

Terms and Conditions:

The OCBC Al-Amin Bank Berhad ("Bank") "Cash Financing-i OCBC Cycle Malaysia" ("Promotion") shall be effective from 9 October 2012 to 10 December 2012 (both dates inclusive) ("Promotion Period").

Eligible Customers: All Cash Financing-i customers of the Bank are eligible to participate in this Promotion:

- a. With a financing amount ("Financing") of RM30,000 or more;
- b. Which applications for Cash Financing-i are made within the Promotion Period;
- c. Where the applications for Cash Financing-i are approved and disbursed within the Promotion Period; and
- d. With the participation in OCBC Cycle Malaysia 2013.

Customers should apply for the Cash Financing-i as early as possible. The Bank is not obliged to process, approve, disburse or do any acts related to any Cash Financing-i applications within any set or estimated time period. No pre-registration, SMS or contest entry forms are required. Under this Promotion, the first 50 Eligible Customers will be rewarded with a Bryton Rider 20 and Heart Rate Monitor worth RM 738 ("Prize") each.

The Prizes are subject to the following conditions:

- a. Prizes are not exchangeable for cash, credit or kind, in part or in full;
- b. Prizes are substitutable with other products or services of similar value as determined by the Bank without any prior notice; and
- c. Prizes that are not claimed by the end of the claim period indicated in clause no.10 will be forfeited.

The Bank should not be held responsible for:

- a. Any defect or any loss or damage that may be suffered in connection with such Prizes;
- b. Any request / dispute / special arrangement should be made directly with Athlete's Circle (M) Sdn Bhd ("Vendor"); and
- c. Any unsatisfactory service rendered by any third party including the Vendor.

The Bank is not liable for any telco charges, roaming or phone charges which is to be borne by the Shortlisted Eligible Customers, whether in or outside Malaysia. Winners will be contacted via their respective telephone numbers in the Bank's record.

Prizes can be claimed through Vendor's designated booth on the collection day of cycling pack for OCBC Cycle Malaysia by Winners presenting the SMS notification from the Bank and their original national registration identity card ("NRIC") and OCBC Cycle Malaysia 2013 participation confirmation slip.

Winners may appoint a representative to collect the Prize on behalf by presenting the SMS notification and Winner's OCBC Cycle Malaysia 2013 participation confirmation slip.

Customers who have early settled the Financing within the Promotion Period or whose Financing or other accounts with the Bank or OCBC Bank (Malaysia) Berhad are not in good standing and / or are in

breach of any of the terms of OCBC Al-Amin Cash Financing-i terms and conditions, shall be disqualified from participating in this Promotion. Any prizes won by a disqualified customer shall be forfeited. The Bank's decision on the selection of Winners shall be final, conclusive and binding. No correspondence or claims shall be entertained.

The Bank's decision on all matters relating to this Promotion shall be final, conclusive and binding. The 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.

The Bank reserves the right to use any information, names and photographs of any Winners for publishing in any mass media or marketing materials for advertising or publicity purposes. The Bank reserves the right to withdraw, cancel, suspend, extend or terminate this Promotion earlier in whole or in part, or to vary, delete or add to any of the terms and conditions herein at anytime without prior notice at its absolute discretion.

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. These terms and conditions shall be governed by the laws of Malaysia, and all Eligible Customers who participate in the Promotion shall be deemed to have agreed to submit to the non-exclusive jurisdiction of the Malaysian Courts. By participating in the Promotion, participants are deemed to have agreed to these terms and conditions.