



网上银行赢大奖!

BUAT TRANSAKSI 'ONLINE' & MENANG!

OCBC BANK ONLINE & WIN CAMPAIGN TERMS & CONDITIONS

CAMPAIGN PERIOD

1. The "Bank Online & Win" Campaign (the "Campaign") is organized jointly by OCBC Bank (Malaysia) Berhad (Company No. [295400-W]) ("OCBC Bank") and OCBC Al-Amin Bank Berhad (Company No. [818444-T]) ("OCBC Al-Amin") (collectively the "Banks") subject to these terms and conditions. The Campaign commences on **01 October 2012** and ends on **29 March 2013**, both dates inclusive ("Campaign Period"), unless notified otherwise.

ELIGIBILITY

2. The Campaign is open for participation by eligible customers of the Banks who currently subscribe to the Banks' corporate internet banking service 'Velocity@ocbc'. The following customers are not eligible and are disqualified from participating in the Campaign:
 - (a) customers whose accounts with the Banks (including, but not limited to, accounts accessible by Velocity@ocbc) are suspended or terminated for whatever reason, or whose accounts are not active, or not well conducted or not in good standing according to the Banks sole and absolute discretion;
 - (b) customers who shall have breached any of their agreements with the Banks; and
 - (c) customers whose shareholders or directors also happen to be the employees of :
 - (i) the Banks; or
 - (ii) the Banks' advertising or promoting agencies; or
 - (iii) the Banks' vendors or suppliers of services,or the immediate family members (spouses, children, parents, brothers or sisters) of such employees.A customer of any of the Banks who is eligible and not disqualified is called "Eligible Customer".
3. Notwithstanding anything in clause 2 above, the Banks reserve the right to disqualify any customer from participating, or continuing to participate, in the Campaign without any obligation to give any reason therefor.

CAMPAIGN MECHANICS

4. To participate in the Campaign, an Eligible Customer shall perform any of the following transactions (each an "Eligible Transaction") via Velocity@ocbc:
 - (a) GIRO Management Payroll, Payroll and/or Payment ("Easi-GIRO")
 - (b) FPX Collection ("Easi-DirectDebit")
 - (c) Bill Payment
 - (d) Outward Real-time Electronic Transfer of Funds and Securities System ("RENTAS")
 - (e) Outward Telegraphic Transfer ("TT")
 - (f) Issuance of Bank Guarantee ("BG")
 - (g) Issuance of Letter of Credit ("LC")
5. For each Eligible Transaction performed, an alphanumeric transaction reference number ("Reference Number") will be generated automatically by the Banks' system :
 - (a) a 16-character Reference Number is generated for each of the Eligible Transactions listed in clauses 4(a) to (e) above (an example is "BACK100114133365"); and
 - (b) a 12-character Reference Number is generated for each of the Eligible Transactions listed in clauses 4(f) and (g) above (an example is "BA0510047355").Only one single Reference Number is generated for each Eligible Transaction performed and the same Reference Number is stated in both the Banks' as well as the Eligible Customer's Velocity@ocbc records. However, if there is any discrepancy in the Reference Number reflected in the 2 records, the Banks' record shall prevail over the Eligible Customer's record. The Banks shall not be responsible in any way whatsoever, in respect of any technical failures, intervention and errors beyond the Banks' control in generating the Reference Number.
6. For each Eligible Transaction Reference Number :
 - (a) which ends with triple 8 (i.e. ".....888" or ".....888"), the Eligible Customer performing such Eligible Transaction shall stand a chance to receive a Monthly Prize (defined below); and
 - (b) which ends with the number 23456 (i.e. ".....23456" or ".....23456"), the Eligible Customer performing such Eligible Transaction shall stand a chance to receive a Grand Prize (defined below),

subject to these terms and conditions.

7. The Banks will, at their sole convenience, make arrangements to contact each Eligible Customer who fulfills the criteria in clause 6 above and is eligible to receive a Prize (defined below) as follows :
- (a) The Banks will attempt to contact the Eligible Customer by telephone call at the telephone number kept in the Banks' records;
 - (b) The Banks will only make one call to an Eligible Customer, any time during office hours (i.e. 9.00am to 6.00pm from Mondays to Fridays, except Public Holidays);
 - (c) If the call does not connect, or is connected but not picked up by the Eligible Customer after 5 rings, for whatsoever reason, then such Eligible Customer shall forthwith be disqualified from receiving the Prize (defined below);
 - (d) An Eligible Customer who picks up the call will be required to answer 3 questions asked by the Banks;
 - (e) If the Eligible Customer fails to answer all 3 questions correctly, such Eligible Customer shall forthwith be disqualified from receiving the Prize (defined below); and
 - (f) If an Eligible Customer who picks up the call shall answer all 3 questions correctly, the Eligible Customer shall be declared winner of a Prize ("Winner").
- A statement by the Banks that any or all of the above steps have been taken, shall be conclusive of such facts and binding on the Eligible Customer.
8. Subject to strict compliance with these terms and conditions, there is otherwise no limit on the aggregate number of Prizes which may be won by an Eligible Customer.

PRIZES

9. The Bank is giving away Grand Prize and Monthly Prizes (each a "Prize", collectively "Prizes") to the Winners.

Prize	Description
Grand Prize	4 units of Samsung GALAXY SIII smartphones
Monthly Prizes	RM300 worth of Senheng cash vouchers ("Vouchers") each

10. The following terms and conditions govern all the Prizes:
- (a) The Prizes are or comprise goods and/or services by third party manufacturers/suppliers ("Third Parties") and the Banks give no representation or warranty with respect to the merchantable quality or suitability or fitness for any purpose of the Prizes, including (but not limited to) any goods and/or services which may be redeemed from the Prizes, the Winners shall liaise and deal directly with the Third Parties for any queries or issues arising from the Prizes without any responsibility on the Banks;
 - (b) The Prizes are given on an "as is" basis only and do not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustration purposes only;
 - (c) The Prizes are not transferable and not exchangeable for cash or credit of any kind, in whole or in part;
 - (d) The Banks are not responsible in any way whatsoever for any defective, damaged, lost or stolen Prizes;
 - (e) The Winners shall bear responsibility for all incidental costs directly or indirectly, relating to the acceptance, redemption and consumption of the Prizes; and
 - (f) The Banks reserve the absolute right, at any time without prior notice, to substitute any of the Prizes with any other good(s) and/or service(s). In such event, the substituted good(s) and/or service(s) shall be deemed as the Prizes and all the terms and conditions governing the Prizes shall be applicable *mutatis mutandis* to the substituted good(s) and/or service(s).
11. The following terms and conditions shall also apply to the Vouchers in addition to the terms and conditions in clause 10 above:
- (a) The Vouchers are issued by Senheng Electric (KL) Sdn. Bhd. ("Senheng") and are subject to all such terms and conditions as may be imposed by Senheng at its sole and absolute discretion, including (but not limited to) any limited period of time for redemption of the Vouchers, or any other restrictions on the good(s) and/or service(s) which may be

- redeemed using the Vouchers, or that the redemption of the Vouchers may be subject to availability;
- (b) The original Vouchers must be presented to Senheng for redemption;
 - (c) There shall be no refund in cash, credit or in kind for any unutilised amount of the Vouchers. The Winners shall pay for the difference between the price(s) of good(s) and/or service(s) and the value stated on the Vouchers; and
 - (d) By accepting the Vouchers, the Winners are deemed to have agreed with all the terms and conditions set out in the Vouchers.

PRIZE DELIVERY

- 12. The Prizes will be delivered within **twelve (12)** weeks after the end of the Campaign Period by courier mail to the Winners' mailing addresses maintained in the Banks' records. The Banks will not entertain any request to deliver a Prize to any address other than the Winner's address maintained in the Banks' records.
- 13. The written acknowledgements of receipt by anyone at the mailing addresses maintained in the Banks' records shall be sufficient proof of delivery and the Winners agree to be bound by such acknowledgments of receipt. The Banks will not be responsible for any delay in the delivery of Prizes. Any Prizes which are rejected or cannot be delivered for any reasons whatsoever shall be deemed to be rejected and forthwith cancelled and the Banks will not entertain any request to re-deliver the Prizes or to allow collection of the Prizes from any of the Banks' premises or anywhere else.

GENERAL

- 14. By participating in the Campaign, each Eligible Customer shall be deemed to have agreed to be bound by these terms and conditions, as well as the terms and conditions of the Banks' products and/or services or any other relevant terms and conditions that the Banks may impose from time to time, as well as any and all decisions of the Banks. The Banks' decisions on all matters relating to the Campaign shall be final and binding on all customers and no correspondence and/or appeal against such decisions will be entertained.
- 15. The Banks reserve the rights to use the names, any photographs taken and/or other information (whether or not such information is taken from the Campaign) of the Winners' representatives without having to obtain their consent again and without any compensation, for the current and future advertising and promotion purposes, or to be featured in any publicity materials related to the Campaign.
- 16. The Winners may be requested to attend a ceremony for purposes of promoting the Campaign. In the event a ceremony is held, the date, time and venue will be notified by the Banks.
- 17. The Banks reserve the rights, at any time with prior notice, to add, delete, suspend or vary these terms and conditions, in whole or in part at the Banks' absolute discretion by posting a general notice on the Banks' official website at www.ocbc.com.my, or in any other manner(s) as may be determined by the Banks at their absolute discretion.
- 18. For the avoidance of doubt, any cancellation, termination, alteration, suspension, or extension of the Campaign and/or the Campaign Period shall not entitle any customers, including any Eligible Customers or Winners, to any claims against the Banks for any compensations, losses or damages whatsoever suffered or incurred by such customers, as a direct or indirect result of the Banks' act of cancellation, termination, alteration, suspension or extension.
- 19. The Eligible Customers hereby agree not to hold the Banks liable for any claims, liabilities, losses, damages, costs, expenses, fees (including solicitor's fees) whatsoever in relation to or arising from the Campaign.
- 20. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.