

Terms and Conditions Governing FPX Direct Debit Campaign

The Campaign

1. The **FPX Direct Debit Campaign** (“**Campaign**”) is organized by OCBC Bank (Malaysia) Berhad (“**OCBC Bank**”) subject to these terms and conditions. The Campaign will run from 15 August to 31 December 2016, both dates inclusive (“**Campaign Period**”).

Who are eligible?

2. Only “**Eligible Customers**” can participate in this Campaign. Eligible customers are all current/savings account holders with Internet banking provided that such customers do not fall within any of the following disqualifying events :
 - (a) customers who are 18 years old or younger;
 - (b) customers whose accounts with OCBC Bank shall have been suspended or terminated; and
 - (d) Customers who have breached any agreement with OCBC Bank.

What must the Eligible Customer do to participate in Campaign?

3. To participate in the Campaign, an Eligible Customer has to make payment via online Financial Process Exchange (FPX) to AirAsia Bhd and Selected Government Agencies (herein defined below under clause 9) from their OCBC Bank Current or Savings account by 31 December 2016.
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 under clause 7), 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 is entitled to receive a one-time rebate (“**Rebate**”) of the below, notwithstanding that an Eligible Customer has made multiple payments via FPX Direct Debit to AirAsia Bhd within a month, and to Selected Government Agencies during the Campaign Period
 - a. RM4 when an air ticket is purchased online from AirAsia Bhd via FPX direct debit and this RM4 will be used to offset convenience fee levied) and
 - b. RM20 awarded to customers that make a minimum RM50 transaction (“**Payment**”) via FPX direct debit payment to Selected Government Agencies

For other avoidance of doubt:

- (a) Rebate of RM4 for purchase of AirAsia tickets using an OCBC Savings or Current account via FPX direct debit is limited to a one-time rebate per month per customer regardless of number of payments made, on a first come, first served basis; and
 - (b) Rebate of RM20 for Payment to Selected Government Agencies using an OCBC Savings or Current account via FPX direct debit is limited to a one time rebate per customer regardless of number of payments made on a first come, first served basis.
6. OCBC Bank allocates a maximum of RM60,000 only (“**Rebate Fund**”), with an allocated cap of RM20,000 for AirAsia and RM40,000, for Selected Government Agencies 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 twice throughout Campaign Period (November 2016 and January 2017) into the Eligible Customer’s valid savings or current account with OCBC Bank.
 8. If an Eligible Customer maintains more than 1 account with OCBC Bank, OCBC Bank reserves the right to credit the Rebate into any one among the Eligible Customer’s savings or current accounts (in the sole personal name of the Eligible Customer, not joint account). All depository accounts are insured by PIDM.

Notwithstanding anything here in, the Rebate will be forfeited if the Eligible Customer no longer has any active Account with OCBC Bank at time of Rebate crediting.

General Terms and Conditions

9. In this Campaign, the “**Selected Government Agencies**” include the following :

MY E.G. SERVICES BERHAD
LEMBAGA HASIL DALAM NEGERI MALAYSIA
LEMBAGA HASIL DALAM NEGERI MALAYSIA 03
LEMBAGA HASIL DALAM NEGERI MALAYSIA EPCB
LEMBAGA HASIL DALAM NEGERI MALAYSIA (LHDNM)
LEMBAGA HASIL DALAM NEGERI MALAYSIA WHT
PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN)
PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN) (SSPN)
PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL SSPN-I
MAJLIS PERBANDARAN SEBERANG PERAI
MAJLIS PERBANDARAN PULAU PINANG
MAJLIS PERBANDARAN SEBERANG PERAI 1
MAJLIS PERBANDARAN SEPANG
MAJLIS BANDARAYA JOHOR BHARU
MAJLIS PERBANDARAN JOHOR BAHRU TENGAH
MAJLIS PERBANDARAN MANJUNG
MAJLIS PERBANDARAN MELAKA BANDARAYA BERSEJARAH
MAJLIS PERBANDARAN KOTA BHARU
MAJLIS DAERAH KUALA LANGAT
MAJLIS DAERAH KULAI
MAJLIS PERBANDARAN MUAR
MAJLIS PERBANDARAN ALOR GAJAH
MAJLIS PERBANDARAN TEMERLOH
MAJLIS PERBANDARAN KANGAR
MAJLIS PERBANDARAN KINTA SELATAN
MAJLIS PERBANDARAN TELUK INTAN
MAJLIS DAERAH KINTA BARAT
MAJLIS PERBANDARAN KEMAMAN
MAJLIS PERBANDARAN PULAU PINANG (M2U01)
MAJLIS PERBANDARAN AMPANG JAYA
MAJLIS DAERAH KUALA SELANGOR
MAJLIS DAERAH DUNGUN
MAJLIS PERBANDARAN KEMAMAN 01
MAJLIS PERBANDARAN KUANTAN
MAJLIS PERBANDARAN SEPANG 01
MAJLIS BANDARAYA KUALA TERENGGANU
MAJLIS BANDARAYA MELAKA BERSEJARAH
YANG DIPERTUA MAJLIS DAERAH MARANG
MAJLIS BANDARAYA PETALING JAYA 01
MAJLIS BANDARAYA PETALING JAYA 02
MAJLIS PERUBATAN MALAYSIA
MAJLIS BANDARAYA SHAH ALAM
MAJLIS PERBANDARAN NILAI
MAJLIS DAERAH HULU SELANGOR

MAJLIS BANDARAYA IPOH
MAJLIS PERBANDARAN TAIPING
MAJLIS PERBANDARAN SEREMBAN
MAJLIS PERBANDARAN MANJUNG
MAJLIS PERBANDARAN AMPANG JAYA_01
MAJLIS PERBANDARAN KULIM KEDAH
MAJLIS PERBANDARAN ALOR GAJAH B2C
MAJLIS PERBANDARAN ALOR GAJAH B2B1
MAJLIS PERBANDARAN SUBANG JAYA
MAJLIS PERBANDARAN SUNGAI PETANI
MAJLIS PERBANDARAN HANG TUAH JAYA-B2C
MAJLIS PERBANDARAN JASIN-B2C
MAJLIS PERBANDARAN JASIN- B2B
MAJLIS BANDARAYA MELAKA BERSEJARAH 01
MAJLIS PERBANDARAN HANG TUAH JAYA-B2B
MAJLIS PERBANDARAN JOHOR BAHRU TENGAH B2C
MAJLIS PERBANDARAN JOHOR BAHRU TENGAH B2B1
MAJLIS DAERAH SIMPANG RENGGAM-B2C
MAJLIS DAERAH SIMPANG RENGGAM-B2B
MAJLIS PERBANDARAN SELAYANG
MAJLIS PERBANDARAN KAJANG
MAJLIS BANDARAYA PETALING JAYA 03
MAJLIS DAERAH BATU GAJAH
MAJLIS DAERAH KERIAN
MAJLIS DAERAH PASIR PUTEH
MAJLIS DAERAH KUBANG PASU
MAJLIS DAERAH YONG PENG
MAJLIS BANDARAYA JOHOR BAHRU
MAJLIS PERBANDARAN PULAU PINANG (PELAN BANGUNAN)
MAJLIS DAERAH KUALA LANGAT 01
MAJLIS BANDARAYA PULAU PINANG (KOMPAUN LETAK KERETA)
MAJLIS DAERAH HULU SELANGOR 01
MAJLIS DAERAH SABAK BERNAM
MAJLIS PERBANDARAN SEPANG 02

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 right to vary or add to these Terms and Conditions or to suspend or terminate this Campaign. Notice of such variation of the Terms and Conditions or suspension or termination of the Campaign is deemed given by posting a general notice in any OCBC Bank branch or its websites at www.ocbc.com.my respectively and the notice will take effect from the date set out in the notice and, if no date is stated, will take effect from the date the notice is sent. 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 Card member'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), and all such damages are expressly excluded.
16. This Campaign is not sponsored by any of the Selected Government Agencies above and AirAsia Bhd
17. These terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.