



OCBC Bank (Malaysia) Berhad 199401009721 (295400-W)

TERMS & CONDITIONS

LILO & STITCH SAVE AND SPEND CAMPAIGN

CAMPAIGN PERIOD

- 1) The “**LILO & STITCH SAVE AND SPEND CAMPAIGN**” (“Campaign”) is organized by OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad (referred to separately and collectively as “OCBC Bank”) and is subject to these terms and conditions. The Campaign runs from 5 May 2025 to 31 July 2025, both dates inclusive (“Campaign Period”).

ELIGIBILITY

- 2) This Campaign is open to all individuals who fulfil any of the 3 categories (“Save”, “Apply and Spend” and “Bring in Fresh Fund and be OCBC’s New to Premier Banking or New to Premier Private Client”) set out in the table below and have registered to participate in this Campaign in the manner described in Clause 3 below (referred to as “**Eligible Customers**”) :

A Save Category	(a) An individual who is eligible to apply for and open an OCBC 360 Account/-i as the primary accountholder with OCBC Bank during the Campaign Period:
B Apply and Spend Category	(b) An individual who applies for a new OCBC Bank Card as a Principal Cardmember or the existing Principal Cardmember who holds any one or more of the following cards listed below (each an “OCBC Bank Card”)(each such individual is referred to as an “Principal OCBC Cardmember”) : (i) Credit card issued by OCBC Bank (Malaysia) Berhad (“OCBC Credit Card”); or (ii) Debit card issued by OCBC Bank (Malaysia) Berhad (“OCBC Debit Card”); or (iii) Debit card-i issued by OCBC Al-Amin Bank Berhad (“OCBC Debit Card-i”). For clarity, cards that are not issued by OCBC Bank shall not be eligible for participation in this Campaign, even if the cards bear the OCBC Bank’s brand name.
C Bring in Fresh Fund and be OCBC’s New to Premier Banking or New to Premier Private Client	(a) An individual who has applied for and has been accepted by the Bank as a Premier Banking (“Eligible Premier Banking Client”) or Premier Private Client (“Eligible Premier Private Client”) member. (b) Opens a deposit account (in either Savings or Current Account) (“Deposit Account”) and an OCBC Wealth Account (“Wealth Account”) with OCBC Bank upon becoming a client of OCBC Premier Banking or OCBC Premier Private Client; and (c) Deposits the Qualifying Amount (as defined below) in fresh funds into either the Deposit Account or Wealth Account of the Eligible Premier Banking Client or the Eligible Premier Private Client maintained with the Bank within the same month from the date of fulfilment of Clause 2(C)(a), and maintains the Qualifying Amount in the Deposit Account or Wealth Account until the end of the observation date. For avoidance of doubt, the observation date shall be T-month + 15 days (T month being the month in which the requirement under Clause 2(C)(a) is fulfilled). (d) In this Campaign, the ‘Qualifying Amount’ means: i) An amount not less than MYR300,000 , or its equivalent in foreign currency for an OCBC Premier Banking client; and ii) An amount not less than MYR3,000,000 or its equivalent in foreign currency for an OCBC Premier Private Client. (e) The Bank will use its exchange rates applicable on the date of depositing of the foreign currency for purposes of determining the Ringgit Malaysia (MYR) equivalent of the deposit amount.



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- 3) Only OCBC Eligible Customers who register themselves for this Campaign on the following terms and conditions will be eligible to participate in this Campaign:
- The OCBC Eligible Customers may register for this Campaign by:
 - responding to OCBC Bank's short message service ("SMS") sent to their mobile number and/or by sending an SMS by typing **STITCH** and sending the same to **62662** during the Campaign Period; or
 - registering online at **www.ocbc.com.my/liloandstitch** ("Campaign Website")
 - Each Eligible Customer needs to register only once to participate in this Campaign, notwithstanding that he may be holding multiple OCBC Bank Cards and/or OCBC 360 Accounts/-i.
 - Upon successful registration, the Eligible Customer will receive a confirmation from OCBC Bank via SMS and/or as shown on the Campaign Website during the registration of the same.

The OCBC Eligible Customer shall only proceed to register to participate in this Campaign after reading and is agreeable with these Campaign terms and conditions, a copy of which is posted on the OCBC Bank's website and made available on the Campaign Website. By participating in this Campaign, the Eligible Customer acknowledges that he/she has registered for the Campaign after reading and agreeing with the terms and conditions stated herein and has consented to participate in this Campaign.

- 4) For Clarity:
- Principal OCBC Cardmembers who are in default of any facility granted by OCBC Bank at any time during the Campaign Period are not eligible to participate in this Campaign, subject to OCBC Bank's discretion.
 - All permanent employees of OCBC Bank are not eligible to be placed in the running for and will not win the Grand Prize.

PRIZES ENTRIES & PRIZES

- 5) There are three (3) participating months during the Campaign Period and are defined in **Table A** below:

Table (A)	
Participating Month	Period
1	5 May 2025 – 31 May 2025
2	1 June 2025 – 30 June 2025
3	1 July 2025- 31 July 2025

- 6) Eligible Customers who fulfil the qualifying criteria outlined in **Table (B) ("Qualifying Criteria")** for the Campaign will earn and accumulate entries ("Entries") based on the categories specified in the Table B, to be in the running to win the Grand Prizes and Consolation Prizes (collectively known as "Prizes") stated in **Table (C)**. Details regarding the Prizes are stipulated in Clauses 10 and 11. An Eligible Customer fulfilling all these Campaign terms and conditions to OCBC Bank's satisfaction is eligible to win a maximum of one (1) Prize only throughout the Campaign Period. For the avoidance of doubt, the Eligible Cardmember will not be entitled to a Prize if the Eligible Cardmember has already been rewarded in any other ongoing OCBC Credit Card campaigns organized by OCBC Bank.

Table (B)

Categories	Qualifying criteria	Explanation	# Entries	^Additional Entries
Save	Open a new OCBC 360 Account/-i and maintain a minimum balance of RM5,000 in the newly opened account throughout the Participating Month after the account has been opened.	-	10x	10X
Apply	Apply for a new OCBC Credit Card within the Campaign Period and get the OCBC Credit Card application successfully approved by OCBC Bank. For avoidance of doubt, this category is only applicable to new Principal OCBC Credit Cardmember.	<p>A “New Principal OCBC Credit Cardmember” refers to any person who</p> <p>i) currently does not hold an existing Principal OCBC Credit Card, and</p> <p>ii) has not held any Principal OCBC Credit Card within the last twelve (12) months prior to the commencement of the Promotion.</p> <p>All new Credit Card applications must be approved no later than 14 days after the end of the Campaign Period.</p> <p>A Principal OCBC Cardmember <u>will not</u> earn the 10x Entries if he has at any time within the 12 months immediately preceding the Campaign Period, held any Principal OCBC Credit Card, or has requested for additional/change of OCBC Credit Card, or has requested for replacement/ reinstatement of any OCBC Credit Card.</p>	10x	
Spend	Every RM500 or its equivalent in foreign currency spent on any Retail Spending* in a single receipt with an OCBC Bank Card, either via in-store and/or online.	Please refer to the explanation below Table B.	5x	-
Bring in Fresh Fund and be OCBC’s New to Premier Banking	a) New to Premier Banking; and b) deposits a minimum amount of MYR300,000 , or its equivalent in foreign currency, in fresh funds.	Please refer to Clause (2)(C) for full explanation	300x	-



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Bring in Fresh Fund and be OCBC's New to Premier Private Client	a) New to Premier Private Client; and b) deposits a minimum amount of MYR3,000,000 , or its equivalent in foreign currency, in fresh funds.	Please refer to Clause (2)(C) for full explanation	1500x	-
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^ Eligible Customers will earn additional entries by meeting both the Save and Apply Categories within the same Participating Month.

*All retail spending ("Retail Spending") performed using an OCBC Bank Card (inclusive of Supplementary OCBC Bank Cards (if any)) will earn Entries for the benefit of the Eligible Customer. For avoidance of doubt, the following shall NOT be qualified as retail spending and shall not earn any Entry for the Eligible Customer under this Campaign:

- Existing recurring Easy Payment Plan and/or Interest Payment Plan (for OCBC Credit Cards);
- Existing standing instructions and/or auto-payment services (these include transactions charged to any OCBC Bank Cards prior to the Campaign Period);
- Payment of annual OCBC Bank Card membership fees;
- Interest and principal payments (for OCBC Credit Cards);
- Sales and Services Tax or any other taxes;
- Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees; Transactions made by the OCBC Cardmembers with any merchant associated with or controlled by him/her (whether as employee, employer, shareholder or director), i.e., transactions by an OCBC Cardmembers with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of; and
- Retail Spendings which are subsequently cancelled, refunded, disputed, unauthorized or fraudulent.

The tracking of the Retail Spending is based on the dates and time (Malaysian Time) as captured by OCBC Bank's systems during the Campaign Period. OCBC Bank shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party.

For clarity, foreign currency shall refer to any currency other than the Ringgit Malaysia ("RM"), excluding currencies from sanctioned countries.

Table (C)

Type	Prize(s)	Total winners throughout the Campaign Period
Grand Prize	6 Days 5 Nights Disney's Lilo & Stitch inspired vacation for two (2) adults in Hawaii ("Package")	3
Consolation Prize	One (1) unit of one (1) year Disney+ Hotstar Premium Annual Plan Subscription Code ("Code(s)")	500

- Additionally, Eligible Customers who fulfil the Save Category criteria and apply for a new OCBC Credit Card with submission of complete application document as a New Principal OCBC Credit Cardmember during the Campaign Period will be eligible to receive one (1) unit of **Limited-edition Stitch-themed duffel bag ("Bundle Gift")**, on a first come first serve basis for each Participating Month in the manner set out in **Table (D)** below. Details of the Bundle Gift are as defined in Clause 9.

Table (D)

Qualifying Criteria	Participating Month	Allocation	Total Bundle Gift for the Campaign Period
Fulfill the Save Category and apply for a new OCBC Credit Card with submission of complete application documentation as stipulated in the credit card application form.	Participating Month 1	First 700 Eligible Customers	2,000 Eligible Customers
	Participating Month 2	First 700 Eligible Customers	
	Participating Month 3	First 600 Eligible Customers	

- 8) Refer to Appendix 1 for illustrations for the Entries that the Eligible Customers can earn during the Campaign Period under the Campaign.

BUNDLE GIFT

- 9) The Bundle Gift is further subject to the following:
- a) Bundle Gift is manufactured, produced and distributed by Axxel Marketing Sdn Bhd (“**AXXEL**”);
 - b) The Bundle Gift is non-transferable, non-exchangeable, and non-redeemable for cash or any other alternative benefits;
 - c) The Bundle Gift will be distributed in blue color and is allocated based on a first come first serve basis;
 - d) The Bundle Gift Winner should contact AXXEL at 03-8959 6557 directly to report any issues pertaining to the condition of the Bundle Gift within 48 hours upon receipt of the Bundle Gift;
 - e) 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 AXXEL and the Bundle Gift. 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 Bundle Gift;
 - f) The Bundle Gift Winner shall communicate with AXXEL directly in relation to any issue (including report faulty, broken, dented parcel) arising from or pertaining to the Bundle Gift. OCBC Bank shall not at any time be responsible or held liable for any damage, defect or deficiency in the Bundle Gift, 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 Bundle Gift by any person;;
 - g) Any dispute in connection with the Bundle Gift shall be referred to AXXEL and OCBC Bank disclaims all liabilities and obligations for the Bundle Gift.
 - h) The photographs of the prizes shown are for illustration purposes only and may not be an exact representation of the actual Bundle Gift.

PRIZES

10) Consolation Prizes

Each consolation prize winner (“**Consolation Prize Winner**”) will win one (1) unit of one (1) year Disney+ Hotstar Premium Annual Plan subscription(“Code(s)”), subject to the terms and conditions governing the selection of the Prize Winners. Details of the Consolation Prize and number of Consolation Prize Winners throughout the Campaign Period are as follows:

Consolation Prize Per Winner	No. Of Consolation Prize Winners
One (1) unit of one (1) year Disney+ Hotstar Premium Annual Plan Subscription Code ("Code(s)")	500

11) Grand Prizes

Each grand prize winner ("**Grand Prize Winner**") will win the Grand Prize of 6 Days 5 Nights Disney's Lilo & Stitch inspired vacation for two (2) adults in Hawaii, subject to the terms and conditions governing the selection of the Prize Winners. Details of the Grand Prizes and number of Grand Prize Winners throughout the Campaign Period are as follows:

Grand Prize	No. Of Grand Prize Winner
6 Days 5 Nights Disney's Lilo & Stitch inspired vacation in Hawaii for two (2) adults. ("Package")	3

- The Package is not transferable or redeemable in cash and there is no refund value.
- This Package cannot be used, booked and/or redeemed in conjunction with any promotion.
- The Grand Prize is provided by **Element London Ltd** (herein collectively referred to as "**Element**") and consists of a Package described in sub-clause (d) below, subject to Element's terms and conditions at the time of redemption.
- The Grand Prize comprises of the following:
 - Roundtrip flight from Kuala Lumpur, Malaysia to Kauai, Hawaii; and
 - 6 days 5-nights stay in a 4-star Hotel Accommodation.

Element's Terms and Conditions in relation to "Package"

- Roundtrip economy / coach flights (inclusive of all applicable airport taxes, fees, and duties) from Kuala Lumpur, Malaysia to Kauai, Hawaii, USA. Flights may be indirect, and not all routings will be available. The flight itinerary will be determined by Element at their sole discretion.
- Accommodation is for 5 nights in a 4-star hotel in Kauai, Hawaii, based on one double occupancy room for two adults depending on the package arranged by Element;
- The trip must include a Saturday night stay;
- Accommodations do not include any other meals, incidentals, gratuities, telephone calls, or any other personal expenses incurred during the trip (collectively referred to as "Personal Expenses"). Such Personal Expenses shall be the responsibility of the Grand Prize Winner;
- A credit or debit card for incidentals charges incurred during the hotel stay may be requested by the hotel during check in and therefore the Grand Prize Winner shall ensure that the Grand Prize Winner is able to present the hotel with a valid credit or debit card during the check in;
- Accommodations will be selected by Element at their sole discretion;
- Package is for 2 adults, depending on the package arranged by Element, all of whom must travel at the same time with the same itinerary;
- At least one traveler must be aged 21 or over; Where any travelers are aged under 18, they must have obtained prior parental or guardian permission;
- Package is valid for 12 months from the date of notification and all travel must be completed within the 12 months timeline;
- Grand Prize Winners must contact Element and provide Element with three preferred travel dates in three separate months, no later than six weeks prior to departure;

- k) Blockout date and periods apply. Package cannot be overutilized during December or January, including Christmas and New Year or Public Holidays in either Malaysia or United States of America;
- l) Grand Prize Winner and guest (collectively referred to as "Traveler") must be in possession of a valid passport for the duration of the trip. All Travelers are required to have a valid passport with a minimum validity of six months beyond the duration of the trip. All Travelers are responsible for obtaining any other documentation required for travel to and entry to the Package's destination.;
- m) The Travelers are responsible in obtaining any necessary visas or insurance prior to the trip;
- n) Element will provide a subsidy of \$75 USD per adult Traveler in cash, subject to the exchange rate at time of transfer, to each Traveler for the purchase of travel insurance. All cash allowances will be converted into the local currency of the Grand Prize Winner and transferred into the nominated bank account of the Grand Prize Winner;
- o) The Package excludes domestic ground transfers, rental car, meals and drinks, excursions, attractions, treatments, visas, personal expenses and anything not expressly stated in the Package;
- p) Package is non-refundable and non-transferable; No cash alternative is available;
- q) Package redemption is subject to availability;
- r) Traveler shall travel at their own risk. Element reserves the right to cancel, modify, suspend or terminate the Package provided that prior notice has been provided to the Traveler;
- s) Where applicable, any modifications to the Package requested by the Grand Prize will be at the Grand Prize Winner's own expense;
- t) The Package inclusions are subject to availability, where any of the stated inclusions are unavailable, Element will offer such other suitable alternatives of equal value as determined by Element;
- u) If Grand Prize Winner is unable to participate in any of the activities organized by Element, then Element will offer suitable alternatives of equal value and such alternatives shall be determined by Element at their sole discretion;
- v) If surf lessons are provided by Element, the minimum age for participation in the surf lesson is 5 years, and the maximum weight limit is 235 lbs;
- w) Children must be accompanied by a supervising adult at all times throughout all tours and experiences;
- x) All tours and experiences will be conducted in English;
- y) Nothing in this Package authorizes any person to use the Walt Disney Company's and its affiliated companies (collectively, "Disney") name, brand, intellectual property, characters or reputation in conjunction with this Package or any prize promotions whatsoever and that a valid promotional agreement with Disney is a precondition for use of this Package in association with Disney's name or Disney-owned intellectual property;
- z) The Walt Disney Company and its parents, affiliated, and subsidiary companies are not responsible for the promotion, administration or execution of the Package, competition, contest or sweepstakes;
- aa) The Walt Disney Company is not a so-called "sponsor," "administrator" or "prize provider." The Walt Disney Company, its parent, related, affiliated and subsidiary entities and their respective officers, directors, agents, employees and assigns shall be released and discharged from any and all legal claims, losses, injuries, illnesses, demands, damages, actions, and/or causes of actions that arise out of and/or are in any way related to the Package, the receipt, use and/or enjoyment of the Package, or prize-related activity including, without limitation, travel, the promotion, the competition, the contest or the sweepstakes.



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Prize Winners Selection

- 12) All Entries earned by the respective Eligible Customers will be pooled together for the winner selection process of the Prizes based on the timeline provided in Table (G).

Table (G)

Entries Accumulation Period	Winner selection for Grand and Consolation Prizes
5 May – 31 July 2025	By 30 September 2025

The Eligible Customers based on the number of entries earned will then undergo a Randomizer Programme to be determined as the potential winner for the Prizes, ("**Shortlisted Winners**"). Participation in this Campaign means acceptance of the usage of such Randomizer Programme and the results it generates.

- 13) Upon being determined as the Shortlisted Winners, the following process takes place:

- A SMS will be sent to the mobile number of the Shortlisted Winners maintained in OCBC Bank's records notifying the Shortlisted Winners that he/she has been shortlisted as the **Shortlisted Winners** for this Campaign and that he/she will be contacted by OCBC Bank via telephone or SMS at their mobile number within eight (8) weeks after the expiration of the Campaign Period. Shortlisted Winners will then be required to answer correctly 1 quiz question related to OCBC Bank in order to be declared as the Prize Winner. Shortlisted Customers must respond to the SMS or call made by OCBC Bank.
- Should the first attempt to SMS/call the Shortlisted Winner fails for any reason(s) whatsoever such as no reply, telephone number not in service, no connection, etc., another one (1) attempt will be made to the Shortlisted Winner. If the second attempt is unsuccessful for any reason whatsoever, or if upon being contacted the Shortlisted Winner refuses to continue to participate in the Campaign, then such Shortlisted Winner shall forthwith be disqualified from the Campaign, whereupon the Bank shall be entitled to select another Shortlisted Winner from the pool of the remaining Eligible Customers through the Randomizer Programme.
- If the Shortlisted Winner fails to answer the quiz question correctly, he/she shall forthwith be disqualified from the Campaign and shall not be entitled to receive any Prize, whereupon OCBC Bank shall be entitled to select another Shortlisted Winner to answer the quiz question until OCBC Bank successfully obtain a Shortlisted Winner who can answer the quiz question correctly.
- Upon answering the question correctly, the Shortlisted Winner will be declared as the Prize Winner (each, a "**Prize Winner**") and the Prize Winner will be notified by OCBC Bank through SMS/call and upon receiving such notification, the Prize Winner shall receive the Prize specified in the SMS/call, subject to these terms and conditions governing the Campaign.

Prizes Fulfilment and Delivery

- 14) At the time of awarding the Prizes, the Prize Winner's accounts must be current, valid, subsisting and in good credit standing as may be determined by OCBC Bank and not in breach of any of these terms and conditions.
- 15) OCBC Bank reserves the right to forfeit the Prizes if there is a reversal of any Retail Spending for which an Entry was allocated and leading to the Prize Winner winning the Prize or termination of the Prize Winner's Card and/or account prior to the Prize being fulfilled to the Prize Winner, or any non-compliance or breach of these terms and conditions by the Prize Winner.



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- 16) All Prizes are non-transferable to any other party or parties and is not exchangeable for cash or voucher or any other alternatives of similar value or in full under any circumstances.

Bundle Gift fulfilment and collection:

- a) The fulfilment and/or notification and/or delivery of the Bundle Gift will be based on each Bundle Gift Winner's telephone number and mailing address in Malaysia maintained with OCBC Bank. All Bundle Gift Winners shall be responsible to ensure that their telephone numbers and/or email address and/or mailing address provided are current and updated with OCBC Bank.
- b) Bundle Gift Winner will be notified via call or email made by the OCBC Bank's personnel ("Personal Financial Consultant").
- c) Bundle Gift Winners are required to collect the Bundle Gift in person at the designated OCBC Bank branch specified during the notification. During the collection of the Bundle Gift, the Bundle Gift Winners must present a valid identification for verification and sign a Prize Collection Form (the "Form") to acknowledge receipt of the Bundle Gift.
- d) Failure to collect the Bundle Gift within 30 calendar days from the date of notification shall result in forfeiture of the Bundle Gift, subject to the Bank's sole discretion.
- e) The Bank reserves the right to:
 - substitute the Bundle Gift with an item of equivalent value without prior notice to the Bundle Gift Winner.
 - Request additional documentation to verify the Bundle Gift Winner's eligibility.
 - Terminate, amend, or suspend the fulfillment process due to unforeseen circumstances, including but not limited to force majeure events.
- f) Bundle Gift Winner(s) who are based outside Malaysia will need to provide OCBC Bank with a mailing address that is based in Malaysia, or to arrange for collection and/or redeem the Prizes from an OCBC Bank branch
- g) OCBC Bank shall not be responsible to the Bundle Gift Winners for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil the delivery of the Bundle Gift. OCBC Bank reserves the right to record these telephone conversations for purposes including but not limited to proof of fulfilment.

Consolation Prizes fulfilment and delivery:

- a) The Code(s) will be emailed to the Consolation Prize Winner's email address registered with OCBC Bank by 1 September 2025. The email will contain instructions on how to redeem the Code(s). Consolation Prize Winner must redeem the Code(s) before 30 September 2025 ("Code Expiry Date"). If for any reason(s) whatsoever, the Consolation Prize Winner fails to redeem the Code(s) prior to the Code Expiry Date, the Code(s) shall expire automatically, and no further redemption shall be allowed. The Consolation Prize Winner will not be eligible to replace the expired Code(s).
- b) The details of the Code(s) are as follows :-
 - i. The Code(s) can be used by (i) Consolation Prize Winners who do not have an active Disney+ Hotstar Premium Annual Plan Subscription between 5 May 2025 to 31 July 2025; or (ii) Consolation Prize Winners who are already subscribed to Disney+ Hotstar Premium Annual Plan between 5 May 2025 to 31 July 2025 ("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+ Hotstar Premium Annual Plan Subscription and their 1-year Disney+ Hotstar Premium Annual Plan Subscription redeemed via the Code(s) will run concurrently. For the avoidance of doubt, the Disney+ Hotstar Premium Annual Plan Subscription will be valid for 1 year from the activation date of the Code(s) by Eligible Customers.



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- ii. The Code(s) shall not apply in conjunction with any other Codes, privileges or promotions unless otherwise stated;
- iii. The Code(s) is neither transferable to any third party nor exchangeable for cash, credit, cheque or kind whether in part or in full;
- iv. The Code(s) shall expire on 30 September 2025;
- v. There shall be no refund on the unused portion of the Code(s);
- vi. The Code(s) is applicable for one-time use only;
- vii. The Code(s) is subject to the acceptance of the terms and conditions for redeeming the Code(s), Disney+ Hotstar Premium Annual Plan Subscriber Agreement, Privacy Policy, and Supplemental Privacy Policy for Malaysia provided here <https://www.disneyplus.com/en-gb/legal/>.
- viii. If there shall be any issues pertaining to the redemption of the Code(s), the Consolation Prize Winner should contact Disney directly via their customer service at disneyplus.my@hotstar.com
- ix. The Code(s) is issued by The Walt Disney Company (Southeast Asia) Pte. Limited ("Disney"). 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 Disney and/or the Code(s). 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 the merchantability quality or suitability or fitness for any purpose in respect of the Code(s). The Consolation Prize Winner shall communicate with Disney directly in relation to any issues arising from or pertaining to the Code(s).
- x. OCBC Bank 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.

Grand Prize fulfilment

Upon answering the question correctly, the Shortlisted Winner will be declared as the Prize Winner (each, a "**Prize Winner**") and the Prize Winner will be notified by OCBC Bank through SMS/call and upon receiving such notification, the Prize Winner shall receive the Prize specified in the SMS/call, subject to these terms and conditions governing the Campaign

- a) After being declared the Grand Prize Winner as outlined in Clause 13, OCBC Bank will send an email to the Grand Prize Winner requesting written consent from the Grand Prize Winner to allow OCBC Bank to share details such as the Grand Prize Winner's name, phone number, and email address with Element for prize fulfillment purposes. The Grand Prize Winner must respond to OCBC Bank via email to provide such consent within seven (7) days from the date of the email. Failure to respond will result in the forfeiture of the Grand Prize, and OCBC Bank reserves the right to select another Grand Prize Winner through the process specified in Clause 13.
- b) Element may then contact the Grand Prize Winner regarding the redemption of the Grand Prize. The Grand Prize Winner is responsible to make the necessary arrangements with Element to redeem their Grand Prize. OCBC Bank will not bear any fulfilment and/or transportation and/or other cost that the Grand Prize Winner may incur in the course of redeeming and/or utilizing the Grand Prize.
- c) The Package shall be redeemed by the Grand Prize Winner within 12 months from the date of being notified on the winning of the Grand Prize. Packages which are not redeemed by the Grand Prize Winner within the 12 months period shall be forfeited and the Grand Prize Winner shall not be entitled to any payment or compensation regardless of the reason for not claiming the Package.
- d) Consent to disclosure of information:
Each Grand Prize Winner hereby:
 - i) Agrees to attend such prize giving event organised by OCBC Bank (if any). Such prize giving event will be notified to Grand Prize Winner at the point of Grand Prize Winner declaration. Any failure to attend such prize giving event may result in the Grand Prize being forfeited; and



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- ii) Consents to his/her photograph and name being publicised by OCBC Bank through such marketing channels as may be selected by OCBC Bank (i.e. disclosure and publication to the public at large in social media, press release).
- iii) Each Grand Prize Winner shall provide such necessary consent to OCBC Bank for OCBC Bank to disclose his/her personal information, i.e., name, contact number, and mailing address to the Element for the purpose of delivering the Grand Prize.

General Terms & Conditions

- a) Eligible Customers of this Campaign may also concurrently take part in other campaigns and promotions that OCBC Bank launches from time to time, subject to the Terms & Conditions governing the other campaigns respectively. However, for the avoidance of doubt, the Eligible Customer will not be entitled to a Prize if the Eligible Customer has already been rewarded in any other campaigns organised by OCBC Bank.
- b) Your deposit is protected by PIDM up to RM250,000 for each depositor.
- c) The OCBC Bank's Accounts and Services – Main Terms and Conditions, Participating Savings Accounts Product Information Sheet and Terms and Conditions and OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, are all available at OCBC Bank website, shall continue to apply. In the event of discrepancy or inconsistency between the OCBC Participating Savings Account Products' Terms and these Campaign's Terms and Conditions, these Campaign's Terms and Conditions shall prevail only insofar as they relate to the Campaign.
- d) The OCBC Bank Cardmember's Agreement/ OCBC Bank Debit Card Cardmember's Agreement shall continue to apply to usage of OCBC Bank credit cards and debit card respectively. In the event of any inconsistencies between these terms and conditions and the terms and conditions in the OCBC Bank Cardmember's Agreement/ OCBC Bank Debit Cardmember's Agreement, these terms and conditions shall prevail only insofar as they apply to the Campaign.
- e) OCBC Bank has the right to change these Terms and Conditions, or to stop this Campaign, after giving prior notice for the change in Terms and Conditions or termination of the Campaign by posting a general notice in any of the OCBC Bank's branches and website.
- f) Any instruction given and received by OCBC Bank through the electronic services such as internet banking, mobile banking, automated teller machine, after the relevant cut-off time shall be regarded as instructions given to and received by OCBC Bank on the next business day (means a day on which OCBC Bank and its branches are open for business in Malaysia and on which transactions of the nature contemplated are carried out, other than Saturdays, Sundays and public holidays).
- g) OCBC Bank shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of OCBC Bank.
- h) The laws of Malaysia shall apply to the Campaign and the courts of Malaysia may decide on any disputes arising from the Campaign.

Appendix 1

A) Illustration 1 shows how an Eligible Customer can earn Entries under Save category

Illustration 1

5 May 2025	7 May 2025	Total campaign entries under the Save Category
Open a new OCBC 360 Account	Maintain a minimum balance of RM5,000 in the OCBC 360 Account throughout May	10

Explanation:

- Customer A opens an OCBC 360 Account and deposit minimum RM5,000 on 5 May 2025 during the Campaign Period – Earns **10** one-off entries

B) Illustration 2 shows how an Eligible Customer can earn Entries under Spend category.

Illustration 2

Scenario	Date Eligible Transaction Performed	OCBC Card	OCBC Cardmembers Campaign Registration Date	Eligible Transactions	Spend Amount (RM or its equivalent)	No. Of Entries	Total Entries
1	6-May 25	Principal Credit Card	6-May-25	Retail Spending	399	0	5
		Supplementary Credit Card		Retail Spending	510	5	
2	15-June-25	Principal Credit Card	30-June-25	Retail Spending	1000	10	15
		Supplementary Credit Card		Oversea Spending	500	5	
3	1-July25	Principal Credit Card	20-July-25	Retail Spending	510	5	30
		Debit Card		Overseas Spending	1200	10	
				Overseas Spending	1550	15	