



**Terms & Conditions Governing the OCBC Welcome Offer Campaign (the “Campaign”)** is organised by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) (199401009721/ 295400-W) and OCBC Al-Amin Bank Berhad (“OCBC Al-Amin”) (200801017151/ 818400-W) (singly and collectively refer to as “the **Bank**”).

### Campaign Period

1. The Campaign runs from 1 January 2025 to 30 April 2025 (both dates inclusive) or such earlier date upon full allocation of the 1,200 rewards to be given away as notified by posting a notice at the Bank’s branches and website (the “**Campaign Period**”).

### Eligibility Criteria

2. The Campaign is open to businesses registered in Malaysia which have successfully opened an OCBC eBiz Account with OCBC Bank or OCBC eBiz Account-i with OCBC Al-Amin (each is an “**Eligible Account**”) within the period between 1 November 2024 and 28 February 2025 (both dates inclusive) (each an “**Eligible Customer**”).
3. To participate in this Campaign, an Eligible Customer shall fulfil ALL of the following criteria to the Bank’s satisfaction:
  - (a) Place the initial deposit of RM500 into the Eligible Account when it is opened.
  - (b) Through the Eligible Account, to perform at least one digital transaction per month, for 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).

Both the requirements set out in clauses 3(a) and (b) above are collectively referred to as the “**Campaign Requirements**”. Please refer to Table A for illustrations to understand how the Campaign Requirements may be fulfilled.

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                    | E.g.<br>December 2024 <ul style="list-style-type: none"><li>• A DuitNow payment through OCBC Velocity</li></ul> January 2025 <ul style="list-style-type: none"><li>• 2 GIRO payments through OCBC Malaysia Business Mobile Banking</li></ul> | Yes – RM500             | Meets requirements |

|               |  |                |  |
|---------------|--|----------------|--|
|               | <p>February 2025</p> <ul style="list-style-type: none"> <li>A JomPay payment through OCBC Velocity</li> </ul>  |                |  |
| December 2024 | <p>E.g.</p> <p>December 2024</p> <ul style="list-style-type: none"> <li>A DuitNow payment through OCBC Velocity</li> </ul> <p>January 2025</p> <ul style="list-style-type: none"> <li>A FPX payment through OCBC Velocity</li> </ul> <p>February 2025</p> <ul style="list-style-type: none"> <li>A Business Debit Card payment</li> </ul>  | 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"> <li>A GIRO payment through OCBC Malaysia Business Mobile Banking</li> <li>A DuitNow payment through OCBC Velocity</li> </ul> <p>February 2025</p> <ul style="list-style-type: none"> <li>No digital transaction record</li> </ul> <p>March 2025</p> <ul style="list-style-type: none"> <li>2 DuitNow payments through OCBC Velocity</li> </ul> <p>April 2025</p> <ul style="list-style-type: none"> <li>A RENTAS payment through OCBC Velocity</li> </ul> | 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"> <li>2 IFT payments through OCBC Malaysia Business Mobile Banking</li> </ul> <p>March 2025</p> <ul style="list-style-type: none"> <li>A Telegraphic Transfer through Branch (form submission over the counter)</li> </ul> <p>April 2025</p> <ul style="list-style-type: none"> <li>A DuitNow payment through OCBC Malaysia Business Mobile Banking</li> <li>A DuitNow payment through OCBC Velocity</li> </ul>  | Yes – RM300    | Does not meet requirements - as transaction performed in March 2025 is not categorized as digital and the initial deposit is less than RM500 |



## Reward

- An Eligible Customer is eligible to receive a cash reward of RM88 (a “**Reward**”) in respect of each Eligible Account which meets ALL the Campaign Requirements to the Bank’s satisfaction, on first come first served basis, subject to the maximum of 1,200 Rewards being given throughout this Campaign. The 1,200 Rewards will be allocated in the manner setup in Table B below.

Table B: How the Rewards are allocated\*

| When the digital transactions are performed for 3 consecutive months stated below** | When the Eligible Accounts to be identified and Rewards allocated* | When the Rewards to 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       |

\*Once the 1,200 Rewards have been fully allocated to the first 1,200 Eligible Accounts meeting all Campaign Requirements, no Reward is payable. 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 onwards notwithstanding that there are digital transactions performed for 3 consecutive months.

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

- The Reward is neither not transferable nor exchangeable.

## General

- The Bank reserves the right to disqualify any participant from the Campaign and/or forfeit any one or more of the Rewards under this Campaign, if: (i) the winner ceases to be the Bank’s customer at any time before the Reward(s) is/are credited; (ii) the Eligible Customer is found or suspected of tampering with the mechanics or the operation of this Campaign; (iii) the Eligible Customer is found or suspected of undertaking fraudulent activities or other activities harmful to this Campaign; or (iv) the Eligible Customer is in breach of its obligations or any of these Campaign terms and conditions and/or terms and conditions governing the Bank’s products and services.
- The Bank’s decisions on all matters relating to the Campaign shall be final, conclusive and binding on all parties and no correspondence and/or appeal against such decisions will be entertained.



8. By participating in the Campaign, the participant shall be deemed to have read, understood and accepted these Campaign terms and conditions.
9. The Bank reserves the right to vary or add to these Campaign terms and conditions or to suspend or terminate the Campaign with prior notice. Notice of such variation of the Campaign terms and conditions or suspension or termination of the Campaign is deemed given by posting a general notice in any of the Bank's branches and their websites respectively and the notice will take effect from the date set out in the notice. For the avoidance of doubt, any cancellation, termination, alteration, suspension, or extension of the Campaign and/or the Campaign Period shall not entitle any party to any claims against the Bank for any compensations, losses or damages whatsoever suffered or incurred by the party, as a direct or indirect result of the Bank's act of cancellation, termination, alteration, suspension or extension.
10. The Campaign terms and conditions are to be read in conjunction with the Transaction Banking Services Terms and Conditions, the OCBC Accounts and Services Main Terms and Conditions and the OCBC Al-Amin Accounts and Services Main Terms and Conditions (collectively, the "**Bank Terms and Conditions**"). If there is any inconsistency between the Bank Terms and Conditions and the Campaign terms and conditions, the Campaign terms and conditions shall prevail in so far as they apply to matters relating to the Campaign. To the fullest extent permitted by law, the Bank shall not be responsible for any loss or damage to any person in connection with the Campaign howsoever arising, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
11. The Bank shall not be liable for any failure to perform due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the control of the Bank.
12. The Campaign terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and each participant in the Campaign irrevocably submits to the non-exclusive jurisdiction of the courts of Malaysia.