

## TERMS & CONDITIONS

### 1 PIN 1 Chance Campaign

#### 1. Campaign

- 1.1 OCBC Bank (Malaysia) Berhad (295400-W) ("**OCBC Bank**") presents the '1 PIN 1 Chance' campaign ("**Campaign**") rewarding Cardholder (defined below) for performing PIN-Eligible Transaction with OCBC Cards (defined below).
- 1.2 This Campaign runs from 22 March 2017 to 14 May 2017, both dates inclusive ("**Campaign Period**").

#### 2. Eligibility

- 2.1 This Campaign is open to all new and existing OCBC principal and supplementary Credit Card(s) and Debit Card(s) ("**OCBC Cards**") cardholders. ("**Cardholder**")
- 2.2 Customers whose card accounts with OCBC Bank have been suspended or terminated or who have breached any agreements with OCBC Bank at any time within the Campaign Period are not eligible to participate.
- 2.3 OCBC Bank reserves the right to disqualify any Cardholder who becomes ineligible (as mentioned in clause 2.2) any time within the Campaign Period from continued participation in this Campaign.

#### 3. Campaign Mechanics

- 3.1 To participate in this Campaign, no pre-registration is required.
- 3.2 To be eligible to participate in the Campaign, the Cardholder is required to meet the campaign qualifying criteria ("**Qualifying Criteria**") by performing the following:-
  - a) Ensure the OCBC PIN & Pay Card is activated;
  - b) Set the Cardholder's preferred PIN; AND
  - c) Perform a minimum of one (1) card transaction by successfully entering 6-digit PIN on a PIN-enabled card terminal ("**PIN-Eligible Transaction**") with a minimum of RM30 per transaction within the Campaign Period. ("**Qualified Retail Transactions**")

Example on qualification:

Scenario	OCBC Card Activated	Set your own preferred PIN	Perform PIN-Eligible Transaction	Spend minimum RM30 per transaction within Campaign Period	Qualified Retail Transactions
A	No	Yes	No	No	No
B	Yes	No	No	No	No
C	Yes	No	No	Yes	No
D	Yes	Yes	No	No	No
E	Yes	Yes	Yes	No	No
F	Yes	Yes	No	Yes	No
G	Yes	Yes	Yes	Yes	Yes

**Note: Only Cardholder in Scenario G is entitled for 1 entry.**

- 3.3 The following shall NOT be considered as Qualified Retail Transactions for the purpose of the Campaign:
- a) Online Purchases
  - b) Auto Billing or Recurring transactions
  - c) Cash Advance
  - d) Instalments paid for the 0% Instalment Payment Plan
  - e) Balance transfer transactions
  - f) Refunds
  - g) Disputed, unauthorized or fraudulent retail transactions
  - h) Annual fee payments
  - i) Interest payments
  - j) Overdue charges, charges for cash withdrawals and any other form of service / miscellaneous fees
- 3.4 Each Qualified Retail Transaction will entitle Cardholder for one (1) entry. (“**Entry**”)
- 3.5 Based on the Entries earned during the Campaign Period, Cardholders will be shortlisted by random selection for the Prizes (“**Shortlisted Participant(s)**”). The Shortlisted Participants will be contacted via call.
- 3.6 Should the first attempt to call the Shortlisted Participant fails, another two (2) attempts will be made. If all three attempts are unsuccessful or the Shortlisted Participant is not agreeable to participate in the Campaign upon being contacted, the Shortlisted Participant will be deemed as disqualified and the Bank will select the next Shortlisted Participant.
- 3.7 If the Shortlisted Participant is able to answer one (1) question correctly upon being successfully contacted, the Shortlisted Participant will be entitled to receive one (1) Prize (defined below) and be deemed “**Winner(s)**”.

#### 4. Prize

- 4.1 The Winner is entitled to receive a maximum of one (1) Prize subject to the terms and conditions of the Campaign set out herein.

Prize	No. of winners
Grand Prize: Samsung 55-inch UHD Curved Smart TV worth RM6,299	1
Special Prizes: Samsung Galaxy S7 Edge worth RM3,099	2
Consolation Prizes: Samsung Gear S3 Classic Smart Watch worth RM1,399	6

(Collectively, the Grand Prize, Special Prizes and Consolation Prizes shall be referred to as the “**Prizes**”)

- 4.2 OCBC reserves the rights to substitute the Prize with other merchandise of equal or greater value if the Prize is unavailable for any reason.
- 4.3 The Prize will be provided on an “As Is” basis, and are non-transferable and non-exchangeable for cash, credit, cheque or other goods, whether in part or in full.

- 4.4 Visuals of the Prize shown in printed materials and/or website are for illustration purpose only. Such visuals may not depict the actual colour, model of specifications of the Prize and the Prize does not include any additional accessories.
- 4.5 The Prize is supplied by Letterman Marketing Sdn Bhd (“**Supplier**”). OCBC gives no representation or warranty with respect to the quality and/or suitability of the Prize and any dispute/claim arising from warranty or information concerning the Prize received under this Campaign shall be settled between the OCBC Cardholder and the Supplier and no recourse should be sought from OCBC. Any issue or query in respect of the Prize shall be dealt directly with the Supplier at the contact details below.

Letterman Marketing Sdn Bhd  
4 & 6 Jln PJS 10/2 Taman Subang Indah  
46150 Petaling Jaya Selangor  
Tel: 03-56348661  
Fax: 03-56348797

- 4.6 The Prize will be delivered to the Winner’s billing address as per OCBC’s records within four (4) to six (6) weeks after the Campaign Period.
- 4.7 All Winners will be notified by OCBC within two (2) weeks after the Campaign ends via calls to the number registered with OCBC and/or any other method(s) deemed suitable by OCBC. In the event the Winner does not receive the Prize, the Winner is to notify OCBC Hotline at 03-8317 5000 (from 8.00am to 10.00pm) (Monday to Friday) not later than **28<sup>th</sup> June 2017**. Failure of the Winner to make any claim, the Prize will be automatically awarded to other Cardholder as OCBC deems fit. OCBC will not be liable in any manner whatsoever for non-receipt and/or unclaimed Prize due to the failure of the Winner to notify OCBC Customer Service Hotline within the stipulated period stated herein.
- 4.8 OCBC reserves the rights to select other Winner(s) to substitute any Winner(s) who may be ineligible or disqualified for any other reason whatsoever throughout the Campaign Period.

## **5. General Terms & Conditions**

- 5.1 By participating in this Campaign, the Cardholder agrees:
- that OCBC’s decision on all matters relating to the Campaign shall be final, conclusive and binding on all Cardholder and no further correspondence and/or appeal to dispute OCBC’s decision shall be entertained;
  - to be bound by the Terms and Conditions of the Campaign (“**T&Cs**”).
- 5.2 OCBC reserves the right:
- to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion with prior notice, by way of posting on OCBC’s website or in any other manner which OCBC deems practical;
  - to disqualify any cardholder for any reason whatsoever as OCBC may in its absolute discretion deems fit to participate in this Campaign and/or be entitled to the Prize; and
  - to forfeit the Prize in the event of non-compliance to the T&Cs herein.

- 5.3 This Campaign is not applicable in conjunction with any of OCBC's ongoing card application campaigns (if any) unless otherwise stated.
- 5.4 The Cardholder and/or Winners are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to participation in this Campaign and/or collection of the Prize.
- 5.5 These T&Cs are in addition to the Cardholders Card Agreement ("**Agreement**") applicable to the Cardholders in respect of the Campaign. In the event of inconsistency between the T&Cs and the Agreement, the former shall prevail in so far as they apply to this Campaign.
- 5.6 In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on OCBC's website shall prevail. Any matter with regards to the Campaign which is not covered in these T&Cs will be determined solely by OCBC at its discretion.
- 5.7 The Cardholder and/or Winner(s) also agree and consented to their personal details including without limitation personal data or information being collected, processed and used by OCBC for the purposes of the Campaign. OCBC reserve the right to request any documentation or written proof of the Winners identity and details for verification purposes.
- 5.8 The Cardholder and/or Winner(s) hereby expressly provide consent to OCBC, at its discretion, publishing and/or displaying materials and/or any information including but not limited to the names and/or photographs of the Cardholder and/or Winner(s) for current and future advertising and promotional purposes in any manner that OCBC deems appropriate.
- 5.9 OCBC shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by Cardholder resulting directly or indirectly from the Cardholder participation in the Campaign or otherwise. Furthermore, OCBC shall not be liable for any default of its obligation under this Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of OCBC.
- 5.10 The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardholder agrees to submit to the jurisdiction of the Courts of Malaysia.