

FINAL SPRINT REFERRAL CHALLENGE 2025 TERMS & CONDITIONS

1. CAMPAIGN PERIOD

OCBC Bank (Malaysia) Berhad (199401009721 / 295400) and OCBC Al-Amin Bank Berhad (200801017151 / 818444-T) (collectively referred to as “**OCBC Bank**”) presents the Final Sprint Referral Challenge 2025 (“**Campaign**”) which runs from 1 November 2025 to 31 December 2025, both dates inclusive (“**Campaign Period**”).

2. ELIGIBILITY

An individual agent who is duly registered with OCBC Bank’s referral programme pursuant to the Terms and Conditions of Registration and Participation in Referral Programme (“**Referral Programme Terms and Conditions**”) is eligible to participate in this Campaign (“**Eligible Agent**”). An individual who is not registered with, or is removed from registration from the above at any time within the Campaign Period, for any reason whatsoever, shall be disqualified and may not participate or continue to participate in the Campaign.

3. CAMPAIGN MECHANICS

3.1 Subject to the Campaign terms and conditions, each Eligible Agent who meet the following criteria will be eligible to receive a Campaign Prize:

- (a) The first 100 Eligible Agents who achieve their first Approved and Accepted Loan/Financing (as defined in the Referral Programme Terms and Conditions) of the year during the Campaign Period (“**First-Case Achiever**”) will be eligible to receive a Campaign Prize on first come, first serve basis as defined in table 1 below:

Table 1

Property Status of the Approved and Accepted Loan/Financing	Completed Property	Under-Construction Property
Total No of Eligible Agents	First 70 Eligible Agents with their first Approved and Accepted Loan/Financing of the year being a completed property.	First 30 Eligible Agents with their first Approved and Accepted Loan/Financing of the year being an under-construction property.
Campaign Prize	Touch n’ Go Reload Pin worth RM200	Touch n’ Go Reload Pin worth RM50

- (b) The Eligible Agent who achieves the highest Approved and Accepted Loan/Financing (as defined in the Referral Programme Terms and Conditions) amount (which must be in excess of RM1,500,000) for completed property within the month of November 2025 and December 2025 respectively (each a “**Champion of the Month**”) during the Campaign Period will be eligible to receive a Campaign Prize as defined in table 2 below:

Table 2

Property Status of the Approved and Accepted Loan/Financing	Completed Property only	
Total No of Winners	1 Champion of the Month of November 2025	1 Champion of the Month of December 2025
Champion of the Month Campaign Prize	Each Champion of the Month will be eligible to receive a Touch n’ Go Reload Pin of RM1,500.	

- 3.2 The Approved and Accepted Loan/Financing must be submitted, approved and accepted within the Campaign Period.
- 3.3 OCBC Bank will make all decisions relating to the Campaign by relying on OCBC Bank’s records, including decisions on whether and when an Eligible Agent meets the requirements to qualify as a First-Case Achiever or Champion of the Month. OCBC Bank’s decisions shall be final, conclusive and binding on all parties. OCBC Bank shall not be required to disclose any information pertaining to any application for any loan/financing products or any Approved and Accepted Loan/Financing.
- 3.4 OCBC Bank will decide on and identify the ‘First-Case Achiever’ and the ‘Champion of the Month’ from the pool of Eligible Agents and notify those who get a Campaign Prize by 28 February 2026.
- 3.5 If any Eligible Agent is subsequently discovered to be ineligible to participate in the Campaign or to receive the Campaign Prize , OCBC Bank reserves the right to (i) forfeit or withdraw the Campaign Prize at any time. No person shall be entitled to any payment or compensation from OCBC Bank should any Campaign Prize be forfeited or withdrawn, if any Campaign Prize is reclaimed by OCBC Bank.
- 3.6 OCBC Bank reserves the right to substitute, replace or cancel any Campaign Prize at its sole discretion with notice to any person.

4. CAMPAIGN PRIZE

Each Campaign Prize comprises of Touch 'n Go eWallet Reload PIN (“TnGo Reload PIN”) issued by Touch ‘n Go Sdn Bhd (“TnGo”) as stipulated under Campaign Mechanics. The following details are pertinent:

- 4.1 The Campaign Prize is not exchangeable for cash;
- 4.2 The Campaign Prize is valid for one (1) year from the date of issuance, and there will be no replacement for any TnGo Reload PIN Campaign Prize that have lapsed or expired. It

is the TnGo Reload PIN shall be the responsibility of the Campaign Prize winner to utilize the PIN Campaign Prize before the expiry date;

- 4.3 The Campaign Prize TnGo Reload PIN can only be used to reload Touch 'n Go eWallet;
- 4.4 The Campaign Prize TnGo Reload PIN is non-refundable and non-transferrable once issued;
- 4.5 The Campaign Prize TnGo Reload PIN cannot be resold, or exchanged for cash, or any other forms of legal tender;
- 4.6 TnGo and OCBC Bank shall not be responsible for any expired, lost or stolen Campaign Prize TnGo Reload PIN, and it shall not be replaced.
- 4.7 The Campaign Prize winners should visit TnGo website or visit Touch 'n Go eWallet User Terms & Condition at <https://www.touchngo.com.my/policies> for any issues pertaining to the Campaign Prize,
- 4.8 The Campaign Prize is issued by TnGo. To the fullest extent permitted by law, OCBC Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to TnGo and the Campaign Prize. In particular, OCBC Bank gives no warranty or endorsement, express or implied, written or oral, including but not limited to, any warranty in respect of merchantability quality or suitability or fitness for any purpose in respect of the Campaign Prize. The Campaign Prize winners shall communicate with the TnGo directly in relation to any issue arising from or pertaining to the Campaign Prize. OCBC shall not at any time be responsible or held liable for any damage, defect or deficiency in the Campaign Prize, and/or for any loss, injury, damage, harm or accident or whatsoever nature suffered or incurred on any person or goods (including financial loss or consequential damages) by or in connection with the use of the Campaign Prize by any person.
- 4.9 Any dispute in connection with the Campaign Prize shall be referred to TnGo and OCBC Bank disclaims all liabilities and obligations for the Campaign Prize.

5. GENERAL

- 5.1 If there is any non-receipt of the Campaign Prize, the winner is required to contact the Bank within Three (3) month after the end of Campaign Period to enquire concerning the fulfilment. Any enquiry after that will not be entertained.
- 5.2 The Bank has the discretion to vary and substitute any Campaign Prize with another prize of similar value.
- 5.3 OCBC Bank reserves the right at its absolute discretion to terminate the Campaign or vary, delete or add to any of these Terms and Conditions at any time with notice including without limitation, the eligibility and the dates of the Campaign.
- 5.4 OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Campaign howsoever arising.
- 5.5 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia.