

Terms & Conditions – “Disney+ Subscription With OCBC Credit Card” Campaign

Duration

1. OCBC Bank (Malaysia) Berhad (“OCBC”) presents the “Disney+ Subscription With OCBC Credit Card” Campaign (the “Campaign”) which runs from 1 November 2025 to 30 June 2026 (“Campaign Period”).

Eligibility

2. The Campaign is open exclusively for new OCBC Principal Cardmembers who:
 - (a) Successfully apply for OCBC Credit Card (“OCBC Credit Card”) through Third Party Agency channel appointed by OCBC (“Agency”) and/or Online Aggregator channel (“Online Aggregator”);
 - (b) the OCBC Credit Card is approved within the Campaign Period;AND
 - (c) are first-time OCBC Credit Card Cardmembers or those who have not held any OCBC Credit Cards in the last 12 months.

(referred to as “Eligible Cardmembers”).

3. This Campaign excludes credit card applications through any other channels other than the ones specified above.
4. Each Cardmember acknowledges that the application for and usage of the OCBC Credit Cards are governed by the OCBC Cardmember’s Agreement, the Terms and Conditions for credit cards and the product disclosure sheet. By participating in this Campaign, the Cardmember agrees to be bound by the terms and conditions of this Campaign, which shall prevail only on matters relating to this Campaign.

Campaign Mechanics

5. To receive the Disney+ subscription codes, the Eligible Customer must meet the campaign criteria of activating and performing at least five (5) retail transactions and spending a minimum cumulative amount of RM500 on retail transactions within 60 days of Eligible Card being approved.
6. For clarity:
 - a. Table (A) below sets out the transactions which form the retail transactions and non-retail transactions:

TABLE (A)

RETAIL TRANSACTIONS		NON-RETAIL TRANSACTIONS	
(i)	Local and overseas/foreign currency purchase	(i)	Easy Payment Plan (EPP)
(ii)	Auto Debit/Recurring	(ii)	Balance Transfer (BT)
(iii)	Online Purchases/ e-wallet/ E-Commerce	(iii)	Call for Cash (CFC)
(iv)	Instalment Payment Plan (IPP)	(iv)	Power Credit Cash Plus
(v)	Mail Order/Telephone Order	(v)	Outstanding Balance
		(vi)	Auto Balance Conversion
		(vii)	Cash Advance
		(viii)	Finance Charge
		(ix)	Annual Fee
		(x)	Late Payment Charge
		(xi)	Reversal on Transaction
		(xii)	Disputed Transaction
		(xiii)	Fraudulent Transaction
		(xiv)	Card Replacement Fee
		(xv)	Service Tax
		(xvi)	Other Fees and Charges

- b. OCBC reserves the right at its absolute discretion to approve or reject any OCBC Credit Card Application, without having to furnish the reason for such decision.
- c. An individual who applies for the OCBC Credit Card through any other channel other than Agency or Online Aggregator shall be disqualified from participating in this Campaign.
- d. An individual whose OCBC Credit Card Application is rejected for whatever reason shall be disqualified from participating in this Campaign.
- e. An individual who meets the campaign criteria after the Campaign Period will not be entitled to participate in this Campaign.

Campaign Prizes

- 7. Eligible Customers who meet the campaign criteria above will stand a chance to receive one (1) unit of 1-year Disney+ Premium Annual subscription code (“Code(s)”) at no additional cost, as stated in Table (B) below:

TABLE (B)

MONTHLY PRIZE	QUANTITY
One (1) unit of 1-year Disney+ Premium Annual Subscription Code at no additional cost	1,500

8. The total number of Code(s) is capped at 1,500 units throughout the entire Campaign Period.
9. The Code(s) will be allocated to Eligible Customers based on a first-come-first-served basis. Once the total Code(s) available has been fully allocated, no further and/or additional Code(s) will be allocated to the Eligible Customer.
10. The tracking of the eligibility is based on the dates and time (Malaysian Time) as captured on OCBC's records during the Campaign Period. OCBC shall not be responsible for any failure and/or delay in transmission of evidence of sales transactions by any merchant(s) and/or any party.
11. Each Eligible Customer, subject to fulfilment of all the campaign criteria stated in these Terms and Conditions, is entitled to a maximum of one (1) Code(s) throughout the entire Campaign Period.

Campaign Fulfilment

12. The Code(s) will be emailed to the Eligible Customers' email addresses registered with OCBC within 120 calendar days after the end of the Campaign Period. The email will contain instructions on how to redeem the Code(s). Eligible Customers must redeem the Codes by 30 September 2026 ("Expiry Date"). If for any reason(s) whatsoever, the Eligible Customers fail to redeem the Code(s) before the Expiry Date, the Code(s) shall expire automatically and no further redemption shall be allowed. The Eligible Customers will not be eligible to replace the expired Code(s).
13. The details of the Code(s) are as follows :-
 - (a) The Code(s) can be used by (i) Eligible Customers who do not have an active Disney+ subscription between 1 November 2025 to 30 September 2026; or (ii) Eligible Customers who are already subscribed to Disney+ between 1 November 2025 to 30 September 2026 ("Existing Subscribers"). For Existing Subscribers, the Code(s) should be applied after their current billing cycle ends, and before the Expiry Date. Alternatively, Existing Subscribers can activate the Code(s) before their current billing cycle ends and before the Expiry Date, of which both their existing Disney+ subscription and their 1-year Disney+ Premium Annual Subscription redeemed via the Code(s) will run concurrently. For the avoidance of doubt, the Disney+ Premium Annual Subscription will be valid for 1 year from the activation date of the Code(s) by Eligible Customers.
 - (b) The Code(s) shall not apply in conjunction with any other Codes, privileges or promotions unless otherwise stated;
 - (c) The Code(s) is neither transferable to any third party nor exchangeable for cash, credit, cheque or kind whether in part or in full;
 - (d) The Code(s) shall expire on 30 September 2026;
 - (e) There shall be no refund on the unused portion of the Code(s);

- (f) The Code(s) is applicable for one-time use only;
 - (g) The Code(s) is subject to the acceptance of the Disney+ Terms of Use (hotstar.com/terms-of-use), (<https://privacy.thewaltdisneycompany.com/en/current-privacy-policy/>), and Supplemental Privacy Policy for Malaysia (<https://privacy.thewaltdisneycompany.com/en/current-privacy-policy/supplemental-privacy-policy-for-malaysia> and <https://www.disneyplus.com/en-gb/legal/>).
 - (h) If there shall be any issues pertaining to the redemption of the Code(s), the Eligible Customer should contact Disney+ directly via their customer service at disneyplus.my@hotstar.com
 - (i) The Code(s) is issued by The Walt Disney Company (Southeast Asia) Pte. Limited (“**Disney**”). To the fullest extent permitted by law, OCBC does not make and hereby expressly excludes and disclaims any representations or warranties with respect to Disney and/or the Code(s). In particular, OCBC gives no warranty or endorsement, express or implied, written or oral, including but not limited to, any warranty in respect of the merchantability quality or suitability or fitness for any purpose in respect of the Code(s). The Eligible Customer shall communicate with Disney directly in relation to any issues arising from or pertaining to the Code.
 - (j) OCBC shall not at any time be responsible or held liable for any damage, defect or deficiency in the Code(s), 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 Code(s) by any person.
14. Eligible Customers must ensure that their email address and/or mobile number provided are current and updated with OCBC.
15. At the time of awarding the Code(s), the Eligible Customer’s credit card account(s) must be current, valid, subsisting and in good credit standing as may be determined by OCBC at its sole and absolute discretion, and not in breach of any of these terms and conditions.
16. OCBC reserves the right to forfeit the right to receive the Code(s) if there exists a reversal of a retail transaction that has caused the Eligible Customer to not fulfil the campaign criteria or termination of the Eligible Customer’s Card prior to the Code(s) being rewarded to the Eligible Customer, or any non-compliance or breach of these terms and conditions by the Eligible Customer.

Liability & Responsibility

17. The Eligible Customer shall assume full responsibility for any liability, loss, damage, claim or accidents resulting from this Campaign or use of the Code(s). OCBC shall not be held liable for any of these.

General Terms & Conditions

18. All Participant(s)/ Customer(s) acknowledge and agree to access OCBC website at regular intervals to view the Terms and Conditions and to ensure that they are kept up to date with any changes or variations to these Terms & Conditions.
19. All application forms should be properly filled in with the necessary supporting documents and submitted early to avoid any possible delay. OCBC shall not be held responsible for any delay which may result in late approval of applications beyond the Campaign Period.
20. The Eligible Customer information will be processed by OCBC for purposes of determining the Eligible Customer's eligibility for the Campaign. By participating, the Eligible Cardmember shall be deemed to have agreed to OCBC processing the Eligible Customer's information for purposes of the Campaign.
21. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by OCBC. OCBC's decision on all matters relating to the Campaign shall be final, conclusive and binding on all parties. OCBC shall not be responsible in anyway whatsoever in respect of technical failures of any kind, unauthorised human intervention, electronic or human error in administration and processing. OCBC shall not be obliged to give any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning the Campaign.
22. OCBC shall not be held liable in any manner whatsoever for any inconvenience, loss or damage howsoever arising in connection with the Campaign. Furthermore, OCBC shall not be liable for any default or delay in respect of the Campaign due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any events which are caused by factors beyond the reasonable control of OCBC.
23. OCBC reserves the right to vary or add to these Terms and Conditions or to suspend or terminate this Campaign with prior notice. Notice of such variation of the Terms and Conditions or suspension or termination of the Campaign is deemed given by posting a general notice in any OCBC branch and electronically (i.e. OCBC website) respectively and the notice will take effect on the date set out in the notice and, if no date is stated, will take effect 21 days from the date the notice is sent and/or posted. Eligible Cardmembers shall not be entitled to claim for any compensation against OCBC for any and all loss and damage howsoever suffered or incurred by the Eligible Cardmembers, whether as a direct or indirect result of any withdrawal, cancellation, suspension, extension or termination of the Campaign or any variation, deletion or addition to any of the Terms & Conditions herein.
24. OCBC shall not be liable for any misinterpretation of any facts, news, reports, audios or visuals in respect of the Campaign published in any mass media, marketing or advertising materials.

25. Disney and its parents, affiliates and subsidiaries are not responsible for the promotion, administration or execution of this Campaign.
26. These Terms and Conditions shall be governed by the laws of Malaysia, and all Eligible Customers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.