

Terms & Conditions – “Credit Card Acquisition” Campaign

Duration

1. OCBC Bank (Malaysia) Berhad’s (“OCBC”) “Credit Card Acquisition” Campaign (the “Campaign”) is valid from 12th April 2018 till 30th June 2018 (“Campaign Period”) with total Campaign cash rebate of up to RM66,000, which is given out on first come, first served basis, subject to availability. Terms and conditions apply.

Eligibility

2. The Campaign is open exclusively to New to Card Principal or Supplementary Cardmembers who apply for OCBC Credit Cards within the Campaign Period.
3. “New to Card Principal or Supplementary Cardmembers” is defined as applicants who have not held any OCBC Credit Card in the past 12 months preceding the start of this Campaign.
4. The Campaign is only open to customers who have applied for any OCBC Credit Card through OCBC Telemarketing, exclude OCBC Great Eastern Platinum MasterCard, within the Campaign Period.
5. To qualify as an “**Eligible Customer**”, the New to Card Principal or Supplementary Cardmembers must undertake the following process steps. An Eligible Customer shall be entitled to receive one (1) Promotion Gift (as defined below) on a **first come, first served basis**, subject to availability.

Table 1

Customer	Process Steps	Promotion Gift	Unit (s)
New to Card Principal Or Supplementary Cardmember	<ol style="list-style-type: none"> 1. Apply and submit for any OCBC Credit Card application through OCBC Telemarketing within the Campaign Period. (Approval of the application shall be at the absolute discretion of OCBC); AND 2. Activate the OCBC Credit Card within 30 days upon approval; AND 3. Perform 3 swipes within 30 days upon approval 	RM88 Cash Rebate	750

6. For clarity:
 - a. OCBC 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. All Application forms should be properly filled in with necessary supporting documents and submitted early, to avoid delay over festive holidays and unforeseen circumstances. OCBC shall not be held responsible for any delay which may result in late approval of Applications beyond the Campaign Period.
 - c. An individual whose OCBC Credit Card Application is rejected for whatever reason shall be disqualified from participating in this Campaign.

- d. In the event an individual who has applied for an OCBC Credit Card receives an approval for the OCBC Credit Card within Campaign Period, activate the OCBC Credit Card and perform 3 swipes within 30 days upon approval, then the individual is an Eligible Customer for the Promotion Gift.
- e. An individual who applies for any OCBC Credit Card through OCBC Telemarketing after the Campaign Period and/or activates the OCBC Credit Card and/or perform 3 swipes after 30 days from the date of approval shall be disqualified from participation in this Campaign.

Promotion Gift

7. The RM 88 Cash Rebate is hereby known as "Promotion Gift" and is given on a first come, first served basis, subject to availability.
8. The Campaign is subject to further terms and conditions as follows:

The Promotion Gift is given based on first come, first served basis and each Eligible Customer is entitled to only ONE (1) unit of the Promotion Gift and is subject to availability.

- a. The following 750 Eligible Customers are entitled to receive ONE (1) unit of RM88 Cash Rebate when their credit card applications are submitted within the Campaign Period, activated and have performed 3 swipes within 30 days upon approval on a first come, first served basis, subject to availability.
- b. The RM88 Cash Rebate will be credited into Eligible Customer's OCBC Credit Card following monthly statement upon meeting the criteria of the Campaign. The maximum number of units of RM88 Cash Rebate to be given out under this Campaign is listed in **Table 1** above.

Liability & Responsibility

9. The Eligible Customer shall assume full responsibility for any liability, mishap, injury, loss, damage, claim or accidents resulting from this Campaign or use of the Promotion Gift. OCBC shall not be held liable for any of the aforesaid.

General Terms & Conditions

10. The Eligible Customer's information will be processed by OCBC for purposes of determining eligibility to be given the Promotion Gift. By participating in the Campaign, the Eligible Customer shall be deemed to have agreed to OCBC processing the Eligible Customer's information for purposes of the Campaign.
11. 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.
12. 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.
13. These Terms & Conditions will prevail over any provisions or representations contained in any brochure or other promotional material advertising the Campaign.
14. 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 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 Customer's name, address and telephone number and will be used only in relation to and for the purposes of the Campaign.

15. OCBC reserves the right to use any information, names and photographs of the Eligible Customer for publishing in any mass media or marketing materials for advertising or publicity purposes. All documents submitted for the Campaign are the property of OCBC inclusive of the photographs of the Eligible Customers.
16. 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 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 for any and all loss and damage howsoever suffered or incurred by the Eligible Customers, 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.
17. 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.
18. 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 Malaysia Courts.