

OCBC Ang Pow 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 Ang Pow Contest ("Contest"), which offers twenty-four (24) Ang Pows of RM888 each, in cash (each a "Prize"; collectively, "Prizes") by participating in the Contest.
- 1.2 The Contest shall be valid from 26 February 2015 until **20 March 2015** (both dates inclusive, "Contest Period"), or such other date(s) as may be determined at the sole and absolute discretion of OCBC and OABB respectively.
- 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 Customers must perform a one-time registration to participate in the Contest by way of:
 - 2.1.1 SMS to **66300** by typing: **OCBCFB<space>Full Name<space>12-digit New IC number** (e.g. OCBCFB Lim Bee Lian 800819145566) **or**
Standard SMS charges by respective mobile operators apply.
 - 2.1.2 Complete the online form providing **Full Name, Date of Birth and Mobile Number.**
- 2.2 The Contest is open only to individual Malaysia residents, Permanent Residents and non-residents except the following:
 - 2.2.1 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)
- 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". Joint accountholders are together considered as one Eligible Participant.

3 Contest Prizes

- 3.1 The Prizes to be given away under this Contest are twenty-four (24) Ang Pows, each containing RM888 in cash.
- 3.2 The Prizes must be won by twenty-four (24) different Eligible Participants (each a "Winner"; collectively, "Winners"), one Winner per Prize.
- 3.3 The Prizes are to be awarded over 3 "Qualifying Weeks", at eight (8) Prizes per Qualifying Week:

Table (1)		
Qualifying Weeks		
Week 1	26 February to 4 March 2015	Eight (8) Prizes to be given away to eight (8) Winners
Week 2	5 March to 11 March 2015	Eight (8) Prizes to be given away to eight (8) Winners
Week 3	12 March to 20 March 2015	Eight (8) Prizes to be given away to eight (8) Winners

- 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 Produce the SMS notification to OCBC sales staff before placement is made as proof.
 - 4.1.2 Eligible Participants are entitled to earn contest entries based on the qualifying placements amounts during the Contest Period as stated in Table (2):

Table (2)	
Qualifying placements	Contest Entries
Every RM30,000 placement in any one of the promotions in Table (3)	1 entry

- 4.1.3 To be in the running to win the Prize, Eligible Participant must participate in OCBC Great Savings Treats as stated in Table (3):

Table (3)

Promotions	Fixed Deposit	Commodity Murabahah General Investment Account-i	Tenures	Promotional Interest/ Profit Rate	Board Rates*	Min. Amount (RM)	Max. Amount (RM)	Special Condition
Festive Treat	✓	✓	12-month	4.20%p.a.	3.25%p.a.	RM30,000 placement qualifies for 1 entry	RM5 million per account	Fresh funds required as explained in clause 7.3 below
Discovery Treats	N/A	✓	3-month	3.85% p.a.	3.00% p.a.			
	✓	N/A	6-month	4.00% p.a.	3.05% p.a.			

* For illustration only. The board and declared rates as at 1 February 2015 are used to show the difference between the board rates and the promotional rates.

5. Selection of Winners and Prize Collection

- 5.1 Within fourteen (14) days after the end of the Contest Period, eight (8) potential Winners will be shortlisted per Qualifying Week from the pool of Eligible Participants ("Shortlisted Eligible Participant"). Selection is carried out by a system driven random selection.
- 5.2 Eligible Participant will be contacted via telephone within two (2) weeks from the selection date, via their respective telephone numbers in the Bank's record.
- 5.3 If the first attempt to call a Shortlisted Eligible Participant is unsuccessful, another two (2) attempts will be made within the same day each after one hour interval of the earlier attempt. If the third attempt is unsuccessful, the Shortlisted Eligible Participant will be returned to the pool of Eligible Participant, as if he or she has not been shortlisted.
- 5.4 Shortlisted Eligible Participants who are successfully contacted ("Contact Date") must correctly answer a question posed to them over the telephone to be declared a Winner. A Shortlisted Eligible Participant who is unable to correctly answer a question posed to them over the telephone will be disqualified from the Contest.
- 5.5 The process outlined under Clauses 5.1, 5.2, 5.3 and 5.4 will be repeated until there are eight (8) Winners for each of the Qualifying Week and all of the twenty four (24) Prizes have been allocated with Winners.

6. Prize Redemption

- 6.1 Winners must personally collect the Prize from the OCBC/OABB branch where deposit placement for OCBC Great Savings Treats was made within fourteen (14) days from the Contact Date.
- 6.2 No extension is permitted and Prizes that are not claimed within the stipulated period shall be forfeited. The Prizes are non-exchangeable for cash, credit or any such other kind.

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 OCBC Great Savings Treats 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 The selection of products for this Contest is at OCBC/OABB's absolute discretion.
- 7.3 Fresh funds are defined as funds from a third party bank (which means any licensed bank in Malaysia, other than OCBC and OABB), which are deposited or transferred into an Eligible Participant's account with OCBC or OABB not more than 3 days from the date of participation in Independence Deals.
- 7.4 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.
- 7.5 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.
- 7.6 OCBC and OABB will collect and store the personal data of Eligible Participants for the administration, operation and as record of the Contest. An Eligible Participant or Winner who does not consent to this collection and storage of data should notify OCBC and OABB in writing to be disqualified from the Contest and to return intact to OCBC / OABB any Prize received.
- 7.7 The Bank reserves the right to use any information, names and photographs or any Winners for publishing in any mass media or marketing materials for advertising or publicity purposes.