



Terms and Conditions Governing the FX Campaign (the “Campaign”)

1. The Campaign

1.1. The Campaign is organized by OCBC Bank (Malaysia) Berhad (“OCBC Bank”). The Campaign Period shall run from 9 December 2024 to 31 March 2025 (both dates inclusive), (“**Campaign Period**”) subject to the below Campaign terms and conditions.

2. Eligibility

2.1. The Campaign is open only to individuals who:

- (a) are not Malaysian citizens;
- (b) successfully open current and/or savings accounts denominated in Ringgit Malaysia (MYR) and one foreign currency (any currency other than MYR) with OCBC Bank during the Campaign Period; and
- (c) have a registered e-mail address with OCBC Bank.

but exclude the following customers who are not eligible to participate in this Campaign:

- i. customers whose accounts have been suspended or terminated or who have breached any agreement with OCBC Bank.

An individual customer who is eligible is referred to as an “**Eligible Customer**”. For clarity, only the primary accountholder of a joint account will qualify as an Eligible Customer in this Campaign, as provided in clause 3.5 below.

3. Campaign Mechanics and Conditions

3.1. Each Eligible Customer who performs an Eligible Transaction (defined below) within the Campaign Period is eligible to receive a Reward (defined below) on a first come first served basis, while stocks last:

- (a) “**Eligible Transaction**” means a transaction where the Eligible Customer credits foreign currency into his newly opened foreign currency account with OCBC Bank and converts the same into MYR with OCBC Bank. To qualify as an Eligible Transaction, the minimum amount to be converted is MYR10,000 net of transaction cost (if any) in a single transaction. The Eligible Transaction may be performed over the counter or by using OCBC Bank’s online banking services.
- (b) “**Reward**” means MYR30 worth of Touch ‘n Go reload PIN (“**Reload Pin**”) for every MYR10,000 converted as an Eligible Transaction, subject to the maximum of MYR250 worth of Reload Pin which may be received by an Eligible Customer when he performs Eligible Transaction(s) by converting MYR90,000 or above within the Campaign Period. OCBC Bank is giving out a total of MYR100,000 worth of Reload Pin as Reward in this Campaign. Once the MYR100,000 worth of Reload Pin is fully allocated to Eligible Customers on a first come, first served basis, anyone performing transactions fulfilling the above conditions shall not be eligible to receive anything.

3.2. The MYR conversion amount is credited into the Eligible Customer’s newly opened MYR savings or current account with OCBC Bank. All currency conversions are effected at such exchange rates determined by OCBC Bank at its absolute discretion. OCBC Bank’s prevailing exchange rate as at the date of conversion will be used to derive the converted MYR amount, to determine whether the transaction qualifies as an Eligible Transaction and if so, what is the Reward.

- 3.3. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Reload Pin will be emailed to the Eligible Customer's registered e-mail address with OCBC Bank within 60 days from the transaction date.
- 3.4. The Eligible Customers shall ensure that their registered e-mail with OCBC Bank remains valid to ensure that the Reload Pin does not get lost in transmission. OCBC Bank shall not be held liable for lost Reload Pin which is sent to the e-mail address provided by Eligible Customer and registered with OCBC Bank.
- 3.5. All Eligible Transactions performed using a joint account, whether by the primary accountholder (who must qualify as an Eligible Customer pursuant to clause 2.1 above) or the secondary accountholder, will be for the benefit of the primary accountholder only and subject to the maximum capping of Reward stipulated in clause 3.1(b) above. The secondary accountholder shall not be eligible to receive any Reward in this Campaign. OCBC Bank shall be deemed to have given the Reward by sending the Reload Pin to the primary accountholder's registered e-mail address.
 - (a) The Campaign shall not apply in conjunction with any other privileges or campaigns. In the event a customer is eligible for reward of more than one (1) campaign in the same period, the customer will receive reward from the campaign with highest reward only.
 - (b) If any Eligible Customer is subsequently discovered to be ineligible to participate in the Campaign or to receive the Reload Pin, OCBC Bank reserves the right to (i) withdraw the Reload Pin at any time; or (ii) claw-back the Reload Pin or request the relevant customer to repay to or compensate OCBC Bank the value of the Reload Pin at any time, and OCBC Bank shall have the right to debit the value of the Reload Pin or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Reload Pin be withdrawn, if any Reload Pin is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Reload Pin for whatsoever reasons.

4. Other terms and conditions

- 4.1. 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 by giving prior Notice.
- 4.2. The Touch 'n Go Reload PIN are issued by Touch 'n Go Sdn Bhd and can be used across all tolls and major public transports in Malaysia in addition to a variety of outlets and services, subject to its terms and conditions. The following terms and conditions also apply to the redemption and use of the Reload PIN:
 - (a) The Reload PIN are valid for the period stated on them and there will be no replacement of any Reload PIN that have lapsed or expired.
 - (b) The Reload PIN are not exchangeable for cash.
 - (c) There shall be no refund on the unused portion of the Reload PIN.
 - (d) The differential amount for purchase(s) in excess of the Reload PIN value shall be paid for by the person making the purchase.
 - (e) Any dispute in connection with the Reload PIN or any merchandise, products and/or services paid for with the Reload PIN shall be referred to Touch 'n Go Sdn Bhd and OCBC Bank disclaims all liabilities and obligations for the Reload PIN or any merchandise, products and/or services paid for with the Reload PIN.

OCBC Bank reserves the right to substitute the Reload PIN with other gifts or vouchers issued by another issuer. Such substituted gifts or vouchers will be subject to the same or similar terms and conditions above governing the Reload PIN.

- 4.3. OCBC Bank's decisions on all matters relating to the Campaign shall be final, conclusive and binding on all parties, including but not limited to whether an individual qualifies as an Eligible Customer, whether a transaction qualifies as an Eligible Transaction, whether an Eligible Customer is eligible to receive any Reload Pin, etc. No correspondence or appeal shall be entertained by OCBC Bank.
- 4.4. OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Campaign howsoever arising, including any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission beyond the reasonable control of the bank.
- 4.5. By participating in this Campaign, the Eligible Customer hereby agrees and consents to the processing of their personal data by OCBC Bank for purposes of managing and administering this Campaign and in accordance with OCBC Bank's Privacy Policy accessible via OCBC Bank's official website.
- 4.6. The Accounts and Services Main Terms and Conditions and account-specific terms and conditions (collectively, "product terms and conditions") shall continue to apply. If there is inconsistency between the product terms and conditions and these Campaign Terms and Conditions, these Campaign Terms and Conditions shall prevail only insofar as they govern matters relating to this Campaign.
- 4.7. These Terms and Conditions are governed by the laws of Malaysia.