

Terms and Conditions for
OCBC Business Debit Card/-i (BDC/-i) Activation & Utilisation Drive Campaign (“the Campaign”)
 by OCBC Bank (Malaysia) Berhad (199401009721/295400-W) (“OCBC”)
 and OCBC Al-Amin Bank Berhad (200801017151/818444-T) (“OCBC Al-Amin”)
 (referred together as “the Bank”)

1.	What is the Campaign Period?	01 January 2026 and 31 March 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.																																
2.	Which branches of the Bank participate in the Campaign?	All branches of the Bank in Malaysia.																																
3.	Who is eligible for the Campaign?	All new Small and Medium Enterprise (SME)* companies registered with Suruhanjaya Syarikat Malaysia (SSM). <i>*as defined by SME Corporation Malaysia</i>																																
4.	What are the Reward Criteria?	<p>A one-time RM100 reward in the form of a Shopee voucher code (“Reward”) will be awarded to customers that fulfil all the criteria stated below (“Reward Criteria”)</p> <p>A. Successfully opens an *OCBC business account/-i within the Campaign period.</p> <p>B. Activates the OCBC Business Debit Card/-i (BDC/-i) corresponding to the newly opened OCBC business account/-i.</p> <p>C. Achieves a cumulative spend of RM100 or more (retail or online purchases) with the newly activated OCBC BDC/-i within sixty (60) days from the OCBC business account opening date.</p> <p>D. The newly opened OCBC business account/-i remains active at the time of issuance of the Reward.</p> <p>You may refer to the following illustrations for a better understanding:</p> <table><tr><th colspan="5">Illustrations</th></tr><tr><th>Customer</th><th colspan="3">Illustration Situation</th><th>Criteria fulfilled?</th></tr><tr><td rowspan="3">ABC Sdn Bhd</td><td>OCBC business account/-i opened on</td><td>OCBC BDC/-i activated on</td><td>Cumulatively spent RM100 by</td><td rowspan="3">Yes</td></tr><tr><td>07 January 2026</td><td>18 January 2026</td><td>07 March 2026</td></tr><tr><td colspan="3">The newly opened OCBC business account/-i remains active at the time of issuance of the Reward.</td></tr><tr><td rowspan="3">XYZ Sdn Bhd</td><td>OCBC business account/-i opened on</td><td>OCBC BDC/-i activated on</td><td>Cumulatively spent RM100 by</td><td rowspan="3">No</td></tr><tr><td>07 January 2026</td><td>18 January 2026</td><td>08 March 2026</td></tr><tr><td colspan="3">The newly opened OCBC business account/-i remains active at the time of issuance of the Reward.</td></tr></table>	Illustrations					Customer	Illustration Situation			Criteria fulfilled?	ABC Sdn Bhd	OCBC business account/-i opened on	OCBC BDC/-i activated on	Cumulatively spent RM100 by	Yes	07 January 2026	18 January 2026	07 March 2026	The newly opened OCBC business account/-i remains active at the time of issuance of the Reward.			XYZ Sdn Bhd	OCBC business account/-i opened on	OCBC BDC/-i activated on	Cumulatively spent RM100 by	No	07 January 2026	18 January 2026	08 March 2026	The newly opened OCBC business account/-i remains active at the time of issuance of the Reward.		
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5.	Terms and Conditions	A. *OCBC business account/-i OCBC business account/-i refers to eBiz/-i or Business Access/-i (BA/-i) or Business Signature/-i (BS/-i) or MYR Business Current Account/-i.																																

		<p>B. Qualified Transactions: Only posted BDC/-i transactions will be taken into account in the calculation of the cumulative spend, which shall be determined at the sole discretion of the Bank. The following transactions are excluded: - Reversals, refunds, and disputed transactions - Cash withdrawals, cash-outs, and quasi-cash transactions</p> <p>C. Reward Limitation: If a customer holds more than one (1) type of OCBC business account/-i, such customer shall be eligible for only one (1) Reward under each type of OCBC business account/-i under OCBC and OCBC Al-Amin notwithstanding the number of OCBC business account/-i held by the said customer.</p> <p>D. Reward Cap: The total Rewards is capped at first 800 OCBC business account/-i that fulfil the Reward Criteria.</p> <p>E. Voucher Conditions:</p> <ul style="list-style-type: none"> i. Usage of the Reward shall be subject to the terms and conditions of utilisation as determined by the issuer of the Reward and the platform on which is utilised. ii. The Reward is non-exchangeable and cannot be converted to cash. <p>F. Reward Fulfillment: The Reward will be sent to the email address (which is registered with the Bank) of the customers that fulfil the Reward Criteria within ninety (90) days after the end of the Campaign Period.</p> <p>G. The Terms and Conditions of the Campaign must be read in conjunction with the Accounts and Services 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 EN G.pdf and https://www.ocbc.com.my/iwov-resources/my/ocbc/personal/pdf/help-and-support/general/OABB Accounts and Services Main Terms and Conditions EN G.pdf</p> <p>H. The Accounts and Services Terms and Conditions as well as the terms and conditions governing the respective products/packages/programs referred to in the Accounts and Services Terms and Conditions as applicable from time to time shall apply. In the event of any inconsistencies or discrepancies, the Terms and Conditions of the Campaign shall prevail only insofar as they are relevant and applicable to the Campaign. If there are any terms you do not understand, please approach bank employees.</p> <p>I. The Bank may substitute the Reward with an item of similar value without prior notice.</p> <p>J. The Bank shall not be responsible for (i) any lost or stolen Reward after it is issued, (ii) any loss, damage or injury arising from the participation in the Campaign or usage of the Reward.</p> <p>K. The Bank reserves the right, at any time with no less than 21 days prior notice, to add, delete, suspend or vary the terms and conditions of the Campaign, by posting a general notice on the Bank's official website at www.ocbc.com.my/bdc and https://www.ocbc.com.my/OCBCAL Amin/business-banking-i/business-debit-card-i, prominent display of notice in its business premises and in any other manner(s) as the Bank may deem suitable at its absolute discretion.</p> <p>L. The Terms and Conditions herein shall be governed by Malaysian Laws, and the eligible entities agree to submit to the non-exclusive jurisdiction of Malaysian courts.</p> <p>M. By participating in this Campaign, you acknowledge that you have voluntarily provided your personal data to the Bank and consented for the Bank to process your personal data for the purposes of this Campaign according to the Bank's Privacy Policy on www.ocbc.com.my/group/security-privacy.</p>
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