

Terms and Conditions of
OCBC Al-Amin Soundbox Campaign 2026 (referred to as the “Campaign”)
 by OCBC Al-Amin Bank Berhad (200801017151/ 818444-T) (referred to as “the Bank”)

When is the Campaign Period?	1 February – 31 December 2026, both dates inclusive (“Campaign Period”) The Bank may also change the Campaign Period by posting a notice at the Bank’s branches and website.
How will the Bank promote this campaign?	The Bank will promote the Campaign through any one or more of its authorised channels, including but not limited to: • The Bank’s verified social media platforms, including Facebook, Instagram and LinkedIn. The Campaign may also be featured on the following platforms of the Bank’s external partner: • The Halal Integrated Platform (“HIP”) managed by Halal Development Corporation (“HDC”). • HDC’s official social media platforms, including but not limited to Facebook, Instagram and LinkedIn.
What is the Campaign about?	50 OCBC Soundboxes* (each a “Reward”) worth RM300 each will be given to 50 customers of the Bank that fulfil the Reward Criteria listed below, according to the Campaign Mechanism set out below. <i>*A wireless NFC-enabled speaker that provides audible notifications of successful cashless payment.</i> <u>Reward Criteria</u> • Customer must: - ○ Customer must be registered with SSM. ○ be a small medium enterprise (SME) recognised by Bank Negara Malaysia. ○ have a valid company tax identification number. ○ operate from a physical premises with a signboard bearing the business details which correspond with the details in the Bank’s records. • The nature of the Customer’s business must be Shariah-compliant. • Customer must not be an existing business customer of the Bank or OCBC Al-Amin Bank Berhad prior to the Campaign Period. • Customer must have applied for and successfully opened an OCBC Ebiz-i account, OCBC Business Access-i account, or OCBC Business Signature-i account with the Bank during the Campaign Period using the Campaign URL provided.

	• At the time of the installation of the Soundbox, the account referred to above remains active and is not suspended, and the Customer's business is in operation. • Customer must have deposited a minimum of RM1,000 into the account referred to above within thirty (30) days of account opening and maintain the balance for at least one (1) month. Employees of the Bank are not eligible to participate in the Campaign. The Customer's business premises has to fulfil the Bank's requirements for the installation of the Soundbox. <u>Campaign Mechanism</u> • The first fifty (50) eligible SMEs who fulfil the Reward Criteria (each a "Winner") shall receive one (1) Soundbox each, on a first come, first served basis. • The Bank will contact each Winner at any time during the Campaign Period or within 60 days after the end of the Campaign Period via the Bank's official communication channels such as email, SMS or other methods deemed appropriate by the Bank to inform them of their eligibility for the Reward. During such communication, the Winners will also be offered the option to be featured on the Bank's and/or HDC's platform. Participation in such publicity is strictly voluntary. Should the Winner consent, the Winner's industry category and general business location (e.g., "Halal F&B SME in Klang Valley") will be displayed on the relevant platform.
How will the Rewards be delivered?	• After the announcement of the Winners, a site visit to the Winners' business premises will be conducted to reconfirm compliance with the Reward Criteria and its suitability for installation of the Soundbox. • Upon such site visit, if non-compliance with the Reward Criteria is discovered or if it is determined by the Bank or the Bank's contractors that the business premises is not suitable for the Soundbox installation, the relevant Customer will be disqualified from receiving Reward. No compensation will be provided. • No delivery or installation charges will be imposed on Winners. • By accepting the installation of the Soundbox, the Winner shall be deemed to have agreed to and shall comply with the terms and conditions of the utilisation of the OCBC Soundbox. Where required by the Bank, the Winner shall execute the documents required for the installation and utilisation of the OCBC Soundbox.

	In addition, Sales will contact Winners to complete the Merchant Form, which includes details such as the Merchant Discount Rate (MDR), currently set at 1% for transactions processed via the Soundbox. Please find more information at [Merchant Terminal OCBC Business Banking Malaysia].
Are the Rewards exchangeable?	The Rewards are not exchangeable for cash or any substitute item.
Other Terms & Conditions	By participating in the Campaign via the Campaign URL, the participating Customers are deemed to have agreed to these Campaign Terms and Conditions and consent to the Bank collecting, using and processing their personal data for the purpose of administering the Campaign and in accordance with the Bank's Privacy Policy available at [Security & Privacy OCBC Bank Malaysia]. The Campaign Terms and Conditions must be read in conjunction with the Terms and Conditions of the relevant products of the Bank which can be found at [eBiz Account-i OCBC Al-Amin] and [Business Access-i OCBC Al-Amin] All Terms and Conditions of the relevant product of the Bank as well as the terms governing the respective products/packages/programs referred to in such Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies, the Campaign Terms and Conditions shall prevail only insofar as they are relevant and applicable to the Campaign. If there are any terms you do not understand, please approach our staff. The Bank reserves the right to vary or add to the Campaign Terms and Conditions or to suspend or terminate the Campaign with prior notice. Notice of such variation or termination is deemed given by posting a general notice in any of the Bank's branches and website respectively and the notice will take effect from the date set out in the notice. The 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 the Bank. The Bank reserves the right to disqualify any participant who provides false information, breaches the Campaign Terms and Conditions, or engages in fraudulent activity. The Campaign Terms and Conditions herein shall be governed by Malaysian laws, and the participants submit to the non-exclusive jurisdiction of the Malaysian courts.