

Terms and Conditions:**OCBC 90 DEGREES NORTH VISA CARD TIME TO TRAVEL CAMPAIGN TERMS AND CONDITIONS****CAMPAIGN**

1. OCBC Bank (Malaysia) Berhad (“OCBC”) presents the OCBC 90 Degrees North Visa Card (“OCBC 90°N Visa Card”) Time to Travel Campaign (“Campaign”) which runs from **22 February 2023 to 30 April 2023** (“Campaign Period”).

ELIGIBILITY

2. The Campaign is open exclusively to new OCBC 90°N Visa Card Principal Cardmembers who:
 - (a) Successfully apply for OCBC 90°N Visa Card within the Campaign Period;

AND

 - (b) have not held an OCBC 90°N Visa Card in the 12-month preceding the start of this Campaign;

(referred to as “Eligible Cardmembers”).
3. This Campaign excludes any other credit cards issued by the Bank.
4. Permanent and contract employees of OCBC Bank are not eligible to participate in this Campaign.
5. Each Cardmember acknowledges that the application for and usage of the OCBC 90°N Visa Card are governed by the OCBC Cardmember’s Agreement, the Terms and Conditions for OCBC 90°N Visa Card and the product disclosure sheet. By participating in this Campaign, the Cardmember agrees to be bound by these Campaign terms and conditions, which shall prevail only on matters relating to this Campaign.

PARTICIPATION

6. . To participate in this Campaign; the Eligible Cardmember must:
 - (a) Accumulate a total of MYR1,500 worth of retail transaction(s) using the Eligible Cardmember’s OCBC 90°N Visa Card and/or his/her respective supplementary OCBC 90°N Visa Card within 60-days from the date OCBC sends the short message service (SMS) that the Eligible Cardmember’s credit card is approved;

AND

 - (b) For the avoidance of doubt, Table (A) below sets out the transactions which form part of retail transactions and transactions which do not:

TABLE (A)

RETAIL TRANSACTIONS		NON-RETAIL TRANSACTIONS	
(i)	Local and overseas/foreign currency purchase	(i)	Easy Payment Plan (EPP)
(ii)	Auto Debit/Recurring	(ii)	Balance Transfer (BT)
(iii)	E-commerce/Online Purchases	(iii)	Call for Cash (CFC)
(iv)	Instalment Payment Plan (IPP)	(iv)	Outstanding Balance
(v)	Mail Order/Telephone Order	(v)	Cash Advance
		(vi)	Finance Charge
		(vii)	Annual Fee
		(viii)	Late Payment Charge
		(ix)	Reversal on Transaction
		(x)	Disputed Transaction
		(xi)	Fraudulent Transaction
		(xii)	Card Replacement Fee
		(xiii)	Service Tax
		(xiv)	Other Fees and Charges
		(xv)	Donations to Charitable and Social Service Organisations
		(xvi)	Government- related payments
		(xvii)	Such other transactions as OCBC may determine that do not qualify as a retail transaction

7. Any person who applies after the Campaign Period and/or performs any retail transaction totalling a cumulative sum of MYR1,500 per customer after 60-calendar days from the date of approval shall be disqualified from participating in this Campaign.

REWARD (“Reward”)

8. The first 250 Eligible Cardmembers who fulfil the conditions above will each receive the rewards stated in Table (B) below (“Reward”) :

Table (B)

No.	Reward	Capping
1.	1x 5,000 Travel\$	Maximum of 250 units
2.	1x Grab promotional code of RM50 on GrabGifts	Maximum of 250 units
3.	1x Klook promotional code of 50% off on all activities, capped at RM50	Maximum of 250 units

9. Details of the Reward are as follows:
a) The Reward is awarded on a first come, first served basis, and is limited to the first 250 Eligible Cardmembers who fulfil the conditions of the Campaign above.

- b) Travel\$ refers to the reward points awarded to the Cardmember's OCBC 90°N Visa Card account under the OCBC 90°N Visa Card Rewards Programme and subject to the OCBC 90°N Visa Card Terms and Conditions.
 - c) The promotional codes for Grab and Klook are provided by GrabCar Sdn Bhd and Klook Travel Technology Limited respectively ("Merchants") and are subject to the respective Merchant's terms and conditions. The promotional codes are not transferable or redeemable in cash and there is no refund value. The promotional codes are valid for one-time use only and payment must be made with an OCBC 90°N Visa Card. The Merchants' full terms and conditions can be accessed from OCBC website.
 - d) The promotional code for Grab is valid for 6 months from the date of issue and can only be redeemed for one Grab service type (food, rides, mart, express).
 - e) The promotional code for Klook is valid until 31 December 2023.
 - f) Failure to redeem the promotional codes for Grab and Klook within the said periods will result in the promotional codes being forfeited and/or becoming invalid and/or unusable for redemption.
 - g) To the fullest extent permitted by law, OCBC does not make and hereby expressly excludes and disclaims any representations or warranties with respect to the Merchants, the promotional codes and any products and/or services purchased and/or redeemed using the promotional codes. In particular, OCBC gives no warranty or endorsements, express or implied, written or oral, including but not limited to, any warranty of merchantability quality or suitability or fitness for any purpose in respect of the promotional codes or any products and/or services purchased and/or redeemed using the promotional codes. All queries or disputes arising from the promotional codes or any products and/or services purchased and/or redeemed using the promotional codes shall be referred to the respective Merchants.
10. The Reward will be awarded to the Eligible Cardmember within 90-Calendar days from the last day of the Campaign Period.
11. 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.
12. Eligible Cardmembers shall be responsible to ensure that their mobile telephone numbers and/or email address provided to OCBC are current and updated with OCBC. The notification and/or fulfilment of the Reward will be based on each Eligible Cardmember's mobile telephone number and/or email address maintained with OCBC.
13. 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

14. All Participant(s)/ Cardmember(s) acknowledge and agree to access OCBC website at regular intervals to view the Terms and Conditions and to ensure that they are kept up to date with any changes or variations to these Terms & Conditions.
15. OCBC reserves the right at its absolute discretion to approve or reject any OCBC Credit Card application.
16. 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.

17. 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.
18. 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, unauthorised 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.
19. 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.
20. 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 **and** 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 Cardmembers 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.
21. 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.
22. These Terms and Conditions shall be governed by the laws of Malaysia, and all Eligible Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.