non joint account);
  - c) Joint OCBC savings or current account (non corporate).

#### **General Terms and Conditions**

9. OCBC Bank's decisions on all matters relating to this Campaign (including, but not limited to, matters such as the invitation of selected customers for participation in this Campaign, whether the payment is within 30 days from the receipt of the Campaign message, etc.) shall be final, conclusive and binding. OCBC Bank shall not be obliged to give any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning the Campaign.
10. OCBC Bank reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions from time to time with prior notice. For updated versions of these Terms and Conditions, if any please revisit the Terms and Conditions posted at <http://www.ocbc.com.my>.
11. By participating in the Campaign, the Eligible Customer shall be deemed to have agreed to be bound by these terms and conditions. The terms and conditions contained herein are binding on all parties. No appeal and/or correspondence will be entertained.
12. OCBC Bank may, at its sole discretion, cancel, terminate or suspend the Campaign with prior notice. For the avoidance of doubt, cancellation, termination or suspension by OCBC Bank of the Campaign shall not entitle any customer (eligible or otherwise) to any claim for compensation against OCBC Bank for any and all loss or damage suffered or incurred by the customer as a direct or indirect result of the act of cancellation, termination or suspension.
13. All the existing Accounts and Services – Main Terms and Conditions, OCBC Card member's Agreement, OCBC Titanium Rebate Terms and Conditions and Online Banking Terms and Conditions, where applicable, shall continue to apply. In the event of any inconsistencies with the terms and conditions herein, the terms and conditions herein shall prevail in relation to this Campaign only.
14. OCBC Bank shall not be liable for any failure to perform 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.
15. In no event will OCBC Bank 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 Campaign), even if OCBC Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
16. This Campaign is not sponsored by any of the selected billing corporations above.
17. These terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.