

## Terms & Conditions – “RM25 Cashback with OCBC Credit Card” Campaign

### Duration

1. OCBC Bank (Malaysia) Berhad (“OCBC Bank”) presents the “RM25 Cashback with OCBC Credit Card” Campaign (the “Campaign”) which runs from 1 July 2019 to 31 December 2019 (“Campaign Period”).

### Eligibility

2. The Campaign is open exclusively to New Principal or Supplementary Cardmembers.
3. New Principal or Supplementary Cardmembers are defined as applicants whose respective credit cards have been approved within the Campaign Period.
4. The Cardmember must not have the same card type in the past 12month(s) from the date of application under this campaign inclusive of cardholders who are requesting for additional/ upgrade/ replacement/ reinstatement card(s) (“Eligible Customer”).

### Campaign Mechanics

5. To qualify as an “**Eligible Customer**” to receive the RM25 Cashback (“Cashback”), the New Principal or Supplementary Cardmember must meet the campaign criteria of:
  - a. Activating the OCBC Credit Card within 45 days from the date of approval; and
  - b. Performing at least one retail transaction of any amount within 45 days of the card being approved.
6. For clarity:
  - a. OCBC Bank reserves the right at its absolute discretion to approve or reject any OCBC Credit Card Application, without having to furnish the reason for such decisions.
  - b. An individual whose OCBC Credit Card Application is rejected for whatever reason shall be disqualified from participating in this Campaign.
  - c. An individual who activates the OCBC Credit Card after the Campaign Period will not be entitled to the Cashback.

### Campaign Fulfillment

7. The Cashback will be credited into the Eligible Customer’s OCBC Credit Card statement within 6 weeks of meeting the criteria of the Campaign.

### Liability & Responsibility

8. The Eligible Customer shall assume full responsibility for any liability, loss, damage, claim or accidents resulting from this Campaign or use of the Cashback. OCBC Bank shall not be held liable for any of these.

### General Terms & Conditions

9. The Eligible Customer’s information will be processed by OCBC Bank for purposes of determining eligibility to be given the Cashback. By participating in the Campaign, the Eligible Customer shall be deemed to have agreed to OCBC Bank processing the Eligible Customer’s information for purposes of the Campaign.

10. OCBC Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all parties. OCBC Bank shall not be responsible in anyway whatsoever, in respect of technical failures of any kind, unauthorised human intervention, electronic or human error in administration and processing. 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 shall not be held liable in any manner whatsoever for any inconvenience, loss or damage howsoever arising in connection with the Campaign. Furthermore, OCBC Bank shall not be liable for any default or delay in respect of the Campaign due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any events which are caused by factors beyond the reasonable control of OCBC Bank.
12. These Terms & Conditions will prevail over any provisions or representations contained in any brochure or other promotional material advertising the Campaign.
13. By participating in this Campaign, the customers agrees to be bound by these Terms & Conditions and, to the fullest extent permitted by law, consent to and authorize OCBC Bank to disclose their particulars to the third party service providers engaged by OCBC Bank for the purposes of the Campaign (if any). OCBC Bank warrants that the disclosure of such particulars to any third party services providers will be limited to the Customer's name, address and telephone number and will be used only in relation to and for the purposes of the Campaign.
14. OCBC Bank reserves the right to vary or add to these Terms and Conditions or to suspend or terminate this Campaign with prior notice. 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 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. Eligible Customers shall not be entitled to claim for any compensation against OCBC Bank for any and all loss and damage howsoever suffered or incurred by the Eligible Customer, 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 these Terms & Conditions.
15. OCBC Bank shall not be liable for any misinterpretation of any facts, news, reports, audios or visuals in respect of the Campaign published in any mass media, marketing or advertising materials.
16. These Terms & Conditions shall be governed by the laws of Malaysia, and all Eligible Customers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.