

**Terms and Conditions for OCBC Business Debit Card/-i Activation & Utilisation Drive Campaign (“the Promotion”)**  
**by OCBC Bank (Malaysia) Berhad (199401009721 /295400-W)**  
**and OCBC Al-Amin Bank Berhad (200801017151 / 818400-W)**  
**(referred together as “the Bank”)**

When is the Promotion Period?	1 September 2024 until 30 November 2024, both dates inclusive (“Promotion Period”) or when the RM150 reward giveaway reaches a total cap of 1,700 cards, whichever is earlier. The Bank may also change the Promotion Period by posting a notice at the Bank’s branches and website.																						
Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia.																						
Who is eligible for this Promotion?	All new and existing Small and Medium enterprise (SME)** companies that have an active OCBC Business Current Account/-i . The Bank will promote the Promotion through any one or more of the authorized channels, amongst others, electronic direct mail (eDM), SMS, OCBC website or direct engagement by a relationship manager.  <i>**as defined by BNM under the BNM’s Definition of Small and Medium Enterprises (SMEs)</i>																						
What is the Promotion about?	<p>You will need to fulfil all the criteria stated below during the Promotion Period to receive the <b>RM150</b> reward, which will be credited into your OCBC Business Current Account/-i.</p> <ol style="list-style-type: none"> <li>1. Activate your OCBC Business Debit Card/-i; and</li> <li>2. Perform three (3) payment transactions (whether retail or online) with your newly activated OCBC Business Debit Card/-i with no minimum amount required within three (3) months from card activation.</li> </ol> <p>You may refer to the following scenarios for a better understanding:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Customer</th> <th style="width: 60%;">Requirement</th> <th style="width: 25%;">Eligibility</th> </tr> </thead> <tbody> <tr> <td rowspan="3" style="text-align: center; vertical-align: middle;">Customer A</td> <td>Activates Customer A’s OCBC Business Debit Card/-i</td> <td rowspan="3" style="text-align: center; vertical-align: middle;">Yes</td> </tr> <tr> <td>Performs three (3) payment transactions (whether retail or online) with the newly activated OCBC Business Debit Card/-i with no minimum amount required within three (3) months from card activation.</td> </tr> <tr> <td> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 30%;">Within 3 months from card activation and within the Promotion Period</td> <td style="width: 15%;">September 2024</td> <td style="width: 15%;">October 2024</td> <td style="width: 15%;">November 2024</td> </tr> <tr> <td>Number of transactions</td> <td>One (1) transaction</td> <td>Zero (0) transactions</td> <td>Two (2) transactions</td> </tr> </table> </td> </tr> <tr> <td style="text-align: center;">Customer B</td> <td>Activates Customer B’s OCBC Business Debit Card/-i</td> <td style="text-align: center;">No</td> </tr> </tbody> </table>				Customer	Requirement	Eligibility	Customer A	Activates Customer A’s OCBC Business Debit Card/-i	Yes	Performs three (3) payment transactions (whether retail or online) with the newly activated OCBC Business Debit Card/-i with no minimum amount required within three (3) months from card activation.	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 30%;">Within 3 months from card activation and within the Promotion Period</td> <td style="width: 15%;">September 2024</td> <td style="width: 15%;">October 2024</td> <td style="width: 15%;">November 2024</td> </tr> <tr> <td>Number of transactions</td> <td>One (1) transaction</td> <td>Zero (0) transactions</td> <td>Two (2) transactions</td> </tr> </table>	Within 3 months from card activation and within the Promotion Period	September 2024	October 2024	November 2024	Number of transactions	One (1) transaction	Zero (0) transactions	Two (2) transactions	Customer B	Activates Customer B’s OCBC Business Debit Card/-i	No
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	<p>Did not perform three (3) payment transactions (whether retail or online) with the newly activated OCBC Business Debit Card/-i with no minimum amount required within three (3) months from card activation.</p> <table border="1" data-bbox="539 309 1305 593"> <tr> <td data-bbox="539 309 785 517">Within 3 months from card activation and within the Promotion Period</td> <td data-bbox="785 309 949 517">September 2024</td> <td data-bbox="949 309 1129 517">October 2024</td> <td data-bbox="1129 309 1305 517">November 2024</td> </tr> <tr> <td data-bbox="539 517 785 593">Number of transactions</td> <td data-bbox="785 517 949 593">One (1) transaction</td> <td data-bbox="949 517 1129 593">Zero (0) transactions</td> <td data-bbox="1129 517 1305 593">One (1) transaction</td> </tr> </table> <p>By participating in this Promotion, 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 Promotion according to the Bank's Privacy Policy on <a href="http://www.ocbc.com.my/group/security-privacy">www.ocbc.com.my/group/security-privacy</a>.</p>	Within 3 months from card activation and within the Promotion Period	September 2024	October 2024	November 2024	Number of transactions	One (1) transaction	Zero (0) transactions	One (1) transaction
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<p>How will eligible participant receive the RM100 reward?</p>	<p>You will receive the RM150 in reward which will be credited into your OCBC Business Current account/-i within 60 days after the month in which you meet the qualifying criteria.</p> <p>You can receive the RM150 reward only <u>once</u> throughout the Promotion Period.</p>								
<p>Can the RM100 reward be exchangeable?</p>	<p>The RM150 reward is not exchangeable for any substitute item.</p>								
<p>Other Terms &amp; Conditions</p>	<p>The Terms and Conditions of the Promotion must be read in conjunction with the Accounts and Services Terms and Conditions which can be found on <a href="http://www.ocbc.com.my/accounts-and-services/tnc">www.ocbc.com.my/accounts-and-services/tnc</a></p> <p>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, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to the Promotion. If there are any terms you do not understand, please approach our staff.</p> <p>The selection of products to which the Promotion applies is at the Bank's absolute discretion.</p> <p>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 Promotion, by posting a general notice on the Bank's official website at <a href="http://www.ocbc.com.my/bdc">www.ocbc.com.my/bdc</a>, 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>The terms and conditions herein shall be governed by Malaysian laws and the eligible customers agree to submit to the non-exclusive jurisdiction of Malaysian courts.</p>								