

TERMS & CONDITIONS: OCBC 2026 ONLINE AND OVERSEAS SPEND CAMPAIGN

1. The OCBC “2026 Online and Overseas Spend” Campaign (“Campaign”) is organised by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) and is subject to these terms and conditions (“Campaign Terms and Conditions”). The Campaign runs from 1 September 2026 to 30 November 2026, both dates inclusive (“Campaign Period”).
2. This Campaign is open to OCBC Bank customers who are principal credit cardholders of one (1) or more currently valid OCBC Cards (“OCBC Cardmembers”) and receive a notification from OCBC Bank regarding the Campaign via the customers’ communication channels registered with OCBC Bank. OCBC Cardmembers who receive such notification but do not wish to participate in the Campaign may call OCBC Bank’s contact centre at +603 8317 5000 from 8am to 10pm to request to be removed as a Participant of the Campaign.
3. OCBC Cardmembers who do not receive a notification from OCBC Bank but wish to participate in this Campaign may call OCBC Bank’s contact centre at +603 8317 5000 from 8am to 10pm to indicate interest in participating in the Campaign. Unless informed by OCBC Bank otherwise, such OCBC Cardmember shall be enrolled as a Participant within two (2) business days from the date of such call.
4. Notwithstanding anything to the contrary in this Campaign Terms and Conditions, the following OCBC Cardmembers shall **NOT be** eligible to participate in this Campaign:
 - (a) OCBC Cardmembers who are in default of any facility granted by OCBC Bank at any time during the Campaign Period, unless allowed by OCBC Bank at OCBC Bank’s sole discretion; and/or
 - (b) OCBC Cardmembers who are employees in the designated department within OCBC Bank and the parents, spouses, children and siblings of such employees. Other employees of OCBC Bank are eligible to participate in this Campaign for the Guaranteed Monthly Rewards but are **NOT** for the Monthly Grand Prizes.
5. OCBC Cardmembers who participate in this Campaign whether by way of Clause 2 or Clause 3, and are not disqualified under Clause 4, shall be referred to as “Participant”.
6. All Participants acknowledge that they have read and agreed with the Campaign Terms and Conditions stated herein and have consented to participate in this Campaign.

7. DEFINITIONS

“business day” means a day (other than a Saturday, Sunday or public holiday) on which banks are open for business in Kuala Lumpur.

“calendar month” means the period commencing on the first day of a month and ending on the last day of that month.

“Eligible Merchant Category Codes” or “Eligible MCC” for the purpose of this Campaign, means as follows:-

Category	Eligible MCC
Dining Places	5811, 5812, 5814
Airlines	0001, 0004, 1407, 1419, 2097, 2102, 2419, 2511, 3000-3068, 3071, 3075-3079, 3081-3090, 3092, 3094-3100, 3102-3103, 3106, 3110-3112, 3115, 3117-3118, 3125-3127, 3129-3133, 3135-3138, 3143-3146, 3148, 3151, 3154, 3156, 3159, 3161, 3164-3165, 3167, 3170-3172, 3174-3178, 3180-3188, 3190-3193, 3196-3197, 3200, 3203-3204, 3206, 3211-3213, 3215-3223, 3226, 3228-3229, 3231, 3233-3236, 3238-3243, 3245-3248, 3251-3254, 3256, 3259-3263, 3266-3267, 3280, 3282, 3284-3287, 3292-3299, 4511, 4582
Travel Agencies	0005, 1446, 1448, 1478, 1482, 1485, 1491-1492, 1494-1495, 2491, 2494, 2722, 4722
Grocery Stores	5411, 5462, 5499, 7511, 9750-9751
Shopping	0015-0019, 1406, 1436, 1439, 1450, 1452, 1459, 1468, 1488, 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698-5699, 5952, 5955, 5957
Services (Digital Wallet / Stored Value)	6540

“foreign currency” or “foreign currencies” refer to foreign denominated currencies except RM.

“local currency” refers to RM only.

“Local Online Spend” for the purpose of this Campaign, refers to card-not-present spending charged in RM at merchants bearing an Eligible MCC.

“OCBC Card”	for the purpose of this Campaign, means Mastercard Credit Card (principal and supplementary) issued by OCBC Bank (Malaysia) Berhad.
“Overseas Spend”	for the purpose of this Campaign, refers to any spending charged in foreign currencies.
“Participating Month”	means a calendar month within the Campaign Period.
“RM”	means Ringgit Malaysia.

GUARENTEED MONTHLY REWARDS AND MECHANISM

8. The following Guaranteed Monthly Rewards are available to be awarded in respect of each Participating Month to Participants who fulfil the Monthly Rewards Qualifying Criteria set out in Table A below subject to availability and the mechanism and terms and conditions set out herein:-
- sixty five (65) RM100 Grab e-vouchers;
 - fifty (50) RM300 Grab e-vouchers; and
 - fifty three (53) RM900 Trip.com travel e-vouchers.

Table A		
Tier	Qualifying Criteria for Guaranteed Monthly Rewards	Guaranteed Monthly Rewards
1	Achieve a cumulative spend of RM500 – RM1,499 in Local Online Spend and/or Overseas Spend on an OCBC Card in a Participating Month	One (1) RM100 Grab e-voucher
2	Achieve a cumulative spend of RM1,500 – RM4,999 in Local Online Spend and/or Overseas Spend on an OCBC Card in a Participating Month	One (1) RM300 Grab e-voucher
3	Achieve a cumulative spend of RM5,000 and above in Local Online Spend and/or Overseas Spend on an OCBC Card in a Participating Month	One (1) RM900 Trip.com travel e-voucher

9. After the end of the Campaign Period, the cumulative spend of each OCBC Card of each Participant in each Participating Month shall be calculated. The Participants who first fulfil the Qualifying Criteria for Guaranteed Monthly Rewards of a relevant Tier (as set out in Table A under Clause 8) in a Participating Month shall, on a first come first serve basis (up to the number of Guaranteed Monthly Rewards allocated for such Tier for such Participating Month), be selected as potential winners of the Guaranteed Monthly Rewards of that Tier of that Participating Month (“Potential Guaranteed Monthly Rewards Winners”).

10. The Potential Guaranteed Monthly Rewards Winners will be contacted by OCBC Bank via their e-mail address maintained in OCBC Bank's records within ten (10) weeks from the end of the Campaign Period and will be required to reply the said e-mail to confirm that they agree and authorise OCBC Bank to disclose their personal data and details (including but not limited to name, mobile number and e-mail address) to **CeaserPaperStone Sdn. Bhd. ("Vendor")** for the fulfilment of the Guaranteed Monthly Rewards. The Vendor may then contact the Potential Guaranteed Monthly Rewards Winners regarding the redemption of the Guaranteed Monthly Rewards.
11. If a Potential Guaranteed Monthly Rewards Winner does not reply to OCBC Bank's e-mail within the time limit specified therein, such Potential Guaranteed Monthly Rewards Winner shall forthwith be disqualified and will not be eligible to receive the Guaranteed Monthly Reward. OCBC Bank will then select the next Participant who fulfils the relevant Qualifying Criteria for Guaranteed Monthly Rewards in accordance with Clause 9 as a Potential Guaranteed Monthly Reward Winners and carry out the process under Clause 10 and where necessary, Clause 11.
12. Each Participant is eligible to win up to a maximum of one (1) Guaranteed Monthly Reward for each Participating Month.
13. For the avoidance of doubt, cumulative spend in each Participating Month shall not be carried forward to the subsequent Participating Month when calculating the cumulative spend for that subsequent Participating Month.

MONTHLY GRAND PRIZES AND MECHANISM

14. Three (3) RM15,000 Trip.com travel e-vouchers are available to be awarded in respect of each Participating Month to Participants subject to availability and the mechanism and terms and conditions set out herein.
15. Participants will earn entries for a chance to win the Monthly Grand Prizes by fulfilling the Qualifying Criteria for Entries into Monthly Grand Prizes as set out in Table B below:-

Table B		
Qualifying Criteria for Entries into Monthly Grand Prizes ("Entries")	No. of Entries Earned	
	Local Online Spend	Overseas Spend
Every Local Online Spend or Overseas Spend with a minimum of RM1 in a single receipt	1	5

16. After the end of the Campaign Period, five (5) sets of three (3) Participants will be selected for each Participating Month on a randomised basis from all Entries accumulated within the relevant Participating Month in accordance with the

Qualifying Criteria for Entries into Monthly Grand Prizes as set out in Table B under Clause 15 (“Potential Monthly Grand Prizes Winners”).

17. The first (1st) set of Potential Monthly Grand Prizes Winners of a Participating Month will be contacted via SMS at their mobile number maintained in OCBC Bank’s records within ten (10) weeks after the end of the Campaign Period. The SMS will require the Potential Monthly Grand Prizes Winners to answer one (1) question correctly within three (3) calendar days of the delivery date of the SMS before being declared as the Monthly Grand Prizes Winner for the relevant Participating Month.
18. (a) If the first attempt to contact a Potential Monthly Grand Prizes Winner by SMS does not receive a response by the expiry of the stipulated three (3) calendar days, another two (2) attempts will be made to contact the said Potential Monthly Grand Prizes Winner by SMS within the next five (5) calendar days thereafter. Where there is no response to all three (3) attempts to contact a Potential Monthly Grand Prizes Winner by SMS, such Potential Monthly Grand Prizes Winner will be disqualified and will not be eligible to receive the Monthly Grand Prize.

(b) Another Potential Monthly Grand Prizes Winner will be selected from the second (2nd) set of Potential Monthly Grand Prizes Winners to replace the said disqualified Potential Monthly Grand Prizes Winner and the replacement Potential Monthly Grand Prizes Winners will be contacted and be required to respond in the manner set out in Clause 17. This process shall apply to each subsequent replacement Potential Monthly Grand Prizes Winner until a response is received.
19. The Potential Monthly Grand Prizes Winners who responds to the SMS within the stipulated time period and answers the question given correctly will be contacted by OCBC Bank via their email address maintained in OCBC Bank’s records within ten (10) business days therefrom and will be required to reply the said email to confirm that they agree and authorise OCBC Bank to disclose their personal data and details (including but not limited to name, mobile number and e-mail address) to **CeaserPaperStone Sdn. Bhd. (“Vendor”)** for the fulfilment of the Monthly Grand Prizes. The Vendor may then contact the Potential Monthly Grand Prizes Winners regarding the redemption of the Monthly Grand Prizes.
20. If a Potential Monthly Grand Prizes Winner does not reply to OCBC Bank’s e-mail within the time limit specified therein, such Potential Monthly Grand Prizes Winner shall forthwith be disqualified and will not be eligible to receive the Monthly Grand Prize. OCBC Bank will then select the next Potential Monthly Grand Prizes Winner in the manner set out in Clause 18(b) and carry out the process under Clauses 17, 18, 19, and where necessary Clause 20.
21. Entries earned in each Participating Month shall not be carried forward to the subsequent Participating Month or be recognised as Entries applicable to that subsequent Participating Month to stand a chance to win the subsequent Participating Month’s Monthly Grand Prize.

22. Each Participant is eligible to win up to a maximum of one (1) Monthly Grand Prize throughout the Campaign Period.
23. For the avoidance of doubt, eligible transactions that qualify a Participant for the Guaranteed Monthly Rewards may also earn Entries for the Monthly Grand Prizes, provided that the applicable Qualifying Criteria for each reward are separately fulfilled.

REWARDS FULFILMENT AND CONDITIONS

24. At the time of awarding the rewards, the Winners' winning OCBC Card account 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 Campaign Terms and Conditions.
25. The rewards shall be issued to the winners of the Guaranteed Monthly Rewards and Monthly Grand Prizes (collectively referred to as "Winners" and individually as "Winner") within eighteen (18) weeks after the end of the Campaign Period.
26. The Guaranteed Monthly Rewards and Monthly Grand Prizes are non-transferable to any other party(ies) and are not exchangeable for cash or different prizes or reward or any other alternatives in any circumstances unless with the approval of OCBC Bank.
27. The notification and/or delivery and/or fulfilment of the rewards will be made to each Winner's mobile number/e-mail address maintained with OCBC Bank. All Winners shall be responsible to ensure that their mobile numbers and/or e-mail address provided to OCBC Bank are current and updated.
28. By participating in this Campaign, Participants are deemed to have:
- (a) given their consent to and allow OCBC Bank to publish information of the Winners including but not limited to Winner's name (which would not result in identification of the Winner) for reasons including but not limited to advertising, Winner announcement and/or reward fulfilment purposes.
 - (b) read and agreed that their data may be processed in accordance with OCBC Bank's Privacy Policy on OCBC Bank website (<https://www.ocbc.com.my/group/security-privacy>).
29. The Participants acknowledge that should they be a Winner, they may be required to attend a prize-giving ceremony and/or other publicity programs as and when required by OCBC Bank at their own costs and expenses, and their details (including but not limited to name, mobile number and e-mail address) may be disclosed during such ceremony and/or other publicity programs. If a Winner does not agree to attend such ceremony and/or other publicity programs without valid reason(s) or refuses to allow their details to be disclosed in the aforesaid manner, OCBC Bank reserves the right to revoke the Guaranteed Monthly Reward or Monthly Grand Prize from such said Winner.

30. OCBC Bank reserves the right to revoke any of the rewards if there is **(i)** a reversal of an eligible transaction resulting in a Winner falling short of the relevant Qualifying Criteria; or **(ii)** termination of the Winner's winning OCBC Card and/or winning OCBC Card account prior to the reward being issued to the Winner; or **(iii)** any non-compliance or breach of these Campaign Terms and Conditions by the Winner.

OTHER TERMS AND CONDITIONS APPLICABLE TO THE GUARANTEED MONTHLY REWARDS AND MONTHLY GRAND PRIZES

31. OCBC Cardmembers must perform the eligible transactions and fulfil the applicable Qualifying Criteria using their OCBC Cards.
32. For the avoidance of doubt, the following transactions are **NOT** eligible to be taken into account for the purposes of meeting the Qualifying Criteria for Guaranteed Monthly Rewards or the Qualifying Criteria for Entries into Monthly Grand Prizes, or for the purpose of winning any reward under this Campaign:
- (a) Existing recurring Easy Payment Plan and/or Interest Payment Plan (for OCBC Bank credit cards);
 - (b) Existing standing instructions and/or auto-payment services. For the avoidance of doubt, existing standing instructions and/or auto-payment services include transactions that have been charged to OCBC Cardmembers' OCBC Bank credit card or their respective supplementary cardmembers' credit card(s) prior to the Campaign;
 - (c) Payment of annual OCBC Bank card membership fees;
 - (d) Interest and principal payments (for OCBC Bank Credit Cards);
 - (e) Sales and services tax or any other taxes;
 - (f) Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees;
 - (g) Transactions made by the OCBC Cardmembers with any corporation/business entity/merchant associated with or controlled by him/her (whether as employee, employer, shareholder or director); and
 - (h) eligible transactions which are subsequently cancelled, refunded, disputed, unauthorized or fraudulent.
33. Eligible transactions performed within the Campaign Period using a Participant's principal OCBC Card(s) and/or supplementary OCBC Card(s) are qualified to be taken into account for the purposes of meeting the Qualifying Criteria for Guaranteed Monthly Rewards and the Qualifying Criteria for Entries into Monthly Grand Prizes. For the avoidance of doubt, eligible transactions performed and/or Entries earned through the use of a supplementary OCBC Card will be for the benefit of the principal credit cardholder only. The supplementary cardholder will not be eligible to receive any Guaranteed Monthly Rewards or any Monthly Grand Prizes.
34. The tracking of the eligible transactions, fulfilment of Qualifying Criteria, allocation of Guaranteed Monthly Rewards and Monthly Grand Prizes and tabulation of Entries

are based on the Malaysian dates and times as captured by OCBC Bank's records during the Campaign Period.

35. OCBC Bank shall not be responsible for any failure and/or delay in the transmission of evidence of transactions by any merchant(s) or any other party which may affect the fulfilment of any Qualifying Criteria, eligibility for Guaranteed Monthly Rewards and/or Monthly Grand Prizes and/or the earning of Entries under this Campaign.

GRAB E-VOUCHERS AND TRIP.COM TRAVEL E-VOUCHERS

36. The Participants acknowledge and accept the following in respect of the Grab e-vouchers ("E-Vouchers") and the utilisation of the same:

- (a) The E-Vouchers are issued and/or fulfilled by Grab and are valid for use in Malaysia through the latest version of the Grab application.
- (b) The E-Vouchers are applicable only to the specific Grab service(s) as determined by Grab.
- (c) Each E-Voucher is valid for a single eligible transaction only. Any amount incurred exceeding the E-Voucher value must be paid using an eligible cashless payment method. Any unutilised E-Voucher value will be forfeited.
- (d) The E-Vouchers cannot be utilised to pay platform fees, surcharges, or other applicable charges unless expressly stated.
- (e) The E-Vouchers cannot be combined with other promotions, discounts, or vouchers unless indicated.
- (f) The E-Vouchers are non-refundable, non-transferable, cannot be exchanged for cash, and valid only until the stated expiry date.
- (g) Expired or unused E-Vouchers will not be replaced or refunded.
- (h) If a transaction is cancelled or refunded, restoration of an E-Voucher is subject to applicable Grab processes as determined by Grab.
- (i) Utilisation of the E-Vouchers are subject to the availability of relevant Grab services, participating merchants and service areas.
- (j) The E-Vouchers and utilisation of the same shall be governed by Grab's Malaysia terms of service and privacy notice.

37. The Participants acknowledge and accept the following in respect of the Trip.com travel e-vouchers ("Travel Vouchers") and the utilisation of the same:

- (a) The Travel Vouchers are issued and/or fulfilled by Trip.com or its appointed fulfilment partner, subject to the terms and conditions imposed by Trip.com and/or its appointed fulfilment partner.
- (b) The Travel Vouchers are not exchangeable for cash, credit or any other item in part or in full.
- (c) The use, redemption, booking and/or validity of the Travel Vouchers shall be subject to the terms and conditions imposed by Trip.com and/or its appointed fulfilment partner.

38. OCBC Bank shall not be responsible for any failure, delay, cancellation, unavailability, restriction or issue arising from the use or redemption of the E-Vouchers and/or Travel Vouchers.

39. 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 Grab and/or Trip.com, Trip.com's appointed fulfilment partner, the E-Vouchers and/or the Travel Vouchers. 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, suitability or fitness for any purpose in respect of the E-Vouchers or the Travel Vouchers.
40. Any dispute in connection with the E-Vouchers or the Travel Vouchers shall be referred to Grab or Trip.com and/or its appointed fulfilment partner (as applicable), and OCBC Bank disclaims all liabilities and obligations in relation to the E-Vouchers and/or the Travel Vouchers.

GENERAL TERMS AND CONDITIONS

41. OCBC Bank may change any of these Campaign Terms and Conditions (including but not limited to varying the rewards and all matters relating thereto) or terminate the Campaign by giving no less than twenty one (21) days notice via posting a general notice in any of OCBC Bank's branches and website, and the notice will take effect from the date set out therein.
42. The OCBC Bank Cardmember's Agreement shall continue to apply to usage of OCBC Bank credit cards. In the event of any inconsistencies between these Campaign Terms and Conditions and the terms and conditions in the OCBC Bank Cardmember's Agreement, these Campaign Terms and Conditions shall prevail only insofar as they apply to the Campaign.
43. The OCBC Bank Call-For-Cash Terms and Conditions / OCBC Bank Balance Transfer Terms and Conditions / OCBC Bank Easy Payment Plan Terms and Conditions shall continue to apply to the services of Call-For-Cash / Balance Transfer / Easy Payment Plan. In the event of any inconsistencies between these Campaign Terms and Conditions and the terms and conditions in the OCBC Bank Call-For-Cash Terms and Conditions / OCBC Bank Balance Transfer Terms and Conditions / OCBC Bank Easy Payment Plan Terms and Conditions, these Campaign Terms and Conditions shall prevail only insofar as they apply to the Campaign.
44. These Campaign Terms and Conditions shall be governed by the laws of Malaysia and OCBC Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.