TERMS & CONDITIONS

1. The OCBC Great Eastern Credit Card Rebate Programme ("OCBC GE Rebate Programme") will be an on-going feature that is open to all eligible Principal and Supplementary OCBC Great Eastern Platinum, Titanium, Gold and Classic Credit Card members ("Cardmembers") of OCBC Bank. Only those with valid subsisting OCBC Credit Card(s) and whose accounts are in good standing with OCBC Bank may enjoy the benefits of this OCBC GE Rebate Programme, such of which will be determined by OCBC Bank at its sole and absolute discretion.
2. The OCBC GE Rebate Programme is not applicable for the OCBC Platinum, Titanium, Gold and Classic Credit Card.
3. The OCBC GE Rebate Programme structure is as follows:-

	OCBC Great Eastern Platinum Card	OCBC Great Eastern Titanium Card
Great Eastern Insurance Premium Rebate *(via Great Eastern Easi-Pay Service ONLY)*	3.00%	2.00%
Maximum Insurance ***Premium Amount*** *per year*	RM15,000	RM6,000
Maximum Insurance ***Premium Rebate*** *per year*	RM450	RM120
Monthly Retail Spend Rebate		
First RM1 - RM10,000	0.75%	0.75%
Subsequent RM10,000.01 - RM20,000	1.50%	1.00%
And Thereafter > RM20,000	3.00%	2.00%
Monthly Education and Medical Rebates	1.5%	1.5%
Maximum Retail Spend, Education and Medical Rebates ***per month***	RM250	RM200
Maximum Retail Spend, Education and Medical Rebates ***per year***	RM3,000	RM2,400

Example of Retail Spend Rebate
Calculation:
OCBC Great Eastern Platinum Card with Retail Spend of RM15,000, Medical spend of RM4,000 and Education spend of RM2,000 in a month.

Rebate amount earned for the month			
Retail Rebate earned	RM10,000 x 0.75% (RM75.00) Tier 1	+ RM 5,000 x 1.50% (RM 75.00) Tier 2	= **RM150.00**
Medical Rebate earned		RM4,000 x 1.5%	= **RM 60.00**
Education Rebate earned		RM2,000 x 1.5%	= **RM 30.00**
Total Rebate earned for the month			= **RM 240.00**

4. The OCBC Great Eastern Insurance Rebate is only applicable for transaction via Great Eastern Easi-Pay Service only.
5. The Retail Spend Rebate is calculated based on the Total Retail Spend for the month (non-cumulative from previous month).
6. The Retail Spend Rebate is awarded to Cardmembers for spending on all local and overseas new retail purchases, e-commerce/internet transactions, Instalment Payment Plan (IPP) transactions (monthly instalment amount) and Mail Order/Telephone Order transactions.
7. Auto debit/Recurring, Flexi Payment Plan (FPP), Savvy Saver Plan (SSP), balance transfers, cash advances, Call-for-Cash, Dial-a-Cash, Dial-a-Cheque, outstanding balances, finance charges, annual fees, late charges, reversals, fraudulent retail transactions and other fees and charges are excluded from the Retail Spend Rebate.
8. Eligible merchants and their associated merchant category codes ("MCC") under the Medical and Education rebates are as follows:

Medical

MCC Code	Definition
8099	Medical Practitioner
8062	Hospital
8071	Medical Lab
8011	Doctors

Education

MCC Code	Definition
8299	Education
8220	Universities
8249	Vocational School
8244	Business School
8241	Correspondence School
8211	Elementary & Secondary School

As the assignment of merchant category codes is under the Card Acquirer's responsibility (party responsible in signing up the merchant and assigning the correct merchant category codes), OCBC Bank will not be responsible for any wrong assignment of merchant category codes that leads to the OCBC Great Eastern Cardmember not getting the Medical and Education rebates from any eligible merchants.

9. For purposes of calculation, overseas transaction spending will be converted to Ringgit Malaysia (RM) and shall be based on OCBC Bank's transaction records only.
10. The following Cardmembers shall not be eligible to participate in the OCBC GE Rebate Programme:

    i. Holders of OCBC Credit Card(s) not issued in Malaysia;
    ii. Cardmembers whose other accounts held with OCBC Bank are deemed to be delinquent or unsatisfactorily conducted;
    iii. Cardmembers whose OCBC Credit Card(s) account(s) with OCBC Bank have been terminated or who have breached any other agreement with OCBC Bank.
11. The rebates will be credited on a monthly basis and reflected in the coming Cardmember's OCBC Great Eastern Credit Card(s) monthly statement.

12. The rebate accrued is subject to adjustment if there are any credit(s) or debit(s) posted to Cardmembers' Card Account including those arising from returned goods or services, or billing disputes.

13. Disputed transactions/billings will not be eligible for rebates under the OCBC GE Rebate Programme.

14. The payout for OCBC GE Rebate Programme will be calculated to the nearest Ringgit Malaysia based on the total amount spent.

15. All rebates awarded under the OCBC GE Rebate Programme will be deemed void or forfeited in the event that one or more of the following occurs:

    i. The Cardmembers' OCBC Great Eastern Credit Card(s) is/are terminated by OCBC Bank for any reason;
    ii. There is loss, theft, damage, destruction, fraudulent or unauthorised use of OCBC Great Eastern Credit Card(s);
    iii. The Cardmember cancels OCBC Great Eastern Credit Card(s);
    iv. The OCBC GE Rebate Programme terminates for whatever reason
16. Reversals of disputed transaction will result in the corresponding rebate being reversed as well.

17. The rebates are not transferable or exchangeable for other items, credit or kind, in part or full.

18. OCBC Bank's decision on all matters relating to the OCBC GE Rebate Programme will be final, conclusive and binding on all parties. No correspondence or attempts to dispute such decisions will be entertained. By participating in the OCBC GE Rebate Programme, the Cardmembers agree to be bound by these Terms and Conditions.

19. OCBC Bank and Great Eastern shall not be liable for any injury or loss of lives or valuables or any other loss or damage whatsoever or howsoever suffered or sustained by the Cardmembers arising or resulting, directly or indirectly, in whole or in part, from their participation in the OCBC GE Rebate Programme or as a result of any act of omission on the part of OCBC Bank or Great Eastern.

20. OCBC Bank and Great Eastern shall not be liable for any default 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 or Great Eastern.

21. In no event will OCBC Bank or Great Eastern 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 Rebate Programme, even if OCBC Bank or Great Eastern has been advised

of the possibility of such damages in advance, and all such damages are expressly excluded.

22. OCBC Bank may, at its sole discretion, vary or add to these Terms and Conditions or vary, suspend or terminate the OCBC GE Rebate Programme without any prior notice to the Cardmembers. Variations or additions to these Terms and Conditions or the variation, suspension or termination of the OCBC GE Rebate Programme may be made by placing a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC Bank branch or its website or by incorporating the notice into OCBC Bank's statement sent to the Cardmembers periodically 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 of notice.

23. These terms and conditions shall be governed by the laws of Malaysia, and all eligible Cardmembers who participate in the OCBC GE Rebate Programme shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.