

Terms and Conditions Governing “Pay Bills Online, Get Up To RM50 Rebates” Campaign

The Campaign

1. The “Pay Bills Online, Get Up To RM50 Rebates” Campaign (“**Campaign**”) is organized by OCBC Bank (Malaysia) Berhad (“**OCBC Bank**”) subject to these terms and conditions. The Campaign will run from 01 August 2013 until 31 October 2013, both dates inclusive (“**Campaign Period**”).

Eligibility

2. Participation in the Campaign is strictly by invitation only. OCBC Bank's customers who shall receive the Campaign Message (“**Message**”) by way of short message service (SMS) or electronic direct mailer (e-DM) inviting the customers to pay bills online via ocbc.com.my for any of the Billing Organisations (listed below) within the Campaign Period shall be eligible to participate in this Campaign, save and except the following who shall not be eligible and are disqualified from participation in this Campaign (notwithstanding that such customers have received the Message) :
 - (a) OCBC Bank customers who are 18 years old or younger;
 - (b) OCBC Bank customers who have paid any assessment bill via OCBC Internet Banking services anytime within the period from 1 January 2013 until 30 June 2013, provided that OCBC Bank shall have the sole and absolute discretion to waive this and to qualify these customers subject to such conditions as OCBC shall deem fit;
 - (c) OCBC Bank customers whose accounts with OCBC Bank shall have been suspended or terminated; and
 - (d) OCBC Bank customers who shall have breached any agreement with OCBC Bank,(an OCBC Bank customer who is invited by the Campaign Message and not disqualified is referred to as an “**Eligible Customer**”).

Campaign Mechanics

3. To participate in the Campaign, an Eligible Customer shall, within the Campaign Period:-
 - (a) register for OCBC Internet Banking service if this has not been done; and
 - (b) use OCBC Internet Banking ‘Bill Payment’ service to make payments of no less than RM2,000 in aggregate, to any of the Billing Organizations provided that there shall be at least 1 payment to any of the town councils (Majlis Perbandaran) contained in the list of Billing Organizations.
4. OCBC Bank is giving away a total of RM135,000 worth of cash rebates subject to these terms and conditions. An Eligible Customer who shall satisfy all the requirements above with the registration and payment duly captured by and reflected in OCBC Bank's systems and records, shall be eligible to receive rebate (“**Rebate**”) as set out in Table 1 below on a first come, first served basis, subject to availability while stocks last :

TABLE 1

Eligible Customers Type	Rebate Worth	Quantity
Eligible Customers who have <u>not paid any bill</u> via ocbc.com.my between January to June 2013	RM50 each	1,500 Eligible Customers
Eligible Customers who have <u>not paid any assessment bill</u> via ocbc.com.my between January to June 2013	RM 30 each	2,000 Eligible Customers

In any event, each Eligible Customer shall not be eligible to receive more than 1 Rebate (either RM50 or RM30 Rebate).

5. The Rebate is only given for payment of bills via OCBC Internet Banking ‘Bill Payment’ service to any of the following Billing Organisations:

1. Malaysian Assurance Alliance Berhad	25. Majlis Bandaraya Melaka Bersejarah
2. MCIS Zurich Insurance Berhad	26. Majlis Bandaraya Petaling Jaya
3. Tenaga Nasional	27. Majlis Bandaraya Shah Alam
4. Syarikat SESCO Berhad	28. Majlis Daerah Lahad Datu
5. Sabah Electricity S/B	29. Majlis Daerah Penampang
6. Syarikat Bekalan Air Selangor	30. Majlis Daerah Segamat
7. Lembaga Air Perak	31. Majlis Perbandaran Ampang Jaya
8. SAJ Holdings Sdn Bhd	32. Majlis Perbandaran Batu Pahat
9. Indah Water Konsortium	33. Majlis Perbandaran Johor Bahru Tengah
10. Celcom Axiata Berhad (CELCOM)	34. Majlis Perbandaran Kajang
11. Digi Telecommunications Sdn Bhd (DIGI)	35. Majlis Perbandaran Klang
12. P1.COM	36. Majlis Perbandaran Kuantan
13. Silicon Navigator (Jaring)	37. Majlis Perbandaran Manjung
14. TT dotcom	38. Majlis Perbandaran Muar
15. TIME dotNet Berhad	39. Majlis Perbandaran Port Dickson
16. UNIFI	

17. Maxis Communications Berhad (MAXIS)	40. Majlis Perbandaran Pulau Pinang
18. Telekom Malaysia Berhad (TM)	41. Majlis Perbandaran Sandakan
19. Astro	42. Majlis Perbandaran Subang Jaya
20. Automobile Association of Malaysia	43. Majlis Perbandaran Selayang
21. Pej. Pengarah Tanah & Galian Selangor Cukai Tanah	44. Majlis Perbandaran Seberang Perai
22. Dewan Bandaraya Kota Kinabalu	45. Majlis Perbandaran Tawau
23. Dewan Bandaraya Kuala Lumpur Assessment	46. Majlis Perbandaran Teluk Intan
24. Majlis Bandaraya Ipoh	47. Majlis Perbandaran Nilai

6. The Rebate will be credited into one of the Eligible Customer's currently valid accounts(s) with OCBC Bank as a single payment within 8 – 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.
7. 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:
 - (i) OCBC Credit Card
 - (ii) Personal OCBC Savings or Current Account (non joint account)
 - (iii) Joint OCBC Savings or Current Account (non corporate)

General Terms and Conditions

8. OCBC Bank's decisions on all matters relating to this Campaign (including, but not limited to, matters such as the invitation of selected customers for participation in 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.
9. OCBC Bank reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions from time to time with 21 days' prior notice. For updated versions of these Terms and Conditions, if any please revisit the Terms and Conditions posted at <http://www.ocbc.com.my>.
10. 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.
11. OCBC Bank may, at its sole discretion, cancel, terminate or suspend the Campaign with 21 days' prior notice. For the avoidance of doubt, cancellation, termination or suspension by OCBC Bank of the Campaign shall not entitle any customer (eligible or otherwise) to any claim for compensation against OCBC Bank for any and all loss or damage suffered or incurred by the customer as a direct or indirect result of the act of cancellation, termination or suspension.
12. All the existing Accounts and Services – Main Terms and Conditions, OCBC Card member's Agreement, OCBC Titanium Rebate Terms and Conditions and Online 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.
13. 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.
14. 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.
15. This Campaign is not sponsored by any of the billing organizations listed above.
16. These terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.