

Terms & Conditions:**MYR100 Cashback Telemarketing Campaign (1 Nov 2019 till 31 Dec 2019)****CAMPAIGN**

1. OCBC Bank (Malaysia) Berhad (“OCBC”) presents its MYR100 Cashback Telemarketing Campaign (“Campaign”) which will run from **1 November 2019 till 31 December 2019** (“Campaign Period”).
2. By participating in this Campaign, participants agree to be bound by all the Terms and Conditions below and the relevant banking agreement that governs the relationship between the cardmember and OCBC.

ELIGIBILITY

3. The Campaign is open exclusively to New OCBC Principal Cardmember(s) who:
 - i. Apply for OCBC Credit Card(s) within the Campaign Period;

AND
 - ii. have not held any OCBC Credit Card(s) in the 12-months preceding the start of this Campaign;

AND
 - iii. have applied for OCBC Credit Card(s) through OCBC Telemarketing sales channel.
4. This campaign excludes any OCBC Great Eastern Mastercard credit cards issued by the bank.

“Eligible Cardmember”

PARTICIPATION

5. To participate in this Campaign; the Eligible Cardmember must:-
 - i. Accumulate a total of MYR1,000 worth of retail transaction(s) within 45-days from the card approval date;

AND
 - ii. For the avoidance of doubt; Card transactions/charges/purchases that shall NOT be taken into account are as follows:
 - a) Insurance spending;
 - b) Cash advances;
 - c) Flexi-Credit Plans;
 - d) Easi Payment Plan purchases;
 - e) Finance charges;
 - f) Late charges;
 - g) Annual Fees;
 - h) Split and/or void transactions;
 - i) Reversals or refunds; and
 - j) Such other transactions as OCBC may determine.

- Any participants under this campaign who applies after the Campaign Period and/or performs any retail transaction totalling a cumulative sum of MYR1,000 per customer after 45-calendar days from the date of approval shall be disqualified from participating in this Campaign.

REWARD (“Reward”)

- The Eligible Cardmember who fulfils the condition(s) above will receive the following reward as stated in Table (A) below.

Table (A)

No.	Reward Type	Capping
1.	MYR100 cashback	Maximum of 1,000 units throughout the Campaign Period

- For the avoidance of doubt; Eligible Cardmember can only enjoy “one” unit of MYR100 cashback regardless how many OCBC credit card(s) was applied during the Campaign Period on a first come, first served basis, subject to availability.
- The MYR100 Cashback will be credited into the Eligible Cardmember OCBC Credit Card account within 60-Calendar days from the last day of the month when the credit card was approved.
- At the time of awarding the Reward, the Eligible Cardmember(s) account(s) must be current, valid, subsisting and in good credit standing as may be determined by OCBC at its sole and absolute discretion, and not in breach of any of these terms and conditions.
- OCBC reserves the right to forfeit the Reward if there is a reversal of a retail transaction or termination of the Eligible Cardmember(s) Card prior to the Reward being given to the Eligible Cardmember, or any non-compliance or breach of these terms and conditions by the Eligible Cardmember.

GENERAL TERMS & CONDITIONS

- All Participant(s)/ Cardmember(s) acknowledge and agree to access OCBC website at regular intervals to view the Terms & Conditions and to ensure that they are kept to date with any changes or variations to these Terms & Conditions.
- OCBC reserves the right at its absolute discretion to approve or reject any OCBC Credit Card application, without having to furnish the reason for its decisions.
- All application forms should be properly filled in with the necessary supporting documents and submitted early, to avoid delays over festive holidays or unforeseen circumstances. OCBC shall not be held responsible for any delay which may result in late approval of applications beyond the Campaign Period.
- The Eligible Cardmember(s) information will be processed by OCBC for purposes of determining eligibility in order to be given the Reward. By participating in the Campaign, the Eligible Cardmember shall be deemed to have agreed to OCBC processing the Eligible Cardmember(s) information for purposes of the Campaign.

16. The Bank's decisions relating to this Campaign are final and binding on all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank. OCBC's decision on all matters relating to the Campaign shall be final, conclusive and binding on all parties. OCBC shall not be responsible in anyway whatsoever in respect of technical failures of any kind, unauthorized human intervention, electronic or human error in administration and processing. OCBC shall not be obliged to give any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning the Campaign.
17. OCBC shall not be held liable in any manner whatsoever for any inconvenience, loss or damage howsoever arising in connection with the Campaign. Furthermore, OCBC 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.
18. By participating in this Campaign, the cardmember agrees to be bound by these Terms & Conditions and, to the fullest extent permitted by law, consent to and authorize OCBC to disclose their particulars to the third party service providers engaged by OCBC for the purposes of the Campaign (if any). OCBC warrants that the disclosure of such particulars to any third party services providers will be limited to the Cardmember(s) name, address and telephone number and will be used only in relation to and for the purposes of the Campaign.
19. OCBC 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 branch or electronically (i.e. OCBC website) 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 for any and all loss and damage howsoever suffered or incurred by the Eligible Cardmember(s), 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 & Conditions herein.
20. OCBC 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.
21. 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.