

TERMS & CONDITIONS

Marvel - Power Up. Save, Spend & Win Campaign

CAMPAIGN PERIOD

- 1) The “**Marvel - Power Up. Save, Spend & Win Campaign**” (“Campaign”) is organized by OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad (referred to separately and collectively as “OCBC Bank”) and is subject to these terms and conditions. The Campaign runs from 1 December 2024 to 30 April 2025, both dates inclusive (“Campaign Period”).

ELIGIBILITY

- 2) This Campaign is open to individuals who fulfil any of the 2 categories (“Save” and “Spend”) set out in the table below and have registered to participate to this Campaign in the manner provided in clause 3 below (referred to as “**Eligible Customers**”) :

A Save Category	(a) An individual who is eligible to apply to open as the primary accountholder, any of the savings account/-i with OCBC Bank listed below during the Campaign Period: (i) OCBC 360 Account/-i; (ii) OCBC Booster Account/-i; and (iii) OCBC Premier Booster Account/-i (collectively referred to as “OCBC Participating Savings Account/-i”).
B Spend Category	(b) An individual who holds as the primary accountholder, any one or more of the following cards listed below (each an “OCBC Bank Card”)(each such individual is referred to as an “OCBC Cardmember”) : (i) Credit card issued by OCBC Bank (Malaysia) Berhad (“OCBC Credit Card”); or (ii) Debit card issued by OCBC Bank (Malaysia) Berhad (“OCBC Debit Card”); or (iii) Debit card-i issued by OCBC Al-Amin Bank Berhad (“OCBC Debit Card-i”). For clarity, cards that are not issued by OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad shall not be eligible for participation in this Campaign, even if the cards bear the OCBC Bank brand name.

- 3) Each **Eligible Customer** shall register for this Campaign by registering online at **www.ocbc.com.my/marvel** (“Campaign Website”). Upon successful registration, the Eligible Customer will receive a confirmation from OCBC Bank via SMS and/or as shown on the Campaign Website during the registration of the same. Each Eligible Customer acknowledges that he/she has registered for the Campaign after reading and agreeing with these Campaign terms and conditions and have consented to participate in this Campaign.
- 4) For Clarity:
- a) OCBC Cardmembers who are in default of any facility granted by OCBC Bank at any time during the Campaign Period are not eligible to participate in this Campaign, subject to OCBC Bank's discretion.

- b) All permanent employees of OCBC Bank are not eligible to get the Early Bird Reward and not eligible to be placed in the running for and will not win the Grand Prize.

PRIZES ENTRIES & PRIZES

- 5) There are five (5) participating months during the Campaign Period and are defined in **Table A** below:

Table (A)

Participating Month	Period
1	1 December 2024 – 31 December 2024
2	1 January 2025 – 31 January 2025
3	1 February 2025 – 28 February 2025
4	1 March 2025- 31 March 2025
5	1 April 2025- 30 April 2025

- 6) Eligible Customers who fulfil the qualifying criteria as illustrated in **Table B** for the Save and Spend categories respectively will earn and accumulate entries (“Entries”) to be in the running to win Grand Prizes, Second Prizes and Third Prizes (collectively known as “Prizes”) stated in **Table C**. Details of the Prizes are as stipulated in Clauses 10 to 15. An Eligible Customer fulfilling all these Campaign terms and conditions to OCBC Bank’s satisfaction is eligible to win a maximum of one (1) Prize only throughout the Campaign Period.

Table B

Categories	Qualifying criteria	Explanation	# Entries
Save	Opens a new OCBC Participating Savings Account/-i and deposit minimum RM500 into the newly opened OCBC Participating Savings Account/-i within the Participating Month upon account opened.	-	100x
	Every Incremental Monthly Average Balance (“MAB”) in multiples of RM500 deposited into OCBC Participating Savings Account/-i during Campaign Period.	<p>The Incremental MAB refers to the increase in MAB from one Participating Month to the next Participating Month throughout the Campaign Period. The MAB is derived as follows:</p> $\frac{\text{Sum of daily end day balances for the Participating Month}}{\text{Number of days in the Participating Month}}$ <p>For new OCBC Participating Savings Account/-i opened during Campaign Period, the previous month MAB shall be zero.</p>	50x
Spend	Apply for a new OCBC Credit Card within the Campaign Period which is approved by OCBC Bank.	<p>Each OCBC Cardmember who fulfils this requirement will only earn 100x Entries regardless of the number of OCBC Credit Cards applied and approved.</p> <p>All new Credit Card applications must be approved no later than 14 days from the end of the Campaign Period.</p>	100x

		An OCBC Cardmember will not earn the 100x Entries if he has at any time within the 12 months immediately preceding the Campaign Period, held any principal OCBC Credit Card, or has requested for additional/change of OCBC Credit Card, or has requested for replacement/ reinstatement of any OCBC Credit Card.	
	Every RM50 or its equivalent retail spending* in a single receipt via in-store and/or online in: a) Ringgit Malaysia b) Foreign Currencies**	Please refer to explanation below this table	a) 1x b) 10x

*A retail spending which is performed in-store or online of an amount of **RM50** or its equivalent in foreign currency in a single receipt and charged to an OCBC Bank Card will qualify to earn the entries.

The tracking of the retail spending is based on the dates and time (Malaysian Time) as captured by OCBC Bank's systems during the Campaign Period. OCBC Bank shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party.

All retail spending performed using an OCBC Cardmember's supplementary OCBC Bank Cards (if any) will earn Entries for the benefit of the OCBC Cardmember (namely, the primary accountholder) only. The following shall NOT qualify as retail spending and shall not earn any Entry or win any Prize under this Campaign:

- (i) Existing recurring Easy Payment Plan and/or Interest Payment Plan (for OCBC Credit Cards);
- (ii) Existing standing instructions and/or auto-payment services (these include transactions charged to any OCBC Bank Cards prior to the Campaign Period);
- (iii) Payment of annual OCBC Bank Card membership fees;
- (iv) Interest and principal payments (for OCBC Credit Cards);
- (v) Sales and Services Tax or any other taxes;
- (vi) Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees;
- (vii) Transactions made by the OCBC Cardmembers with any merchant associated with or controlled by him/her (whether as employee, employer, shareholder or director), i.e., transactions by an OCBC Cardmembers with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of; and
- (viii) Transactions which are subsequently cancelled, refunded, disputed, unauthorized or fraudulent.

** Foreign currency means any currency other than Ringgit Malaysia ("RM"), except sanction countries currencies.

Table C

Type	Prize	Total winners throughout the Campaign Period
Grand Prize	A Trip for 2 to Tokyo	4
Second Prize	1 set of Marvel Funko Pop collectibles that comprises 5 designs	50
Third Prize	1 unit of 20-inch Marvel Travel Luggage	250

- 7) Additionally, Eligible Customers who fulfil the qualifying criteria stated in Table D below will be eligible to receive a Touch 'n Go eWallet Reload Pin worth **RM100** ("**Early Bird Reward**") on a first come first serve basis for each Participating Month in the manner set out in Table D. Details of the Early Bird Reward are as defined in Clause 9.

Table D

Early Bird Reward	Qualifying Criteria	Early Bird Reward per Participating Month	Total Early Bird Reward for the Campaign Period
Touch 'n Go eWallet Reload PIN worth RM100	Opens any OCBC Participating Savings Account/-i and deposits minimum RM500 within the Participating Month of the account opening.	First 50 Eligible Customers	250 Eligible Customers
	Apply for any OCBC Credit Card and get approved in each Participating Month	First 50 Eligible Customers	250 Eligible Customers

- 8) Refer to Appendix 1 for illustrations for the Entries that Eligible Customers can earn during the Campaign Period under the Save and Spend Category.

EARLY BIRD REWARD

- 9) The Early Bird Reward is further subject to the following:
- The Early Bird Reward is non-transferable to any other party(ies) and not exchangeable for any other vouchers, cash, or items of equivalent value be it in part or in full.
 - The fulfilment of Early Bird Reward and notification to Eligible Customers will be made within sixty (60) days after the end of the Campaign Period via electronic direct mailer ("EDM") and/or short message service ("SMS"). As such, Eligible Customers shall be responsible to ensure that their telephone numbers and/or email addresses provided to OCBC Bank are current and updated.
 - OCBC Bank will pay out a maximum of Ringgit Malaysia Fifty Thousand (RM50,000) worth of Early Bird Reward and limited to Five Hundred (500) Eligible Customers throughout the Campaign Period, based on first come, first serve basis. After the RM50,000 worth of Early Bird Reward amount has been fully allocated, no Early Bird Reward will be given to the Eligible Customers even if they fulfil the qualifying criteria.

- d.) Each Early Bird Reward is issued by Touch 'n Go Sdn Bhd (“Issuer”) and can be used across all tolls and major public transports in Malaysia in addition to a variety of outlets and services, subject to the Issuer’s terms and conditions. The following terms and conditions also apply to the redemption and use of the Early Bird Reward:
- i. The Early Bird Rewards are valid for the period stated on them and there will be no replacement of any Early Bird Rewards that have lapsed or expired.
 - ii. The Early Bird Rewards are not exchangeable for cash.
 - iii. There shall be no refund on the unused portion of the Early Bird Rewards.
 - iv. The differential of utilisation/purchase(s) amount exceeding Early Bird Rewards value shall be paid for by the person utilizing the Early Bird Reward.
 - v. Any dispute in connection with the Early Bird Rewards or any merchandise, products and/or services paid for with the Early Bird Rewards shall be referred to the Issuer and OCBC Bank disclaims all liabilities and obligations for the Early Bird Rewards or any merchandise, products and/or services paid for with the Early Bird Rewards.
- e) To the fullest extent permitted by law, OCBC Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to the Issuer, the Early Bird Rewards and any products and/or services purchased and/or redeemed using the Early Bird Rewards, and any other substitute/replacement Reward. In particular, OCBC Bank 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 Early Bird Rewards or any products and/or services purchased and/or redeemed using the Early Bird Rewards.

PRIZES

A) Third Prizes

- 10) Each third prize winner (“**Third Prize Winner**”) will win the Third Prize of one unit of 20-inch Marvel Travel Luggage, subject to the Third Prize Winners selection terms and conditions below.
- 11) Details of the Third Prize and number of Third Prize Winners throughout the Campaign Period are as follows:

Third Prize	No. Of Third Prize Winners
20-inch Marvel Travel Luggage ("Luggage")	250

- a) Luggage is manufactured, produced and distributed by Taiping Poly Marketing Sdn Bhd (“TPM”);
- (i) The Luggage is not exchangeable for cash;
 - (ii) The Luggage will be distributed randomly in a variety of colors and designs and is subject to availability;
 - (iii) The Third Prize Winner should contact TPM at 016-523 0499 to report any issues pertaining to the condition of the Luggage upon receipt;

- (iv) To the fullest extent permitted by law, OCBC Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to TPM and the Luggage. In particular, OCBC Bank gives no warranty or endorsement, express or implied, written or oral, including but not limited to, any warranty in respect of merchantability quality or suitability or fitness for any purpose in respect of the Luggage. The Third Prize Winner shall communicate with TPM directly in relation to any issue (including report faulty, broken, dented parcel) arising from or pertaining to the Luggage. OCBC Bank shall not at any time be responsible or held liable for any damage, defect or deficiency in the Luggage, and/or for any loss, injury, damage, harm or accident or whatsoever nature suffered or incurred on any person or goods (including financial loss or consequential damages) by or in connection with the use of the Luggage by any person. Any issue including report faulty, broken, dented parcel shall communicate with TPM at 016-523 0499 within 48 hours upon parcel received; and
- (v) Any dispute in connection with the Luggage shall be referred to TPM and OCBC Bank disclaims all liabilities and obligations for the Luggage.
- (vi) The photographs of the prizes shown are for illustration purposes only and may not be an exact representation of the actual Prizes.

B) Second Prizes

- 12) Each second prize winner ("**Second Prize Winner**") will win the Second Prize of one (1) set of Marvel Funko Pop collectibles that comprises 5 designs, subject to the Second Prize Winners selection terms and conditions. Details of the Second Prize and number of Second Prize Winners throughout the Campaign Period are as follows:

Second Prize Per Winner	No. Of Second Prize Winners
One (1) set of Marvel Funko Pop collectibles that comprises 5 designs <ul style="list-style-type: none"> • Captain America • Spider Man • Scarlet Witch • Thor • Iron Man Collectively referred as ("Marvel Funko")	50

- 13) Marvel Funko is manufactured, produced and distributed by Sheldonet Distribution Sdn Bhd ("Sheldonet" or "Manufacturer(s)") and:
- (i) The Marvel Funko is not exchangeable for cash;
 - (ii) The Second Prize Winner should contact Sheldonet at 03-2202 8288 to report any issues pertaining to the condition of the Marvel Funko upon receipt;
 - (iii) To the fullest extent permitted by law, OCBC Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to the Manufacturer(s) and the Marvel Funko. In particular, OCBC Bank gives no warranty or endorsement, express or implied, written or oral, including but not limited to, any warranty in respect of merchantability quality or suitability or fitness for any purpose in

respect of the Marvel Funko. The Second Prize Winner shall communicate with Sheldonet directly in relation to any issue (including report faulty, broken, dented parcel) arising from or pertaining to the Marvel Funko. OCBC Bank shall not at any time be responsible or held liable for any damage, defect or deficiency in the Marvel Funko, and/or for any loss, injury, damage, harm or accident or whatsoever nature suffered or incurred on any person or goods (including financial loss or consequential damages) by or in connection with the use of the Marvel Funko by any person. Any issue including report faulty, broken, dented parcel shall communicate with Sheldonet at 03-2202 8288 within 48 hours upon parcel received; and

- (iv) Any dispute in connection with the Marvel Funko shall be referred to Sheldonet and OCBC Bank disclaims all liabilities and obligations for the Marvel Funko.
- (v) The photographs of the prizes shown are for illustration purposes only and may not be an exact representation of the actual Prizes.

C) Grand Prizes

- 14) Each grand prize winner ("**Grand Prize Winner**") will win the Grand Prize of a 6 Days 5 Nights Tokyo Free & Easy trip for two (2) persons based on twin sharing basis, subject to the Grand Prize Winners selection terms and conditions.
- 15) Details of the Grand Prizes and number of Grand Prize Winner throughout the Campaign Period are as follows:

Grand Prize	No. Of Grand Prize Winner
6 Days 5 Nights Tokyo Free & Easy trip for two (2) persons based on twin sharing basis worth RM19,000 ("Package"*)	4

- a) The Package is not transferable or redeemable in cash and there is no refund value.
- b) This Package cannot be used, booked and/or redeemed in conjunction with any promotion.
- c) The Grand Prizes are provided by Sedunia Travel Services Sdn Bhd ("Sedunia Travel Services") and consists of a Package described in sub-clause 15(d) below, subject to Sedunia Travel Services' terms and conditions at the time of redemption.
- d) *The Package for 2 comprises only the following :
 - i. Return economy class flight ticket (Kuala Lumpur – Narita / Haneda – Kuala Lumpur) by Malaysia Airlines (MH) or similar airline
 - ii. 5 nights accommodation with breakfast stay at Hotel located in Tokyo city center (Based on Double Sharing Standard Room, Low season)
 - iii. 2 - way private airport transfer from Airport – Hotel - Airport
 - iv. 1 Day Pass ticket for 2 to Tokyo Disneyland

For the avoidance of doubt, any items that are not expressly stated in Clause 15(d) shall be borne solely by the Grand Prize Winner.

- e) The redemption, bookings and/or arrangements of the Package are to be made through Sedunia Travel Services via telephone at +603-21488818 or +603-21443733 or email to events@sedunia.com.my.
- f) The redemption and/or travel period(s) for the Package is from 1 August 2025 until 31 July 2026. Failure to redeem the Package within the said period will result in the Package being forfeited and/or become invalid and/or unusable for redemption.
- g) Bookings and/or redemptions of the Package are to be made minimum two (2) weeks or fourteen (14) days in advance for standard period. Three (3) weeks or thirty (30) days advance booking and/or redemption period will be required during the peak season and/or school holiday.
- h) All services are subject to availability and OCBC Bank has no control over the arrangements which include but not limited to airline tickets, hotel accommodations and the said arrangements may be subject to change. OCBC Bank accepts no responsibility for any change and/or cancellation of any of the said arrangements.
- i) Once the Package has been redeemed, any changes and/or cancellations will be subject to cancellation penalty and/or agent amendment fee which shall be borne by the Grand Prize Winner.
- j) Any arrangement not included in/covered by the Package (if any) shall be strictly between the Grand Prize Winner and Sedunia Travel Services only and all such payments shall be borne by the Grand Prize Winner. The Grand Prize Winner shall ensure that he is satisfied with the terms and conditions imposed by Sedunia Travel Services for the arrangement outside the Package, before agreeing with such terms and conditions. OCBC Bank shall not be liable for any losses, damages, claims, liabilities, costs, expenses whatever sustained by any party, including the Grand Prize Winner.
- k) Neither Sedunia Travel Services nor OCBC Bank shall be responsible for any failure in using, booking and/or redeeming this Package if circumstances are beyond any party's reasonable control (Including, but not limited to acts of God, governmental authority, declared war in country in which the holiday destination is located) or terrorist attacks in the city in which the holiday destination is located make illegal or impossible to proceed for the Package redemption.
- l) The Package used, booked and/or redeemed by the Grand Prize Winner will be further governed by Sedunia Travel Services' terms and conditions at the time of redemption.
- m) Any dispute in connection with the Package or services used, booked and/or redeemed shall be referred to Sedunia Travel Services and OCBC Bank disclaims all liabilities and obligations for the services used, booked and/or redeemed.
- n) To the fullest extent permitted by law, OCBC Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to Sedunia Travel Services and any packages and services provided by Sedunia Travel Services. In particular, OCBC Bank gives no warranty or endorsements, express or implied, written or oral, including but not limited to, any warranty of satisfactory quality of any packages and services (including the Grand Prize) by Sedunia Travel Services. All disputes arising from the Grand Prize Package shall be referred to Sedunia Travel Services directly.

Prize Winners Selection

- 16) All Entries earned by the respective Eligible Customers will be pooled together for the winner selection process of the Prizes on the month as stated in Table (G).

Table (G)

Entries Accumulation Period	Winner selection for Grand, Second and Third Prizes
1 December 2024 – 30 April 2025	By 31 July 2025

The Eligible Customers based on the number of entries earned will then undergo a Randomiser Programme to be shortlisted for winner selection for the Prizes ("**Shortlisted Customers**"). Participation in this Campaign means acceptance of the usage of Randomiser Programme and the results it generates.

- 17) Upon being shortlisted, the following process takes place:

- a) An SMS notifying each **Shortlisted Customer** will be sent to their mobile number maintained in OCBC Bank's records that he/she has been shortlisted as **Shortlisted Customers** for this Campaign and that he/she will be contacted by OCBC Bank via telephone or SMS at their mobile number within twelve (12) weeks after Campaign Period. Shortlisted Customers will then be required to answer correctly 1 quiz question related to OCBC Bank to be a Winner and to redeem the Prize. Shortlisted Customers must respond to the SMS or call.
- b) Should the first attempt to SMS/call a Shortlisted Customer fails for whatever reason(s) such as no reply, telephone number not in service, no connection, etc., another 1 attempt will be made. If the second attempt is unsuccessful for whatever reason, or if upon being contacted the Shortlisted Customer refuses to continue to participate in the Campaign, then such Shortlisted Customer shall forthwith be disqualified from the Campaign, whereupon the Bank shall be entitled to select again from the pool of remaining Eligible Customers who have earned entries in the manner stipulated in Clause 6.
- c) If the Shortlisted Customer fail to answer the question correctly, he/she shall forthwith be disqualified from the Campaign and shall not be entitled to receive any Prize, whereupon OCBC Bank shall be entitled to select again until Shortlisted Customer who can answer 1 question correctly upon being contacted in the manner provided herein.
- d) Upon answering the question correctly, the Shortlisted Customer will be confirmed by SMS/call from OCBC Bank and is eligible to receive the Prize identified in the SMS/call, subject to these terms and conditions governing the Campaign (each, a "**Winner**").

- 18) Consent to disclosure of information:

- a) Each Winner of the Grand Prize:
 - i) agrees to attend such prize giving event which may be organised by OCBC Bank and notified to Winner at the point of Winner declaration, failure to attend such event may result in the Grand Prize being forfeited; and

- ii) consents to his/her photograph and name to be publicised by OCBC Bank through such marketing channels selected by the bank (i.e. disclosure and publication to the public at large in social media , press release) if OCBC Bank decides to host the prize giving event.
- b) Each Winner consents to OCBC Bank disclosing his/her personal information, i.e., name, contact number, and mailing address to the appointed Vendor (defined below) for the purpose of delivering the Prize.

Prizes Fulfilment and Delivery

19) Third and Second Prizes fulfilment and delivery:

- a) The fulfilment and/or notification and/or delivery of the Prizes will be based on each Winner's telephone number and mailing address in Malaysia maintained with OCBC Bank.
- b) The fulfilment of the Prizes is only valid for mailing addresses that are based within Malaysia, and will not be valid for mailing address that is based outside Malaysia. Winners with mailing address that are based outside Malaysia will need to provide a mailing address that is based in Malaysia, or collect and/or redeem the Prizes from an OCBC Bank branch and/or directly from TPM and Sheldonet (herein collectively referred to as "Vendors").
- c) For Winners who do not have a mailing address in Malaysia, the Winners who are entitled to the Prizes must contact OCBC Bank Contact Centre at telephone number 03-8317 5000 to notify OCBC Bank of either the collection and/or redemption of the Prizes from an OCBC Bank branch or directly from the Vendors or the delivery of the Prizes to a given mailing address in Malaysia. OCBC Bank shall not be responsible to the Winners for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil the delivery of the Prizes. OCBC Bank reserves the right to record these telephone conversations for purposes including but not limited to proof of fulfilment.
- d) If any of the Prize(s) are unclaimed after two (2) weeks or after two failed delivery attempts, whichever occurs first, the Winner(s) must personally collect the Prize(s) at the address stated on the courier/delivery advice slip sent to the Winner(s) or contact the Vendors for the arrangement of the Prize(s). The Winner(s) shall be responsible for any delivery charges, service charges, and/or other charges relating to any second attempt delivery. OCBC Bank shall only be responsible for the delivery charges, service charges, and/or other charges relating to the Prize(s) for first-time delivery only.
- e) Any Prizes which are not claimed within six (6) weeks from the initial delivery date will be forfeited. Winner whose Prize(s) have been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the Prize(s).

20) Grand Prize fulfilment and delivery:

- a) The Grand Prize Winner will be contacted by OCBC Bank via email and will be required to reply the email to confirm that he/she agree and authorize OCBC Bank to disclose their details (including but not limited to name, NRIC number, telephone number and mailing address) to Sedunia Travel Services for the fulfilment of the Grand Prize.

- b) Sedunia Travel Services may then contact the Grand Prize Winner regarding the redemption of the Grand Prize. The Grand Prize Winner is responsible to make the necessary arrangements with Sedunia Travel Services to redeem their Grand Prize. OCBC Bank will not bear any fulfilment and/or transportation and/or other cost that the Grand Prize Winner may incur in the course of redeeming and/or using the Grand Prize.
 - c) The Grand Prize Winner may be required to attend a prize-giving ceremony and/or other publicity programs as and when required at their own costs and expenses. If the Grand Prize Winner does not agree to attend such ceremony and/or other publicity programs without valid reason(s) or does not reply the email as stated under Clause 20 (a) to confirm that they agree and authorize OCBC Bank to disclose their details (including but not limited to name, NRIC number, telephone number and address) during such ceremony and/or other publicity programs, OCBC Bank reserves the right to forfeit the Grand Prize of such Grand Prize Winner.
 - d) Package which are not claimed by Grand Prize Winner during the redemption period will be forfeited and not entitled to any payment or compensation regardless of the reason for not claiming the Package.
- 21) All Winners shall be responsible to ensure that their telephone numbers and/or email address and/or mailing address provided are current and updated with OCBC Bank.
- 22) At the time of awarding the Prizes, the Winners' accounts must be current, valid, subsisting and in good credit standing as may be determined by OCBC Bank and not in breach of any of these terms and conditions.
- 23) OCBC Bank reserves the right to forfeit the Prizes if there is a reversal of an Eligible Transaction for which an entry was given and leading to the Winner winning the Prize or termination of the Winner's Card and/or account prior to the Prize being fulfilled to the Winner, or any non-compliance or breach of these terms and conditions by the Winner.
- 24) All Prizes are non-transferable to any other party or parties and is not exchangeable for cash or voucher or any other alternatives of similar value or in full under any circumstances.

General Terms & Conditions

- 25) Eligible Customers of this Campaign may also concurrently take part in other campaigns and promotions that OCBC Bank launches from time to time, subject to the Terms & Conditions governing the Other Campaigns respectively.
- 26) Your deposit is protected by PIDM up to RM250,000 for each depositor.
- 27) The OCBC Bank's Accounts and Services – Main Terms and Conditions, Participating Savings Accounts Product Information Sheet and Terms and Conditions and OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, are all available at OCBC Bank website, shall continue to apply. In the event of discrepancy or inconsistency between the OCBC Participating Savings Account Products' Terms and these Campaign Terms and Conditions, these Campaign Terms and Conditions shall prevail only insofar as they relate to the Campaign.

- 28) The OCBC Bank Cardmember's Agreement/ OCBC Bank Debit Card Cardmember's Agreement shall continue to apply to usage of OCBC Bank credit cards and debit card respectively. In the event of any inconsistencies between these terms and conditions and the terms and conditions in the OCBC Bank Cardmember's Agreement/ OCBC Bank Debit Cardmember's Agreement these terms and conditions shall prevail only insofar as they apply to the Campaign.
- 29) The Bank has the right to change these Terms and Conditions, or to stop this Campaign, after giving prior notice for the change in Terms and Conditions or termination of the Campaign by posting a general notice in any of the Bank's branches and website.
- 30) Any instruction given and received by the Bank through the electronic services such as internet banking, mobile banking, automated teller machine, after the relevant cut-off time shall be regarded as instructions given to and received by the Bank on the next business day (means a day on which the Bank and its branches are open for business in Malaysia and on which transactions of the nature contemplated are carried out, other than Saturdays, Sundays, bank and public holidays).
- 31) OCBC Bank shall not be liable for any default 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.
- 32) The Walt Disney Company (Southeast Asia) Pte. Limited is not responsible for the Campaign, administration or execution of this Campaign.
- 33) The laws of Malaysia apply to the Campaign and the courts of Malaysia may decide on any disputes arising from the Campaign.

Appendix 1

A) Illustration 1 and 2 below shows how an Eligible Customer can earn Entries under Save category

Illustration 1

OCBC 360 Account	Oct	Dec	Jan	Feb	Mar	Apr
MAB (A)	MYR 0	MYR 500	MYR 1,000	MYR 10,000	MYR 50,000	MYR 500
Baseline (B)		MYR 0	MYR 500	MYR 1,000	MYR 10,000	MYR 50,000
Incremental MAB (C)= (A)-(B)		MYR 500	MYR 500	MYR 9,000	MYR 40,000	-MYR 49,500
Entries= (C)/500*50		=RM500/500*50	=MYR500/500*50	=MYR9,000/500*50	=MYR40,000/500*50	=MYR49,500/500*50
	N/A	50	50	900	4,000	0
One – Off Entries for new account opened	100					
Total campaign entries under the Save Category	5,100					

Explanation:

- Customer A opens an OCBC 360 Account during the Campaign Period – Earns **100** one-off entries
- In the same month of December, Customer A deposits RM500, resulting in Incremental MAB of RM500 compared to Baseline of RM0 in November – Earned **50** entries
- Customer A continues to deposit funds into the OCBC 360 Account in subsequent months till March and accumulated more entries (per the table above) – earned **4,950** entries
- As there was no deposit made in April, no entries were earned for that month.
- In total, Customer A earned **5,100** entries over the 5 Participating Months.

Illustration 2

OCBC Booster Account	November	December	January	February	March	April
Monthly Average balance (A)	MYR 50,000	MYR 55,000	MYR 65,000	MYR 51,380	MYR 5,081	MYR 20,000
Baseline (B)	-	MYR 50,000	MYR 55,000	MYR 65,000	MYR 51,380	MYR 5,081
Incremental MAB (C)= (A)-(B)	-	MYR 5,000	MYR 10,000	-MYR 13,620	-MYR 46,299	MYR 14,919
	One- Off Entries	=RM5,000/500*50	=MYR10,000/500*50	no Incremental Balance	no Incremental Balance	=MYR14,919/500*50
Entries= (C)/500*50	NIL	500	1,000	0	0	1,492
Total campaign entries under the Save Category	2,992					

Explanation:

- Customer B is an existing OCBC Booster Account holder prior to Campaign Period.
- In November, Customer B deposited additional RM5,000, resulting in Incremental MAB of December is RM5,000 compared to Baseline- Earned **500** entries
- In January, Customer has Incremental of MAB of RM10,000 as he deposited more as per table calculation above. - Earned **1,000** entries
- As there was no Incremental MAB on February & March, no entries were earned for that two month.
- Incremental MAB for April is 14,919, as MAB of April is RM20,000 as compared to Baseline of *RM5,081* - Earned **1,492** entries

- In total, Customer B earned **2,992** entries over the 5 Participating Months.

a) Tables below illustrates how an Eligible Customer can earn Entries under Spend category.

Illustration 3

Scenario	Date Eligible Transaction Performed	OCBC Card	OCBC Cardmembers Campaign Registration Date	Eligible Transactions	Spend Amount (RM or its equivalent)	No. Of Entries	Total Entries
1	6-Dec-24	Principal Credit Card	6-Dec-24	Retail Spending	49	0	1
		Supplementary Credit Card		Retail Spending	50	1	
2	15-Feb-25	Principal Credit Card	31-Mar-25	Retail Spending	50	1	11
		Supplementary Credit Card		Oversea Spending	50	10	
3	1-Jan-25	Principal Credit Card	30-Apr-25	Retail Spending	99	1	51
		Debit Card		Overseas Spending	100	20	
				Overseas Spending	149	20	