

TERMS & CONDITIONS

Total Prizes of RM200,000 Cashback & 500,000 Enrich Miles To Be Won

Duration

1. The “**Total Prizes of RM200,000 Cashback & 500,000 Enrich Miles To Be Won**” (“Campaign”) is organised by OCBC Bank (Malaysia) Berhad (“OCBC”) and is subject to these terms and conditions. The Campaign runs from 15 October 2018 till 31 December 2018 (“Campaign Period”).

Eligibility

2. The Campaign is open to OCBC Credit and Debit Card Principal Cardmembers who hold an OCBC Credit or Debit Card issued in Malaysia (collectively “Cardmembers”).
3. Cardmembers who meet and fulfill the Campaign Criteria below shall be referred to as Eligible Cardmembers (“Eligible Cardmembers”).
4. The following persons are **NOT** eligible to participate in this Campaign:-
 - a) permanent and/or contract employees of OCBC (including its subsidiaries and related companies), including their respective immediate family members, meaning parents, spouses, children and siblings;
 - b) representatives and/or agents (including advertising agents) of OCBC, including their respective immediate family members, meaning parents, spouses, children and siblings;
 - c) holder(s) of any Card(s) not issued in Malaysia;
 - d) holder (s) of any Card(s) who is (are) in default of any facilities granted by OCBC at any time during the Campaign Period, subject to OCBC’s discretion.

Registration

5. To participate in the Campaign, Eligible Cardmembers are required to register (one-time basis) with OCBC within the Campaign Period via any of the following methods:-
 - a) register via short messaging service text (“SMS”), type WIN<space>New IC Number and send to 62662; or
 - b) register online at www.ocbc.com.my/win (“Campaign Website”).

SMS Registration

6. SMS sent out by Cardmembers to 62662 for registration purpose shall be deemed as consent to participate in this Campaign.
7. Standard Telecommunication Operator’s (Telco) network charges will apply to each SMS sent.
8. Proof of SMS sent does not proof of successful registration. The Bank shall not be liable and responsible for any unsuccessful registration due to network failure and/or interruption experienced by the respective Telco.
9. Cardmembers will receive a confirmation SMS from the Bank’s appointed SMS vendor upon successful registration within 48-hour and such confirmation SMS will be sent to the same mobile phone used for registration.

Online Registration

10. Cardmembers who register via online at Campaign Website shall be deemed to have consented to participate in this Campaign.
11. Cardmembers will receive a confirmation of successful registration from OCBC shown on the Campaign Website.

Campaign Criteria

12. A minimum of RM50 must be spent with an OCBC Credit or Debit Cards to gain an entry. Different spending categories will provide Eligible Cardmembers with a different number of entry or entries.

Cashback

13. Eligible Cardmembers who fulfill the above-mentioned campaign criteria will stand a chance to win a RM50 weekly cashback. A maximum of 4 X RM50 cashback will be given out per month per cardmember.
14. Eligible Cardmembers who fulfill the above-mentioned campaign criteria will stand a chance to win a RM500 monthly cashback. A maximum of 1 X RM500 cashback will be given out per month per cardmember.
15. Each Cardmember can win a maximum of four (4) cashback for the Weekly Prize during the calendar month, three (3) Monthly Prizes and one (1) Grand Prize throughout the campaign period.
16. To ensure a fair chance of winning for all eligible Cardmembers, we will have a cap of 100 entries per eligible transaction(s), per Cardmember.
17. There will be a total of RM200,000 cashback throughout the Campaign Period.
18. All transactions will be calculated from 00:00 hours to 23:59 hours (Malaysia time) during the Campaign Period. The date and time of the transactions are based on the transaction time as captured by OCBC globally during the Campaign Period.
19. Winners will be selected on a random basis by the system upon spending more or equal of RM50.
20. The cashback will be credited into the respective Eligible Cardmember's OCBC Credit Card account. The crediting of the cashback will be reflected in the Eligible Cardmember's Credit Card statement of the following month.
21. The cashback will be credited into the respective Eligible Cardmember's OCBC Debit Card's account. The crediting of the cashback will be reflected in the Eligible Cardmember's bank account statement of the following month.
22. At the time of rewarding the cashback, the Eligible Cardmember's Credit or Debit Card account(s) must be current, valid, subsisting and in good credit standing as may be determined by OCBC Bank at its sole and absolute discretion, and not in breach of any of these terms and conditions.
23. OCBC Bank reserves the right to forfeit the cashback if there is a reversal of a retail transaction or termination of the Eligible Cardmember's Card or non-compliance or breach of these terms and conditions prior to the cashback being given to the Eligible Cardmember.

Enrich Miles (EM)

24. Eligible Cardmembers who fulfill the campaign criteria above will stand a chance to win 50,000 Enrich Miles. A maximum of 1 X 50,000 EM per cardmember throughout the Campaign Period.
25. There will be a total cap of 500,000 EM throughout the Campaign Period with a total of 10 winners.
26. All transactions will be calculated from 00:00 hours to 23:59 hours (Malaysia time) during the Campaign Period. The date and time of the transactions are based on the transaction time as captured by OCBC globally during the Campaign Period.

27. Winners will be selected on a random basis by the system upon meeting all criteria stated above.
28. The Enrich Miles will be credited into the respective Eligible Cardmember's Enrich Miles account whereby a non-account holder has to register for an Enrich Miles account to receive the reward. To register Enrich Miles account :
<https://www.malaysiaairlines.com/enrich-portal/user-registration.html>
29. At the time of rewarding the Enrich Miles, the Eligible Cardmember's Credit or Debit Card account(s) must be current, valid, subsisting and in good credit standing as may be determined by OCBC Bank at its sole and absolute discretion, and not in breach of any of these terms and conditions.
30. OCBC Bank reserves the right to forfeit the Enrich Miles if there is a reversal of a retail transaction or termination of the Eligible Cardmember's Card or non-compliance or breach of these terms and conditions prior to the cashback being given to the Eligible Cardmember.

Entry(s) Tabulation:

Local Spend	1 x entry	Any Eligible Spend made in Ringgit Malaysia
Overseas Spend (in foreign currency)	3 x entries	Eligible spend made in foreign currency, the amount of such transactions shall be converted to Ringgit Malaysia based on OCBC prevailing exchange rate.
Newly Approved Cards & Instalment Payment Plan ("IPP")	5 x entries	- Any Eligible Spend made by newly approved cards within campaign period. - Minimum IPP RM500. - excludes Cashflo Card

31. For avoidance of doubt, the spend and entries rewarded to Eligible Cardmember will be based on the table below for each transaction. Tabulated by :
32. Total transaction amount / 50 : **Number of entries * Spend Category Entry(s)**
 Round down to the lower denominator.

Spend Category	Qualifying Transaction amount	Transaction Amount			
		RM49.99	RM50.00	RM99.99	RM100.10
Local Spend	Min. RM50	RM49.99	RM50.00	RM99.99	RM100.10
Entry(s)	1x	0	1	1	2
Overseas Spend	Min. RM50	RM49.99	RM50.00	RM99.99	RM100.10
Entry(s)	3x	0	3	3	6
Newly Approved Cards	Min. RM50	RM49.99	RM50.00	RM99.99	RM100.10
Entry(s)	5x	0	5	5	10
IPP	Min. RM500	RM499.99	RM500	RM999.99	RM1000.10
Entry(s)	5x	0	5	5	10

33. The following shall NOT be included as Qualifying Requirements for the purposes of this Campaign:-
- OCBC Easy Payment Plan (for OCBC Credit Cards)
 - Qualifying Requirements which are subsequently cancelled or refunded;
 - Disputed, unauthorized or fraudulent purchase transactions;
 - Payment of annual OCBC Card membership fees,
 - Interest and principal payments;
 - Sales and Services Tax or any other taxes;
 - Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees; or
 - Transactions made by Eligible Cardmember with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by a Cardmember with any corporation or business entity in which he is an employee or employer or works with or has shares or interest in or is a director of.

Campaign Prizes

Prizes	October	November	December
Weekly Cashback	<ul style="list-style-type: none"> RM50 cashback 100 winners per week Total 400 winners in Octobers 	<ul style="list-style-type: none"> RM50 cashback 100 winners per week Total 400 winners in November 	<ul style="list-style-type: none"> RM50 cashback 100 winners per week Total 400 winners in December
Monthly Cashback	<ul style="list-style-type: none"> RM500 cashback 100 winners per month 	<ul style="list-style-type: none"> RM500 cashback 100 winners per month 	<ul style="list-style-type: none"> RM500 cashback 100 winners per month
Grand Prize Enrich Miles	-	-	<ul style="list-style-type: none"> 50,000 Enrich Miles 10 winners

(Collectively, the weekly Prizes, monthly Prizes, and Grand Prize shall be referred to as the “Prizes”)

34. OCBC shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party.
35. Prizes are given out on an “As Is” basis, and are non-transferable and non-exchangeable for cash or other goods, whether in part or in full.
36. Tabulation of Qualifying Requirements (defined below) for the purposes of this Campaign will only take effect starting from the Campaign Month (see table below) which the Eligible Cardmember first registers for this Campaign.

Cash Back **Weekly** Tabulation Period:

Campaign Month	Date	Weekly Tabulation Period
1	15 October 2018 - 31 October 2018	(15 th - 21 st), (22 nd - 31 st), (29 th - 4 th Nov)
2	1 November 2018 - 30 November 2018	(5 th - 11 th), (12 th - 18 th), (19 th - 25 th) (26 th - 2 nd Dec)
3	1 December 2018 - 31 December 2018	(3 rd - 9 th), (10 th - 16 th), (17 th - 23 rd), (24 th - 31 st)

For example, if an Eligible Cardmember registers on 20 November 2018, he/she will be eligible to participate from 20th – 25th November 2018 (19th – 25th). Every week will be a new week to collect entries and stand a chance to win cash back.

Cash Back Monthly Tabulation Period:

Campaign Month	Date	Monthly Tabulation Period
1	15 October 2018 - 31 October 2018	(15 th – 31 st)
2	1 November 2018 - 30 November 2018	(1 st – 30 th)
3	1 December 2018 - 31 December 2018	(1 st – 31 st)

For example, if an Eligible Cardmember registers on 20 November 2018, he/she will be eligible to participate from 20th – 30th November 2018 (1st – 30th). Every month will be a new month to collect entries and stand a chance to win cash back.

Enrich Miles Tabulation Period:

Campaign Month	Date
3	15 October 2018 to 31 December 2018

For example, if an Eligible Cardmember registers on 20 November 2018, he/she will be eligible to participate only from 20th November 2018 onwards and have his/her Qualifying Requirements tabulated for the purposes for this campaign starting from 20th November 2018 – 31st December 2018.

General Terms & Conditions

37. 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 this Campaign.
38. OCBC Bank reserves the rights at its absolute discretion to withdraw, cancel, suspend, extend or terminate this Campaign either 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.
39. OCBC Bank shall not be liable for any misinterpretation of facts in respect of the Campaign published in any mass media, marketing or advertising materials.
40. In the event of any inconsistency between these terms and conditions and any advertising, campaign, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.
41. This Campaign is not applicable in conjunction with any of OCBC Bank's on-going promotions unless otherwise stated.
42. The OCBC Cardmember's Agreement shall continue to apply to the 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 Campaign.
43. These terms and conditions shall be governed by the laws of Malaysia and the Eligible Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.