



Welcome Offer Campaign Frequently Asked Questions

No.	Question	Answer
1	What is the campaign about?	This campaign aims to express our appreciation and reward customers who actively use their newly opened OCBC eBiz Account and OCBC eBiz Account-i.
2	How can I qualify for the campaign?	<p>a) This campaign is open to customers of OCBC Bank and OCBC Al-Amin who successfully open their OCBC eBiz Account and OCBC eBiz Account-i between 1 November 2024 till 28 February 2025.</p> <p>b) Once the new account is successfully opened, the customer must meet the following campaign requirements within the campaign period:</p> <ul style="list-style-type: none">i. Place the initial deposit of RM500 into the account when it is opened; andii. Perform at least 1 digital transactions per month, for any 3 consecutive months within the campaign period. The transactions need to be performed through OCBC Velocity and/or OCBC Malaysia Business Mobile Banking and/or OCBC Business Debit Card (where applicable). The digital transactions can be in the payment modes of DuitNow, GIRO, RENTAS, JomPay, FPX, Telegraphic Transfer and IFT (Internal Fund Transfer). <p>Please refer to Table A for examples of digital transactions and initial deposit amounts that meet the campaign requirements.</p>
3	How long is the campaign period?	The campaign period is from 1 January 2025 to 30 April 2025 (both dates inclusive). During this period, the initial balance and digital transactions of the new accounts will be traced to identify winners for reward purpose.
4	How can I be rewarded?	A total of 1,200 winners will be identified for this campaign, on a first come first served basis. To stand a chance to be rewarded, the customer needs to fulfil the campaign requirements listed in 2a) and 2b) above. In the event that the total of 1,200 rewards have been given away, no reward is payable.
5	If I successfully open the account in November 2024, when am I supposed to fulfil the campaign requirements?	<p>A customer may meet the campaign requirements outlined in section 2a) and 2b) within any 3 consecutive months between January 2025 and April 2025.</p> <p>Please refer to Table A for the examples of digital transactions and initial deposit amounts that meet the campaign requirements.</p>



6	What is the reward?	If a customer meets the campaign requirements outlined in sections 2a) and 2b) above, they may have the opportunity to win a cash reward of RM88 per account.
7	What are my chances of being rewarded more than RM88?	A customer can stand a chance to be rewarded with more than RM88 if the customer has more than 1 new account that meet the campaign requirements stated in 2a) and 2b) above. RM88 to be awarded for each account that wins.
8	How and when will the winners be notified?	The Bank will notify the customer via email if they win any cash reward within a month after the completion of each of the 3 consecutive months of tracking during the campaign period. Notifications will be sent between February 2025 and May 2025. Please refer to Table B for how the rewards are allocated.
9	How will the cash reward be credited to me? Which account will the Bank credit into if I have more than one account with OCBC?	The Bank will deposit the cash reward into your OCBC eBiz Account or OCBC eBiz Account-i that earns the reward. This will occur within 2 months following the 3 consecutive months of tracking during the campaign period. The cash rewards will be credited between February 2025 till June 2025. Please refer to Table B for how the rewards are allocated.
10	Who should I refer to if I have queries on the campaign?	a) You may contact your Relationship Manager / Business Development Manager or Business Service Centre (BSC) to make enquiries. b) To view the Campaign terms and conditions, click here .

Table A



Illustrations on examples of digital transactions and initial deposit amounts that meet the campaign requirements.

Month of eligible account opened	When and what are the digital transactions performed	Initial deposit is made	Comments
November 2024	<p>E.g.</p> <p>December 2024</p> <ul style="list-style-type: none"> A DuitNow payment through OCBC Velocity <p>January 2025</p> <ul style="list-style-type: none"> 2 GIRO payments through OCBC Malaysia Business Mobile Banking <p>February 2025</p> <ul style="list-style-type: none"> A JomPay payment through OCBC Velocity 	Yes – RM500	Meets requirements
December 2024	<p>E.g.</p> <p>December 2024</p> <ul style="list-style-type: none"> A DuitNow payment through OCBC Velocity <p>January 2025</p> <ul style="list-style-type: none"> A FPX payment through OCBC Velocity <p>February 2025</p> <ul style="list-style-type: none"> A Business Debit Card payment 	No	Does not meet the requirement – as no initial deposit is placed in the eligible account
January 2025	<p>E.g.</p> <p>January 2025</p> <ul style="list-style-type: none"> A GIRO payment through OCBC Malaysia Business Mobile Banking A DuitNow payment through OCBC Velocity <p>February 2025</p> <ul style="list-style-type: none"> No digital transaction record <p>March 2025</p> <ul style="list-style-type: none"> 2 DuitNow payments through OCBC Velocity <p>April 2025</p> <ul style="list-style-type: none"> A RENTAS payment through OCBC Velocity 	Yes – RM10,000	Does not meet requirements – as digital transaction was not performed for 3 consecutive months



February 2025	<p>E.g.</p> <p>February 2025</p> <ul style="list-style-type: none"> • 2 IFT payments through OCBC Malaysia Business Mobile Banking <p>March 2025</p> <ul style="list-style-type: none"> • A Telegraphic Transfer through Branch (form submission over the counter) <p>April 2025</p> <ul style="list-style-type: none"> • A DuitNow payment through OCBC Malaysia Business Mobile Banking • A DuitNow payment through OCBC Velocity 	Yes – RM300	Does not meet requirements - as the transaction performed in March 2025 is not categorised as digital and the initial deposit is less than RM500
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Table B

How the rewards are allocated*

When the digital transactions are performed for 3 consecutive months stated below**	When the eligible accounts will be identified and rewards allocated*	When the rewards will be credited*
November 2024, December 2024 and January 2025	February 2025	Between February 2025 and March 2025
December 2024, January 2025 and February 2025	March 2025	Between March 2025 and April 2025
January 2025, February 2025 and March 2025	April 2025	Between April 2025 and May 2025
February 2025, March 2025 and April 2025	May 2025	Between May 2025 and June 2025

*Table B sets out the rewards allocation in 4 periods based on the assumption that the 1,200 rewards have not been fully allocated until May 2025. For example, if all 1,200 rewards are fully allocated by March 2025, then there is no more reward for allocation and crediting from April 2025.

**This column sets out the 3 consecutive months over which the digital transactions requirement in clause 2b) are performed. The customer must fulfil the initial deposit requirement in clause 2a), for the digital transactions to be counted.