

## Terms and Conditions Governing RM8.48 Debit Card Rebate Internet Banking Campaign

### The Campaign

1. The *RM8.48 Debit Card Rebate Internet Banking Campaign* (“**Campaign**”) is organised jointly by OCBC Bank (Malaysia) Berhad (“**OCBC Bank**”) subject to these terms and conditions. The Campaign will run from 2 May until 31 December 2017, both dates inclusive (“**Campaign Period**”).

### Who are eligible

2. Only “**Eligible Customers**” are eligible to participate in this Campaign. Eligible Customers are customers who have a currently valid current or savings account with OCBC Bank, provided that such customers do not fall within any of the following disqualifying events:
  - (a) customers who are aged 17 years old or younger;
  - (b) customers whose accounts with OCBC Bank have been suspended or closed; 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 must not be an existing ATM card holder, and must perform the following within the Campaign Period:
  - i. Take up a OCBC Debit Card (“**Debit Card**”)
  - ii. Activate the Debit Card and Internet Banking during account opening at the branch, or at <https://internet.ocbc.com.my/internet-banking>
  - iii. Perform a cash withdrawal or purchase of any amount
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), 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 will receive a once-only RM8.48 rebate made pursuant to clause 3 above, on a first come, first served and while stocks last basis (“**Rebate**”).
6. OCBC Bank allocates a maximum of RM106,000 only (“**Rebate Fund**”), 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 into the Eligible Customer’s currently valid account with OCBC Bank within 8 to 12 weeks after Eligible Customer has duly completed clause 3 above. Notwithstanding anything herein, the Rebate will be forfeited if the Eligible Customer no longer has any active account with OCBC Bank at time of Rebate crediting.
8. If an Eligible Customer maintains more than 1 account with OCBC Bank, OCBC Bank reserves the right to credit the Rebate into any 1 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.

### General Terms and Conditions

9. 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.
10. OCBC Bank reserves the rights at its absolute discretion to withdraw, cancel, suspend, extend or terminate this Campaign at any time 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, by way of posting on OCBC Bank’s website at [www.ocbc.com.my](http://www.ocbc.com.my), or in any other method deemed suitable by OCBC Bank. 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.

11. 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.
12. All the existing Accounts and Services – Main Terms and Conditions, OCBC Cardmember's Agreement, 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.
13. 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.
14. 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), even if OCBC Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
15. These terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.