

<p align="center"><b>TERMS &amp; CONDITIONS</b></p> <p align="center">OCBC Flash Deal with Royal Sporting House Promotion</p>
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<b>PROMOTION PERIOD</b>
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- The "OCBC Flash Deal with Royal Sporting House Promotion" ("Promotion") is organised by OCBC Bank (Malaysia) Berhad ("OCBC Bank") on 19 July 2014 from 2pm to 4pm ("Promotion Period") subject to these terms and conditions.

<b>ELIGIBILITY</b>
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- All customers of OCBC Bank who currently hold valid credit cards issued by OCBC Bank ("Cardmembers") are eligible to participate in this Promotion. Cardmembers who have breached any of their agreement(s) with OCBC Bank are ineligible to participate in the Promotion. Cardmembers who are eligible and not disqualified to participate in the Promotion are collectively referred to as the "Eligible Cardmembers", each an "Eligible Cardmember".

<b>PROMOTION</b>
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- An Eligible Cardmember who purchases goods and/or services at selected Royal Sporting House outlets in Malaysia listed in Table 1 ("**Participating Outlets**") within the Promotion Period will receive :
  - a 50% rebate on the first RM200-00 validly charged to any OCBC Bank Credit Card except OCBC Bank Titanium Pink Card ("**Flash Rebate**"), the 50% Flash Rebate is capped at RM100-00 per cardmember; OR
  - a 50% rebate on the first RM200-00 validly charged to an OCBC Bank Titanium Pink Card with an additional 10% rebate on the 50% rebate ("**Pink Rebate**"), the 50%+10% Pink Rebate is capped at RM110-00 per cardmember in aggregate.

For avoidance of doubt, each Eligible Cardmember shall only be allowed to earn either 1 Flash Rebate capped at RM100-00 OR 1 Pink Rebate capped at RM110-00 throughout the Promotion, and shall not be allowed to earn more than 1 Flash/Pink Rebate by using more than 1 OCBC Bank credit cards. Table 2 below contains illustrations on how the Flash and Pink Rebates apply.

- All transactions made during the Promotion Period must be posted and captured by OCBC Bank's Credit Card System in order to qualify the Cardmember for the Promotion

Table 1: List of Participating Outlets:

State	Outlets
Kuala Lumpur	Alpha Angle Shopping Centre, G04A Bangsar Shopping Centre, F6 BB Plaza, Lot FF004 Cheras Leisure Mall, Lot L1-36,37 Mid Valley Megamall, G026 Great Eastern Mall, No. 2.02 Fahrenheit 88, Lot G21
Selangor	Bukit Raja Shopping Centre, Lot G32 Empire Shopping Gallery, LG13A, LG15 IOI Mall, Lot EF28& EF 29 1 Utama Shopping Centre, F139 Jusco Taman Equine, Lot G09 Paradigm Mall, L1-45A Setia City Mall, L1-25 Kompleks Beli Belah AEON Aunggun Rawang, G17

Melaka	AEON Bandaraya Melaka Shopping Centre, G31 & G32 AEON Melaka Shopping Centre, F10 Mahkota Parade, G09
Perak	Kinta City Shopping Centre, Lot 30 AEON Ipoh Station 18 Shopping Centre, F39
Johor Bahru	AEON Tebrau City Shopping Centre, Lot F29 AEON Taman University Shopping Centre, UG13A Johor Bahru City Square, M2-22 Plaza Pelangi, L1.01 Sutera Mall Lot L3-024 & L3-025
Penang	Queensbay Mall, Lot 1F-57 & 58 Sunway Carnival Mall, F-35 & 36 1 <sup>st</sup> Avenue, Lot L1-08A Gurney Paragon, Lot 163D-3-22A & 23
Pahang	East Coast Mall, Lot GF 28 & 29
Sabah	Palm Square, P12 & P13 Warisan Square, unit – CG 02-03-04 1 Borneo Mall, Unit G211, G212, G212A

\* Valid at all existing and any additional Royal Sporting House outlets that are open during the promotion period.

Table 2: Example of Flash Rebate calculation

Spend (RM)	All cards except Titanium Pink	Titanium Pink
	Eligible Rebate (50% rebate) (RM)	Eligible Rebate (+10% rebate) (RM)
38.90	19.45	21.40
150.00	75.00	82.50
200.00	100.00	110.00
300.00	100.00*	110.00*

\*Rebate is capped at RM100 for Flash Rebate and RM110 for Pink Rebate

#### ALLOCATION OF FLASH REBATE

- The Rebate will be credited into the Eligible Cardmembers' credit card account within one (1) month from the end Promotion Period and will appear in the following month's credit card statement under the description of "FLASH Rebate" or "Pink Rebate", where applicable.
- At time of rebate posting, the OCBC Credit Card account(s) must be current and in good standing and not in breach of any of the terms of OCBC Cardmember's Agreement.
- OCBC Bank reserves the right to reverse and cancel the Flash/Pink Rebate, if the transaction for which the Flash/Pink Rebate is given is reversed for whatever reason.
- OCBC Bank shall not be responsible for any failure or delay in the transmission of evidence of transaction made during Promotion Period by Visa International Incorporated, MasterCard International Incorporated, merchant establishments, postal or telecommunication authorities or any other party which may result in any Cardmember being omitted from the rebate entitlement during the Promotion Period.

9. OCBC Bank shall not be responsible in any way whatsoever in respect of technical failures of any kind, unauthorised human intervention and electronic or human error in the administration and processing of the selection of Eligible Cardmembers.

<b>GENERAL TERMS AND CONDITIONS</b>
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10. OCBC Bank's decisions on all matters relating to this Promotion 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 Promotion.
11. OCBC Bank reserves the right to use any information, names and photographs of the cardmembers for publishing in any mass media or marketing materials for advertising or publicity purposes.
12. OCBC Bank reserves the rights at its absolute discretion to withdraw, cancel, suspend, extend or terminate this Promotion either in whole or in part, or to vary, delete or add to any of the terms and conditions herein at anytime with prior notice.
13. OCBC Bank shall not be held liable for any misinterpretation or misrepresentation of facts in respect of the Promotion published in any mass media, marketing or advertising materials.
14. 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 Promotion, these terms and conditions shall prevail.
15. The OCBC Cardmember's Agreement shall continue to apply to usage of OCBC Bank credit cards. In the event of any inconsistencies between these terms and conditions and the terms and conditions in the OCBC Cardmember's Agreement, these terms and conditions shall prevail only insofar as they apply to this Promotion.
16. These terms and conditions shall be governed by the laws of Malaysia, and all Cardmembers who participate in the Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.