

## Terms and Conditions Governing RM30 Rebate Online Bill Pay Campaign

### The Campaign

- The *RM30 Rebate Online Bill Pay Campaign* ("**Campaign**") is organized by OCBC Bank (Malaysia) Berhad ("**OCBC Bank**") subject to these terms and conditions. The Campaign will run from 15 June 2015 until 31 August 2015, both dates inclusive ("**Campaign Period**").

### Who are eligible

- Only "**Eligible Customers**" are eligible to participate in this Campaign. Eligible Customers are customers who have a currently valid current or savings account, and/ or hold valid credit cards with OCBC Bank, provided that such customers do not fall within any of the following disqualifying events :
  - customers who are 18 years old or younger;
  - customers who have paid any bill via OCBC Internet Banking or OCBC Mobile Banking service any time before the Campaign Period, but OCBC Bank may, at its sole and absolute discretion, waive this and to qualify these customers subject to such conditions as OCBC Bank shall deem fit;
  - customers whose accounts with OCBC Bank shall have been suspended or terminated; and
  - customers who have breached any agreement with OCBC Bank.

### What must the Eligible Customer do to participate in Campaign

- To participate in the Campaign, an Eligible Customer must make 2 payments with a minimum payment value of RM50 each in any month via [ocbc.com.my](http://ocbc.com.my) or OCBC Malaysia Mobile Banking application to any of the Billing Organizations (defined below) by 31 August 2015.
- The data generated by and recorded in OCBC Bank's systems shall be conclusive evidence as to whether a particular Eligible Customer has duly completed clause 3 above, and where applicable, the date and time for such completion. Any purported registration or payment which is not duly captured by and reflected in OCBC Bank's systems and records shall be disqualified for purposes of this Campaign.

### How does the Rebate work

- Subject always to the availability of the Rebate Fund (defined below), after an Eligible Customer has duly completed clause 3 above with the data duly captured by and reflected in OCBC Bank's systems, an Eligible Customer will receive a once-only RM30 rebate made pursuant to clause 3 above, on a first come first served while stocks last basis ("**Rebate**"), notwithstanding that an Eligible Customer has made more than 2 payments via [ocbc.com.my](http://ocbc.com.my) or OCBC Malaysia Mobile Banking application.  
For avoidance of doubt :
  - if an Eligible Customer makes more than 2 payments under clause 3 above, the Rebate of RM30 only will be given; and
  - as soon as an Eligible Customer becomes entitled to receive a Rebate, he/she is no longer eligible for further participation in this Campaign, notwithstanding that he/she may receive further communications(s) and make further payments within the Campaign Period.
- OCBC Bank allocates a maximum of RM90,000 only ("**Rebate Fund**"), with a monthly allocated cap of RM30,000 each month, to be given away as Rebates in this Campaign. Upon exhaustion of the Rebate Fund, no further Rebate will be given, notwithstanding anything to the contrary.
- The Rebate will be credited into the Eligible Customer's currently valid account with OCBC Bank within 8 to 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.
- If an Eligible Customer maintains more than 1 account 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:
  - OCBC credit card account; and
  - OCBC savings or current account (in the sole personal name of the Eligible Customer, not joint account).  
All depository accounts are insured by PIDM.

### General Terms and Conditions

- In this Campaign, the "**Billing Organizations**" means the following :

1. ASTRO	27. MAJLIS PERBANDARAN PORT DICKSON
2. AUTOMOBILE ASSOCIATION MALAYSIA (AAM)	28. MAJLIS PERBANDARAN PULAU PINANG
3. CELCOM	29. MAJLIS PERBANDARAN SANDAKAN
4. DEWAN BANDARAYA KOTA KINABALU	30. MAJLIS PERBANDARAN SEBERANG PERAI
5. DEWAN BANDARAYA KUALA LUMPUR	31. MAJLIS PERBANDARAN SELAYANG

6.	DIGI	32.	MAJLIS PERBANDARAN SUBANG JAYA
7.	Etiqa Insurance	33.	MAJLIS PERBANDARAN TELUK INTAN
8.	INDAH WATER KONSORTIUM	34.	MAXIS
9.	LEMBAGA AIR PERAK	35.	P1.COM
10.	MAJLIS BANDARAYA IPOH	36.	Pac Lease
11.	MAJLIS BANDARAYA MELAKA BERSEJARAH	37.	Pacific Mutual Fund
12.	MAJLIS BANDARAYA PETALING JAYA	38.	PEJABAT PENGARAH TANAH & GALIAN SELANGOR
13.	MAJLIS BANDARAYA SHAH ALAM	39.	Prudential Insurance
14.	MAJLIS DAERAH LAHAD DATU	40.	SABAH ELECTRICITY SDN BHD
15.	MAJLIS DAERAH PENAMPANG	41.	Sarawak Electricity Supply Corporation (SESCO)
16.	MAJLIS DAERAH SEGAMAT	42.	SILICON NAVIGATOR (JARING)
17.	MAJLIS PERBANDARAAN TAWAU	43.	SYABAS
18.	MAJLIS PERBANDARAN AMPANG JAYA	44.	SYARIKAT AIR JOHOR
19.	MAJLIS PERBANDARAN BATU PAHAT	45.	TELEKOM MALAYSIA
20.	MAJLIS PERBANDARAN JOHOR BAHRU TENGAH	46.	TENAGA NASIONAL BERHAD
21.	MAJLIS PERBANDARAN KAJANG	47.	THE CHINA PRESS
22.	MAJLIS PERBANDARAN KLANG	48.	Timedotnet Berhad
23.	MAJLIS PERBANDARAN KUANTAN	49.	Tokio Marine
24.	MAJLIS PERBANDARAN MANJUNG	50.	TT DOTCOM
25.	MAJLIS PERBANDARAN MUAR	51.	UNIFI
26.	MAJLIS PERBANDARAN NILAI	52.	Zurich Insurance (M) Berhad

10. OCBC Bank's decisions on all matters relating to this Campaign 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.
11. OCBC Bank 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 OCBC Bank's website at [www.ocbc.com.my](http://www.ocbc.com.my), or in any other method deemed suitable by OCBC Bank. Each Eligible Customer agrees to access OCBC Bank's website stated herein at regular time intervals to view the terms and conditions herein and to ensure that the Eligible Customer is kept up-to-date with any changes or variations to these terms and conditions. No one shall be entitled to claim for any compensation against OCBC Bank for any and all loss and damage howsoever suffered or incurred, 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 condition herein.
12. 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.
13. All the existing Accounts and Services – Main Terms and Conditions, OCBC Cardmember's Agreement, OCBC Titanium Rebate Terms and Conditions and Internet 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 Billing Organisations above.
17. These terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.

## Terms and Conditions Governing RM5 Rebate with Mobile Banking Campaign

### The Campaign

1. The RM5 Rebate with Mobile Banking Campaign (“**Campaign**”) is organized by OCBC Bank (Malaysia) Berhad (“**OCBC Bank**”) subject to these terms and conditions. The Campaign will run from 15 June 2015 until 31 August 2015, both dates inclusive (“**Campaign Period**”).

### Who are eligible

2. Only “**Eligible Customers**” are eligible to participate in this Campaign. Eligible Customers are customers who have a currently valid current or savings account, and/ or hold valid credit cards with OCBC Bank, provided that such customers do not fall within any of the following disqualifying events :
  - (d) customers who are 18 years old or younger;
  - (e) customers whose accounts with OCBC Bank shall have been suspended or terminated; and
  - (c) customers who have breached any agreement with OCBC Bank.

### What must the Eligible Customer do to participate in the Campaign

3. To participate in the Campaign, an Eligible Customer must make one (1) Transaction (defined below) in any month(s) via OCBC Malaysia Mobile Banking application by 31 August 2015.

In this Campaign, the “**Transaction**” means the following :

- (a) InterBank GIRO ;
  - (b) Instant InterBank Funds Transfer ; or
  - (c) Bill Payment to any of the Billing Organizations (defined below)
4. The data generated by and recorded in OCBC Bank’s systems shall be conclusive evidence as to whether a particular Eligible Customer has duly completed clause 3 above, and where applicable, the date and time for such completion. Any purported registration or payment which is not duly captured by and reflected in OCBC Bank’s systems and records shall be disqualified for purposes of this Campaign.

### How does the Rebate work

5. Subject always to the availability of the Rebate Fund (defined below), after an Eligible Customer has duly completed clause 3 above with the data duly captured by and reflected in OCBC Bank’s systems, an Eligible Customer will receive a RM5 rebate made pursuant to clause 3 above, on a first come first served while stocks last basis (“**Rebate**”).

For avoidance of doubt :

  - (c) if an Eligible Customer makes more than one (1) Transaction under clause 3 above, the Rebate of RM5 only will be given once in the given month; and
  - (d) an Eligible Customer is only entitled to receive a maximum Rebate of RM15 for a maximum of 3 months within the Campaign period.
6. OCBC Bank allocates a maximum of RM75,000 only (“**Rebate Fund**”), with a monthly allocated cap of RM25,000 each month, to be given away as Rebates in this Campaign. Upon exhaustion of the Rebate Fund, no further Rebate will be given, notwithstanding anything to the contrary.
7. The Rebate will be credited into the Eligible Customer’s currently valid account with OCBC Bank within 8 to 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 account 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:
  - c) OCBC credit card account; and
  - d) OCBC savings or current account (in the sole personal name of the Eligible Customer, not joint account). All depository accounts are insured by PIDM.

### General Terms and Conditions

9. In this Campaign, the “**Billing Organizations**” means the following :

1. ASTRO	27. MAJLIS PERBANDARAN PORT DICKSON
2. AUTOMOBILE ASSOCIATION MALAYSIA (AAM)	28. MAJLIS PERBANDARAN PULAU PINANG
3. CELCOM	29. MAJLIS PERBANDARAN SANDAKAN
4. DEWAN BANDARAYA KOTA KINABALU	30. MAJLIS PERBANDARAN SEBERANG PERAI
5. DEWAN BANDARAYA KUALA LUMPUR	31. MAJLIS PERBANDARAN SELAYANG
6. DIGI	32. MAJLIS PERBANDARAN SUBANG JAYA
7. Etiqa Insurance	33. MAJLIS PERBANDARAN TELUK INTAN
8. INDAH WATER KONSORTIUM	34. MAXIS
9. LEMBAGA AIR PERAK	35. P1.COM
10. MAJLIS BANDARAYA IPOH	36. Pac Lease
11. MAJLIS BANDARAYA MELAKA BERSEJARAH	37. Pacific Mutual Fund

12.	MAJLIS BANDARAYA PETALING JAYA	38.	PEJABAT PENGARAH TANAH & GALIAN SELANGOR
13.	MAJLIS BANDARAYA SHAH ALAM	39.	Prudential Insurance
14.	MAJLIS DAERAH LAHAD DATU	40.	SABAH ELECTRICITY SDN BHD
15.	MAJLIS DAERAH PENAMPANG	41.	Sarawak Electricity Supply Corporation (SESCO)
16.	MAJLIS DAERAH SEGAMAT	42.	SILICON NAVIGATOR (JARING)
17.	MAJLIS PERBANDARAAN TAWAU	43.	SYABAS
18.	MAJLIS PERBANDARAN AMPANG JAYA	44.	SYARIKAT AIR JOHOR
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21.	MAJLIS PERBANDARAN KAJANG	47.	THE CHINA PRESS
22.	MAJLIS PERBANDARAN KLANG	48.	Timedotnet Berhad
23.	MAJLIS PERBANDARAN KUANTAN	49.	Tokio Marine
24.	MAJLIS PERBANDARAN MANJUNG	50.	TT DOTCOM
25.	MAJLIS PERBANDARAN MUAR	51.	UNIFI
26.	MAJLIS PERBANDARAN NILAI	52.	Zurich Insurance (M) Berhad

10. OCBC Bank's decisions on all matters relating to this Campaign 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.
11. OCBC Bank 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 OCBC Bank's website at [www.ocbc.com.my](http://www.ocbc.com.my), or in any other method deemed suitable by OCBC Bank. Each Eligible Customer agrees to access OCBC Bank's website stated herein at regular time intervals to view the terms and conditions herein and to ensure that the Eligible Customer is kept up-to-date with any changes or variations to these terms and conditions. No one shall be entitled to claim for any compensation against OCBC Bank for any and all loss and damage howsoever suffered or incurred, 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 condition herein.
12. 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.
13. All the existing Accounts and Services – Main Terms and Conditions, OCBC Cardmember's Agreement, OCBC Titanium Rebate Terms and Conditions and Internet 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 Billing Organisations above.
17. These terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.