

**Terms and Conditions for OCBC FX Gamechanger Campaign (“the Campaign”)
by OCBC Bank (Malaysia) Berhad (199401009721 (295400-W))
and
OCBC Al-Amin Bank Berhad (200801017151 (818444-T))
 (“the Bank”)**

When is the Campaign Period?	1 October 2025 until 31 December 2025, both dates inclusive (“Campaign Period”) or when the Milestone Reward giveaway (as described below) reaches a total capped amount of RM 290,000, whichever is earlier. The Bank may also change the Campaign Period by posting a notice at the Bank’s branches and website.								
Which branches of the Bank participate in the Campaign?	All branches of the Bank in Malaysia.								
Who is eligible for this Campaign?	<p>All customers of the Emerging Business segment of either Bank that:</p> <ul style="list-style-type: none"> • have an active account with either Bank ; and • have booked foreign exchange (FX) contracts which are permissible according to Bank Negara Malaysia’s Foreign Exchange Policy and the relevant Notices with the Bank within the Campaign Period. 								
What is the Campaign about?	<p>You will need to fulfil the criteria stated below during the Campaign Period to receive the corresponding Milestone Reward:</p> <ol style="list-style-type: none"> 1. Book FX contracts with either Bank; and 2. Accumulate points with each booking of FX contract and achieve the Milestones as set out below: <table border="1"> <thead> <tr> <th>Milestone</th><th>Milestone Reward</th></tr> </thead> <tbody> <tr> <td>50 points</td><td>RM 100 voucher</td></tr> <tr> <td>100 points</td><td>RM 150 voucher</td></tr> <tr> <td>200 points</td><td>RM 200 voucher</td></tr> </tbody> </table> <p>The points shall be awarded as follows:</p> <ol style="list-style-type: none"> (i) 2 points for each FX contract booked using the “Book FX Contract” function on Velocity (ii) 1 point for each FX contract booked on other channels made available by the Bank (iii) In addition to (i) and (ii) above, 5 points for every USD 10,000 equivalent booked, calculated on a cumulative basis across all FX contracts booked during the Campaign Period. <p>For avoidance of doubt, each customer is eligible for more than 1 Milestone Reward throughout the Campaign Period, but can only receive the reward once per Milestone. The total Milestone Reward payout per customer for this Campaign is capped at RM 450.</p> <p>Customers who have achieved the 200 points Milestone will be eligible to participate in a Lucky Draw, where every 10 points accumulated during the Campaign Period will be equivalent to 1 entry in the Lucky Draw.</p> <p>The assessment of FX volume booked shall be based on the Bank’s internal calculation and shall be final and binding. The Bank reserves the sole right to determine the eligibility of an FX contract for Milestone points collection including but not limited to excluding cancelled FX contracts, extension FX contracts, early take up FX contracts and FX</p>	Milestone	Milestone Reward	50 points	RM 100 voucher	100 points	RM 150 voucher	200 points	RM 200 voucher
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	<p>contracts which the Bank, at its sole discretion deems to be speculative in nature from the assessment of achievement of the Milestone thresholds.</p> <p>Please refer to <i>Appendix 1</i> for example scenarios and detailed illustration of the mechanics of the Milestone Rewards.</p> <p>By participating in this Campaign, you hereby confirm that:</p> <ol style="list-style-type: none"> you voluntarily provided your personal data to the Bank and consent for the Bank to process your personal data for the purpose of administering and managing this Campaign; where personal data of your directors, employees, shareholders and/or partners ("Consenting Parties") (whichever applicable) are provided to the Bank, you have obtained their consent to do so and for the Bank to process their personal data for the purpose of administering and managing this Campaign; and you have read and agreed, and where applicable, informed the Consenting Parties to read and agree that your and the Consenting Parties' data may be processed in accordance with the Bank's Privacy Policy on www.ocbc.com.my/group/security-privacy
How will eligible participants receive the Milestone Reward?	<p>Customers eligible for the Milestone Rewards will receive the Milestone Rewards in the form of Zus Coffee e-gift cards within 90 days from the last day of the Campaign Period. The e-gift cards will be sent to the customers' company's email address as shown in the Bank's records. The Bank reserves the right to substitute any of the Milestone Rewards described herein with a reward of any other form which is of equivalent value.</p>
What is the Lucky Draw?	<p>In addition to the Milestone Rewards, eligible customers who achieve the 200 points Milestone will be automatically entered into a Lucky Draw which will be conducted within 30 days after the end of the Campaign Period. Customers that are eligible for the Lucky Draw will undergo a Randomizer Programme which will determine the winners of the Lucky Draw Prizes. Participation in this Campaign means acceptance of the usage of such Randomizer Programme and the results it generates.</p> <p>Winners of the Lucky Draw will be announced and the Lucky Draw Prizes will be given within 90 days from the last day of the Campaign Period.</p> <p>The Lucky Draw Prizes are set out in <i>Appendix 2</i> in no particular order, the distribution of which shall be determined by the Bank. The Bank reserves the right to substitute any of the Lucky Draw Prizes with a reward of any other form which is of similar value.</p> <p>Each winner is eligible to win only one (1) Lucky Draw Prize.</p> <p>At the time of award of the Lucky Draw Prizes, the Lucky Draw Prize winner must maintain at least one (1) account with either Bank which is current, valid and subsisting, and the Lucky Draw Prize winner must be in good credit standing with the Bank (which shall be determined by the Bank in its sole discretion) and not in breach of any of these Campaign terms and conditions.</p>
How will the Lucky Draw Prizes be delivered?	<p>The Lucky Draw Prizes will be delivered via courier to the winner at its mailing address as shown in the Bank's records. Delivery shall only be available to addresses within Malaysia. For addresses outside Malaysia, the winner will need to arrange for collection of the Lucky Draw Prizes from the Bank and any such arrangement shall be subject to the Bank's agreement. All costs and expenses related to such collection arrangement including but not limited to shipping costs, duties, taxes and insurance charges shall be borne by the winner and payable by the winner directly to the relevant service provider. The Bank does not warrant the compatibility, suitability or safety of usage of the Lucky Draw Prizes outside</p>

	<p>Malaysia and shall not be liable nor be held responsible for any compliance or non-compliance of laws and/or regulations applicable to the Lucky Draw Prizes and their usage.</p> <p>The Bank will notify the winners via email and provide information of the delivery arrangements. The winners are required to respond to this said email. If the Bank does not receive a response from the winners within seven (7) business days from the date of sending of the email notification, the winners will be contacted by the Bank or its appointed representatives via phone call to their contact details as shown in the Bank's records. The Bank shall make a maximum of three (3) attempts to call the winners. If thereafter the Bank still does not receive a response from the winners, the winners shall be disqualified and the Bank shall proceed to use the Randomizer Programme to identify replacement winners.</p> <p>The Bank gives no assurance and/or satisfaction guarantee with regard to any of the Lucky Draw Prizes. Any dispute in relation to the quality, merchantability and/or warranty of any Lucky Draw Prize shall be settled directly by the relevant winner with the dealer/supplier of the relevant Lucky Draw Prizes without any recourse to the Bank. The Bank shall not be responsible for any breach of quality or warranty of the Lucky Draw Prizes or for any terms and conditions thereof. Additionally, the Bank shall not be responsible for any loss of or damage to the Lucky Draw Prizes once they have been deposited with the courier company. If the winner agrees to courier delivery and is not available to receive the Lucky Draw Prizes resulting in loss or damage to the same, the Bank will not be held responsible.</p>
Can the rewards be exchanged?	The Milestone Rewards and Lucky Draw Prizes are not exchangeable for any substitute item unless agreed in writing by the Bank.
Other Terms & Conditions	<p>The terms and conditions of this Campaign must be read in conjunction with the Accounts and Services – Main Terms and Conditions which can be found on https://www.ocbc.com.my/iwov-resources/my/ocbc/personal/pdf/help-and-support/general/OBMB_Accounts_and_Services_Main_Terms_and_Conditions_ENG.pdf</p> <p>All the existing Accounts and Services – Main Terms and Conditions as well as the terms and conditions governing the respective products/packages/programs referred to in the Accounts and Services – Main Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies between the Accounts and Services – Main Terms and Conditions and the Campaign terms and conditions, the Accounts and Services – Main Terms and Conditions shall prevail and the Campaign terms and conditions shall apply only insofar as they are relevant and applicable to the Campaign. If there are any terms you do not understand, please approach our staff.</p> <p>The Bank reserves the right to vary or add to the terms and conditions of the Campaign or to suspend or terminate the Campaign with prior notice. Notice of variation of the terms and conditions of the Campaign or suspension or termination of the Campaign is deemed given by posting a general notice on the Bank's website and the notice will take effect from the date set out in the notice.</p> <p>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.</p> <p>The terms and conditions of this Campaign shall be governed by Malaysian laws and the Eligible Customer submits to the non-exclusive jurisdiction of Malaysian courts.</p>

Appendix 1: Illustration of campaign mechanics:

Scenario	Date of FX Contract Booking	USD Volume Transacted	Non-FX Online Channel Points	FX Online Channel Points
Customer books 1 FX contract for the amount of USD 25,000 via FX Online	12-Sep-25	25,000	0	2
Customer books 1 FX contract for the amount of USD 36,000 by calling the dealing room	10-Oct-25	36,000	1	0
Customer books 1 FX contract for the amount of USD 300,000 by calling the dealing room	11-Nov-25	300,000	1	0
Customer books 1 FX contract for the amount of USD 300,000 on FX Online	11-Dec-25	300,000	0	2
Total		661,000	2	4

Count of USD 10,000 equivalent	USD 661,000 ÷ 10,000 = 66 (rounded down)
Total points accumulated based on count of USD equivalent	66 x 5 = 330 points
Total points accumulated at end of Campaign	Total Points = Non-FX Online Channel Points + FX Online Channel Points+ USD Volume Points = 2 + 4 + 330 = 336
Total Milestone Reward received	RM 100 + RM 150+ RM 200 = RM 450
Total Lucky Draw entries	336 points ÷ 10 = 33 entries (rounded down)

Appendix 2 : Lucky Draw Prizes

	Prizes
1	Toshiba Origin Pure Countertop Water Purifier
2	Toshiba Origin Pure Countertop Water Purifier
3	Panasonic Nanoe X Air Purifier
4	Panasonic Nanoe X Air Purifier
5	Dyson Purifier Cool Gen1
6	Dyson Purifier Cool Gen1
7	De'Longhi Magnifica S Fully Automatic Coffee Machine
8	De'Longhi Magnifica S Fully Automatic Coffee Machine
9	Marshall Stanmore III Bluetooth Wireless Speaker - Black
10	Marshall Stanmore III Bluetooth Wireless Speaker - Black