iQ CONCIERGE TERMS AND CONDITIONS

- (i) OCBC Bank (Malaysia) Berhad ("OCBC") has entered into an agreement with Asia Assistance Network (M) Sdn Bhd ("AAN") for the provision of the OCBC iQ Concierge services ("the Programme") to OCBC iQ Members.
- (ii) The services are only applicable to iQ Members.
- (iii) When the Member requests for any of the services provided under the Programme, the Member must call the iQ Concierge number 1300 88 2133 ("iQ Concierge") stating his/her full name, NRIC number and the service(s) requested.
- (iv) Unless otherwise stated, the services under the Programme are purely on referral arrangement basis, whereby all cost and expenses for the services rendered are to be borne by the Member.
- (v) The Member will be informed of the cost payable for the services required and the services will be rendered once the Member agrees to the costs.
- (vi) The services available under the Programme are as follows:
 - (1) Concierge Assistance

The Member can call the iQ Concierge for any of the following services under the Concierge Assistance:

- 1.1 booking reservation of hotel accommodation and provide contact numbers of hotels in Malaysia and Singapore;
- 1.2 contact numbers of restaurants in Malaysia and Singapore and make reservations, if required;
- 1.3 placing orders for delivery of flowers and gifts within Malaysia and Singapore;
- 1.4 reservations for performances and shows within Malaysia and Singapore;
- 1.5 checking of flight information including arrival and departure times of flights arriving or departing Malaysia and Singapore; and
- 1.6 booking/ reservations/ orders of privileges (services and/or products) provided by participating iQ Privileges partners.
- (2) Car Assistance Services

The Member can call the iQ Concierge for any of the following services under the Car Assistance Services:

- 2.1 24-Hour Emergency Towing and Minor Roadside Repair
 - 2.1.1 If the vehicle breaks down due to mechanical failure or accident, the Member can call the iQ Concierge for assistance. AAN will arrange for a mechanic to be sent to provide minor roadside repair services. If the roadside repair cannot be provided, a tow truck

would then be dispatched to tow the vehicle to the nearest workshop for repairs.

- 2.1.2 The 24-hour Emergency Towing and Roadside Repair services is available in the event the vehicle is immobilized anywhere in Peninsular Malaysia excluding the Islands, except for Penang and Langkawi. In East Malaysia, services are available in Kota Kinabalu, Sandakan, Tawau, Labuan, Sibu, Bintulu, Miri and Kuching.
- 2.1.3 All costs and expenses incurred for the towing including but not limited to toll charges or petrol required, and/or labour costs for minor roadside repair such as change of tyre, minor wiring work and change of battery, cost of parts and cost of repairs at the workshop or service centres are to be borne by the Member.
- 2.2 Car Rental Assistance
 - 2.2.1 If the Member requires a car replacement, AAN may assist the Member to arrange for car rental. Cost of car rental shall be borne by the Member.
- 2.3 Arrangement of Hotel Accommodation
 - 2.3.1 As a result of a car breakdown, should the Member needs hotel accommodation, AAN may assist the Member to make reservation and arrangement for hotel accommodation. Cost of accommodation is to be borne by the Member.
- 2.4 Referral to Service Centre
 - 2.4.1 The Member may contact AAN to arrange for appointment with or referral to the nearest repair and service centre in Malaysia for car servicing or repair. All costs incurred with the repair and service centre are to be borne by the Member.
- 2.5 Services not covered under the Car Assistance Services AAN will not render its services in respect of or under the following
 - circumstances:2.5.1 If vehicle is driven by person (a) without a valid driving license, or (b) under the influence of drugs and/or alcohol;
 - 2.5.2 If the vehicle does not have a valid road tax;
 - 2.5.3 If vehicle is or has been modified for participation in motor rally and racing, or has been modified in contravention of any laws and/or regulations or is being used for any unlawful or illegal purposes;
 - 2.5.4 If the vehicle is a commercial vehicle;
 - 2.5.5 If the vehicle is immobilized outside the territorial limits stated in clause 2 (2.1.2);
 - 2.5.6 If the vehicle is inaccessible because the car keys are not available or are locked inside the car;
 - 2.5.7 If the mechanical part in the vehicle, such as engine or transmission, has been removed or that the vehicle has been dismantled fully or partly in a workshop;

- 2.5.8 If the vehicle is at a location where there is an intended or ongoing strike, riot or civil commotion as published/announced via the mass media;
- 2.5.9 Towing of (a) a vehicle for the purpose of disposing the vehicle, or (b) a vehicle for the purpose of transferring it from one workshop to another, or (c) a stolen vehicle which has been discovered, or (d) an abandoned vehicle which has been vandalized.
- 2.5.10 If the Member seeks towing/roadside repair assistance directly from a non-panel workshop.
- (3) Home Assistance

The following home assistance services shall only be available to Members residing in Capital Cities of each state in Peninsular Malaysia:

- 3.1 Plumbing Assistance
 - 3.1.1 In the event the Members require plumbing services at home, AAN will refer the Member to selected plumbers and will also assist in arranging for house call, if necessary.
- 3.2 Locksmith Assistance
 - 3.2.1 AAN will arrange for referral or house call service in the event the Member requires the service of a locksmith.
- 3.3 General Repair Assistance
 - 3.3.1 AAN will also provide information on general repair services such as repairs of home electrical appliances.
- 3.4 Pest Control Assistance
 - 3.4.1 AAN will assist the Member by referring them to company who provides pest control, pest prevention, soil treatment, anti termite and mosquito control services. AAN will also arrange for house call, if necessary.
- 3.5 Air Conditioning Assistance
 - 3.5.1 Should the Member require repair in relation to air conditioners, AAN will refer the Member to persons who can provide such services and also arrange for house call, if necessary.
- 3.6 All costs and expenses including but not limited to labour costs and spare parts, incurred for items 3.1-3.5 are to be borne by the Member.
- (vii) Neither OCBC or AAN, its employees or its associated or related companies, or its agents, shall in any event be held liable for any failure or any delay caused by (a) the unavailability of any parts and components suitable for the vehicle at the time of its breakdown, or (b) the unavailability of services or information or the service providers for the particular services requested, or (c) any strikes, riots, any act of God or any conditions beyond its control, or (d) where laws or regulations prohibit the provision of all or any part of the services under the Programme.

- (viii) OCBC will not be responsible for and disclaims all liability to any actions, claims, damages, costs, charges and expenses whatsoever arising, which the Member and/or any third party in utilizing the services under the Programme may suffer, sustain or incur.
- (ix) In the event of any dispute with AAN and/or any of the service providers for the particular services ("Service Providers"), the Member shall resolve such dispute directly with AAN and/or the Service Providers.
- (x) OCBC may, at its sole discretion, vary these Terms and Conditions, suspend or terminate any of the services under the Programme or suspend or terminate the Programme by giving notice to the Member in manner set out in Clause 21 (b) below.
- (xi) The Member consents and authorizes OCBC to disclose information regarding him/her and his/her account(s) with OCBC to OCBC's related and associated companies, the parties providing goods and services under the Programme including their agents, contractors, service providers or their related or associated or affiliated companies and any other party whomsoever as OCBC may, at its sole and absolute discretion deem fit.
- (xii) All provisions herein contained shall be binding upon the Members and to their successors.