

Terms & Conditions – “Log in and Win” Campaign

Campaign & Duration

1. OCBC Bank (Malaysia) Berhad (“**OCBC**”) organises the “Log in and Win” Campaign (“**Campaign**”) subject to these terms and conditions. The Campaign runs from 1 August 2014 to 31 October 2014, both dates inclusive (“**Campaign Period**”).

Eligibility & Campaign Information

2. The Campaign is open to all new and existing Credit Cards, Deposits or iQ customers. However, the following persons shall be disqualified and shall not be eligible to participate in this Campaign :
 - (a) a person who is not on good standing, or has breached any agreement, with OCBC; and
 - (b) a person whose account(s) with OCBC have been suspended or terminated(a person who is eligible and not disqualified shall be referred to as an “**Eligible Customers**”).
3. To participate in the Campaign, an Eligible Customers must login to OCBC Online Banking within the Campaign Period. An Eligible Customer’s participation in the Campaign shall only commence upon successful login to OCBC Online Banking (“**Commencement**”). An Eligible Customer shall only be deemed to have completed the requirement, if all the relevant information is captured and recorded by OCBC’s systems.
4. Upon Commencement, each Eligible Customer will earn the number of chances to win 1 Prize (defined below) in this Campaign as follows (each chance to win is called 1 “**Campaign Entry**”) :

ACTION	CAMPAIGN ENTRY
Login to OCBC Online Banking via ocbc.com.my in each of the campaign month August, September and October	1 login entry in each month
Customers who login in the month of July	Automatically earn 1 entry

Prizes

5. Subject always to these terms and conditions, there are a total of 50 prizes, comprising 50 units of Lenovo S960 mobile phones (each unit is referred to as a “**Prize**”, collectively all 50 units are referred to as “**Prizes**”), to be won by winners (defined below) in this Campaign, namely :

Month 1	1 August – 31 August 2014
Month 2	1 September – 30 September 2014
Month 3	1 October – 31 October 2014

A Winner (defined below) shall not in any event win more than 1 Prize in this Campaign.

6. The Prizes are manufactured / produced by third party(ies) (“Manufacturer(s)”). To the fullest extent permitted by law, OCBC Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to the Manufacturer(s) and the Prizes. In particular, OCBC Bank gives no warranty or endorsement, express or implied, written or oral, including but not limited to, any warranty in respect of merchantability quality or suitability or fitness for any purpose in respect of the Prizes. The Eligible Participants who shall win and receive the Prizes in accordance with these terms and conditions shall communicate with the Manufacturer(s) directly in relation to any issue(s) arising from or pertaining to the Prizes.
7. The Prizes are given on an “as is” basis only and do not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustration purposes only. The Prizes are not exchangeable for cash or credit or kind.
8. OCBC Bank reserves the right to substitute any of the Prizes with other products and/or services with prior notice, in which case all terms and conditions herein relating to the Prizes shall apply to the substituted Prize(s) mutatis mutandis.

Winner Selection Period & Process

9. Winner selection will take place after expiration of the Campaign Period as follows:
 - (a) Upon Commencement, the respective Eligible Participant’s Campaign Entry(ies) will be collated by reference to the earliest date (within the Campaign Period) on which the Eligible Participant performed the criteria in clause 3 above.
 - (b) Within 30 working days from the expiration of the Campaign Period, 50 Eligible Participants will be selected from by a pre-determined system. A total of 50 Eligible Participants will be selected.
 - (c) Upon being selected, the following process takes place for each of the 50 selected Eligible Participants :
 - (i) Within 5 working days from the selection day referred to in clause 9(b) above, OCBC will make an attempt to contact the selected Eligible Participants by telephone any time during office hours (9.00am – 6.00pm), Monday to Friday (except public holidays), based on the Eligible Participants’ last known contact information in OCBC’s records.

Should the first attempt to call a selected Eligible Participant fail for whatever reason(s) such as no reply, telephone number not in service, no connection, etc., another 2 attempts will be made within the next 2 hours of the first telephone call. If the third attempt is unsuccessful for whatever reason, or if upon being contacted the selected Eligible Participant refuses to continue to participate in the Contest, then such selected Eligible Participant shall forthwith be disqualified from the Contest, whereupon OCBC shall be entitled to select again from the same pool of remaining Eligible Participants, until OCBC selects an Eligible Participant who can be contacted in the manner provided herein and is willing to continue to participate in the Contest. OCBC shall not be held liable in any way whatsoever in the event any Eligible Participant cannot be contacted for any reason(s) whatsoever.

- (ii) Upon being contacted, the selected Eligible Participant shall be required to answer 1 question correctly, to be eligible to receive a Prize. If the selected Eligible Participant shall fail to answer the question correctly, he/she shall forthwith be disqualified from the Contest and shall not be entitled to receive any Prize, whereupon OCBC shall be entitled to select again, until OCBC selects an Eligible Participant who can answer 1 question correctly upon being contacted in the manner provided herein.
 - (iii) Upon answering the question correctly, the selected Eligible Participant shall be eligible to receive a Prize provided that such selected Eligible Participant shall agree with these terms and conditions governing the Contest. A selected Eligible Participant who shall have fully complied with the requirements above in this clause 9(c) will be declared as a “**Winner**” for a Prize. If any selected Eligible Participant shall fail to comply with any of the requirements in this clause 9(c), the selected Eligible Participant shall be deemed to be disqualified from the Contest, whereupon OCBC shall be entitled to select again from the same pool of remaining Eligible Participants on the terms above.
 - (d) OCBC’s records and decisions on this shall be final, conclusive and binding on all parties concerned. For avoidance of doubt, this clause does not adversely affect OCBC’s rights to substitute any Prize with other product or service under clause 8 above.
10. A notification email on the Prize details will be sent to the Winners within 2 weeks from the Winner declaration. The Prize will be delivered by way of courier service within 4 weeks from the Winner declaration, to the Eligible Participant’s last known address in OCBC’s records. OCBC shall not be responsible for any Prize which may be damaged, delayed, lost, returned or uncollected for whatever reasons and OCBC will not make any alternative arrangement for delivery, redelivery or collection of the Prize. The Winners agree that OCBC may disclose

the Winners' names, identity card number and such other identification references deemed appropriate by OCBC, to the third party(ies) responsible for the delivery of Prizes.

Liability and Responsibility

11. Participation in this Campaign and where applicable, the utilization of the Prize are at the own risk and cost of the Eligible Participant. The Eligible Participant shall assume full responsibility for any liability, mishap, injury, loss, damage, claim or accidents resulting therefrom. OCBC Bank shall not be held liable for any of the aforesaid.

General Terms & Conditions

12. The Eligible Participant's information and data will be tracked and processed for purposes of this Campaign and in accordance with OCBC's privacy policy which is posted at www.ocbc.com.my. By participating in the Campaign, the Eligible Participant shall be deemed to have agreed to OCBC processing the Eligible Participant's information and data for purposes of the Campaign and in accordance with OCBC's privacy policy.
13. OCBC's decisions on all matters relating to the Campaign shall be final, conclusive and binding on all parties, including but not limited to the selection and declaration of the Winners and the selection of substitute Eligible Participants in place of any Eligible Participants whose participation in the Campaign has been disqualified and/or invalidated and/or cancelled. OCBC shall not be responsible in anyway whatsoever, in respect of technical failures of any kind, unauthorized human intervention and electronic or human error in administration and processing. OCBC shall not be obliged to give any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning the Campaign.
14. OCBC shall not be held liable in any manner whatsoever for any inconvenience, loss or damage howsoever arising in connection with the Campaign. Furthermore, OCBC shall not be liable for any default or delay in respect of the Campaign due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any events which are caused by factors beyond the reasonable control of OCBC.
15. By participating in the Campaign, the Eligible Participants shall be deemed to have agreed to be bound by these terms and conditions. The terms and conditions contained herein are binding on all Eligible Participants. No appeal and/or correspondence will be entertained.

16. OCBC reserves the right to use any information, names and photographs of the Winners for publishing in any mass media or marketing materials for advertising or publicity purposes. All documents submitted for the Campaign are the property of OCBC inclusive of the photographs of the Winners.
17. OCBC reserves the rights at its absolute discretion to withdraw, cancel, suspend, extend or terminate this Campaign at any time in whole or in part, or to vary, delete or add to any of the terms and conditions herein at any time with prior notice, by way of posting on the OCBC Page at www.facebook.com/OCBC.Malaysia, or in any other method deemed suitable by OCBC. Each Eligible Participant agrees to access OCBC Page at regular time intervals to view the terms and conditions herein and to ensure that the Eligible Participant is kept up-to-date with any changes or variations to these terms and conditions. Eligible Participants shall not be entitled to claim for any compensation against OCBC for any and all loss and damage howsoever suffered or incurred by the Eligible Participants, whether as a direct or indirect result of any withdrawal, cancellation, suspension, extension or termination of the Campaign, or any variation, deletion or addition to any of the terms and conditions herein.
18. OCBC shall not be liable for any misinterpretation or misrepresentation of any facts, news, reports, audios or visuals in respect of the Campaign published in any mass media, marketing or advertising materials.
19. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
20. These terms and conditions shall be governed by the laws of Malaysia, and all Eligible Participants shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.