



OCBC Bank (Malaysia) Berhad 199401009721 (295400-W)  
OCBC Al-Amin Bank Berhad 200801017151 (818444-T)

## TERMS & CONDITIONS

### “OCBC GO FOR GOLD & WIN A GOLD COIN CAMPAIGN”

#### CAMPAIGN PERIOD

- 1) The “OCBC Go for Gold & Win a Gold Coin 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 1 April 2026 to 30 June 2026, both dates inclusive (“Campaign Period”).

#### ELIGIBILITY

- 2) This Campaign is open to all new and existing individual customers who are the primary account holders of an OCBC 360 Account/-i (“Eligible Customers”) during the Campaign Period. Individual customers who have not held any retail banking products with OCBC Bank within the 12 months prior to the commencement of this Campaign, and who are also Eligible Customers, shall hereinafter be referred to as “New-to-Bank Customers”.
- 3) Additional Conditions:
  - a) All account opening applications are subject to OCBC Bank’s approval and discretion.
  - b) All permanent employees of OCBC Bank are **NOT eligible** to participate in this Campaign during the Campaign Period.

#### PARTICIPATING MONTH(S)

- 4) There are three (3) Participating Months during the Campaign Period, as defined in **Table A** below:

**Table A**

Participating Month	Period
1	1 April 2026 – 30 April 2026
2	1 May 2026 – 31 May 2026
3	1 June 2026 – 30 June 2026

#### CAMPAIGN MECHANISM

##### A) EARLY BIRD REWARD

- 5) New-to-Bank Customers who successfully open an OCBC 360 Account/-i and fulfil the required initial deposit amount within a Participating Month (“Eligible New-to-Bank Customers”) shall be entitled to receive a 1-year Disney+ Premium Annual Subscription (“Early Bird Reward”), on a first-come, first-served basis for that Participating Month, as set out in Table B. Once all Early Bird Reward(s) allocated for a particular Participating Month have been fully redeemed, no further or additional Reward(s) shall be issued to any Eligible New-to-Bank Customers. Details of the Early Bird Reward are provided in Clauses 10-11.



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**Table B**

Early Bird Reward	Early Bird Reward per Participating Month	Total Early Bird Reward for the Campaign Period
1-year Disney+ Premium Annual Subscription	First 500 Eligible New-to-Bank Customers	1,500 Eligible New-to-Bank Customers

**B) GOLD COIN REWARD**

- 6) Eligible Customers who fulfil the Qualifying Criteria set out in Table C during the Campaign Period will earn entries to stand a chance to win a **Limited Edition 0.25g Gold Coin** (“Prize”). The number of entries awarded shall correspond to the respective Qualifying Criteria specified in Table C below:

**Table C**

Category	Qualifying Criteria	Explanation	Entries Awarded
<b>Open</b>	<b>Open</b> a new <b>OCBC 360 Account/-i</b> and deposit a minimum of <b>RM5,000</b> in fresh funds <sup>1</sup> within the account-opening month.	The minimum deposit amount of RM5,000 shall be maintained in the account throughout the entire account-opening month.	10x
<b>Grow</b>	Every Incremental Monthly Average Balance (“MAB”) in multiples of <b>RM2,000</b> in fresh fund <sup>1</sup> deposited into the OCBC 360 Account/-i for each Participating Month.	<p>MAB refers to the aggregate amount of all daily end-of-day balances maintained in the OCBC 360 Account/-i, divided by the total number of calendar days in the respective month. The formula for deriving the MAB is as follows:</p> $\frac{\text{Sum of daily end-of-day balances for the Participating Month}}{\text{Number of calendar days in the Participating Month}}$ <p>Incremental MAB refers to the positive difference in MAB calculated between one Participating Month and the preceding Participating Month throughout the Campaign Period.</p> <p>For any new OCBC 360 Account/-i opened during the Campaign Period, the MAB for the month immediately preceding the account-opening month shall be treated as zero.</p>	3x

Note 1: **Fresh funds** refer to money that **does not originate from:**

- a. Any existing OCBC Fixed Deposit/-i, Current Account & Savings Account or Current Account-i & Savings Account-i (CASA/CASA-i), or
- b. Transfers from another OCBC account.



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Fresh funds must be **new deposits** transferred from another bank or financial institution into the Eligible Customer's OCBC 360 Account/-i.

- 7) The illustrations demonstrating the manner in which Eligible Customers may earn entries during the Campaign Period are set out in Appendix 1.
- 8) These entries earned will provide the Eligible Customer with an opportunity to win the Prize specified in Table D below ("Prize"):

**Table D**

Prize	Total winners
Limited Edition 0.25g Gold Coin	600

- 9) Each Eligible Customer shall be entitled to receive a maximum of **one (1)** Prize throughout the Campaign Period.

#### **EARLY BIRD REWARD FULFILLMENT**

- 10) A total of 500 Early Bird Rewards shall be allocated to the first 500 Eligible New-to-Bank Customers for each Participating Month, and the allocation of such Rewards shall be strictly determined on a first-come, first-served basis.
- 11) The determination of eligibility shall be strictly based on the date and time (Malaysian Time) as recorded in OCBC's internal system during the Campaign Period, and such records shall be deemed final and conclusive.
- 12) Each Eligible New-to-Bank Customers shall be entitled to receive a maximum of **one (1)** Early Bird Reward throughout the Campaign Period. The Early Bird Reward consists of one (1) 1-year Disney+ Premium Annual Subscription ("Code") issued by The Walt Disney Company (Southeast Asia) Pte. Limited ("Disney").
  - a. The Code will be sent to the Eligible New-to-Bank Customer's email address registered with OCBC Bank **within sixty (60) calendar days** from the end of the Campaign Period.
  - b. Eligible New-to-Bank Customers are responsible for ensuring that their email address and/or mobile number registered with OCBC Bank is current, accurate and up to date. OCBC Bank shall not be held liable for any non-receipt of the Code arising from inaccurate or outdated contact information.
  - c. The email containing the Code will include instructions for redemption. Eligible New-to-Bank Customers must redeem the Code by 30 September 2026 ("Expiry Date"). Failure to redeem the Code on or before the Expiry Date, for any reason whatsoever, will result in the Code automatically expiring, and no further redemption or replacement will be permitted. The Eligible New-to-Bank Customer shall have no claim whatsoever against OCBC Bank in respect of any expired Code.
  - d. The details of the Code are as follows:-
    - i. The Code can be used by (i) Eligible New-to-Bank Customers who do not have an active Disney+ subscription at any time between 1 April 2026 and 30 September 2026; or (ii) Eligible New-to-Bank Customers who are already subscribed to Disney+ between 1 April



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- 2026 to 30 September 2026 (“Existing Subscribers”). Existing Subscribers shall apply the Code after the end of their current billing cycle and before the Expiry Date. Notwithstanding the foregoing, Existing Subscribers may elect to activate the Code prior to the end of their current billing cycle and before the Expiry Date, in which event their existing Disney+ subscription and the Disney+ Premium Annual Plan redeemed via the Code(s) shall run concurrently. For the avoidance of doubt, the Disney+ Premium Annual Plan shall remain valid for a period of one (1) year from the date on which the Code is activated by the Eligible New-to-Bank Customers.
- ii. The Code shall not be used in conjunction with any other codes, privileges or promotions unless expressly stated otherwise;
  - iii. The Code is strictly non-transferable and shall not be exchanged, redeemed, or substituted for cash, credit, cheque or kind, whether in part or in full;
  - iv. The Expiry Date for the Code shall be 30 September 2026, after which the Code shall automatically lapse;
  - v. No refund, replacement, or compensation shall be provided for any unused portion of the Code;
  - vi. The Code is valid for one-time use only;
  - vii. The Code is subject to the acceptance of the Disney+ Terms of Use ([hotstar.com/terms-of-use](https://hotstar.com/terms-of-use)), Privacy Policy- (<https://privacy.thewaltdisneycompany.com/en/current-privacy-policy/>), and Supplemental Privacy Policy for Malaysia provided here <https://privacy.thewaltdisneycompany.com/en/current-privacy-policy/supplemental-privacy-policy-for-malaysia/>.
  - viii. If there shall be any issues pertaining to the redemption of the Code, the Eligible New-to-Bank Customers should contact Disney+ directly via their customer service at [disneyplus.my@hotstar.com](mailto:disneyplus.my@hotstar.com)
  - ix. The Code is issued by 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. 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. The Eligible New-to-Bank Customers shall communicate with Disney directly in relation to any issues arising from or pertaining to the Code.
  - x. OCBC shall not at any time be responsible or held liable for any damage, defect or deficiency in the Code, 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 by any person.

## PRIZE

13) The Prize is subject to the following conditions:

- a. The Prize is manufactured, produced and distributed by DeGem Berhad (“DeGem”);
- b. The Prize cannot be transferred, exchanged, or redeemed for cash, vouchers, or any other alternatives of similar value under any circumstances.
- c. To the fullest extent permitted by law, OCBC Bank makes no warranty or representation, whether express or implied, regarding the Prize. This includes, but is not limited to, merchantability, quality, suitability, or fitness for any purpose.



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- d. Any issues related to the Prize (including defects, damage, or faults) must be addressed directly with DeGem. OCBC Bank shall not be liable for any damage, defect, loss, injury or harm arising from the use of the Prize.
- e. Any dispute concerning the Prize shall be referred to DeGem, and OCBC Bank disclaims all liabilities and obligations in relation to the Prize.
- f. Images of the Prize are for illustration purposes only and may not reflect the actual item received.
- g. The Prize will be presented in a display sleeve, with the design assigned at random. Winners are not entitled to select or request a specific design. The Bank reserves the right to determine, modify, or replace the sleeve design at its sole discretion without prior notice.

## PRIZE WINNERS SELECTION

- 14) At the end of the Campaign Period, all entries earned by the Eligible Customers will be consolidated, and the Prize winners will be shortlisted using an automated random selection system (“**Randomizer Program**”). Shortlisting will be conducted based on the total number of entries earned by each Eligible Customer during the Campaign Period (“**Shortlisted Winner**”). By participating in this Campaign, Eligible Customers acknowledge and consent to the use of the Randomizer Program for the selection process and agree that the outcome generated by such program shall be final, conclusive and binding.
- 15) Once shortlisted, the following steps will apply:
  - a. A SMS notification will be sent to the Shortlisted Winner’s Malaysian mobile number (with country code **+60**) registered in OCBC Bank’s records.
  - b. Mobile numbers not registered in Malaysia or without the **+60** prefix will not qualify.
  - c. The SMS will confirm that the Eligible Customer has been shortlisted as the potential Prize recipient for the Campaign. OCBC Bank will then contact the Shortlisted Winner via SMS at the same registered mobile number within **eight (8) weeks** from the end of the Campaign Period.
  - d. Shortlisted Winner must correctly answer **ONE (1) quiz** question related to OCBC Bank to be declared a Prize Winner. The question will be sent via SMS or asked during a call from OCBC Bank. The Shortlisted Winner must respond within the timeline stated in the communication.
  - e. If the first SMS or call attempt fails (e.g., no reply, number not in service, no connection), OCBC Bank will make one (1) additional attempt. If the second attempt also fails, or if the Shortlisted Winner declines to participate, the Shortlisted Winner will be **disqualified**.
  - f. OCBC Bank will then select another Shortlisted Winner (“**Back Up Shortlisted Winner**”) from the remaining Eligible Customers using the same method stated in Clause 13 above. For the avoidance of doubt, only one Back Up Shortlisted Winner will be chosen to replace each Shortlisted Winner.
  - g. If the Backup Shortlisted Winner answers incorrectly, they will be disqualified and will not receive any Prize, which will then be automatically forfeited.
  - h. A Shortlisted Winner who answers the question correctly will be declared as a **Prize Winner**.
  - i. OCBC Bank will notify the **Prize Winner** via SMS or call.



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## PRIZE FULFILLMENT AND COLLECTION

- 16) The collection of the Prize will be based on the Prize Winner's **valid and updated contact details** (phone number, email, and mailing address) maintained with OCBC Bank. It is the Prize Winner's responsibility to ensure these details are accurate.
  - a. Prize Winners will be notified via call or email made by OCBC Bank's personnel ("Personal Financial Consultant").
  - b. Prize must be collected in person at the designated OCBC Bank branch nearest to the Prize Winner's mailing address, as specified during the notification.
  - c. During collection, Prize Winners must present **valid identification** for verification and sign a **Prize Collection Form** (the "Form") to acknowledge receipt.
  - d. Prizes must be collected within **30 calendar days** from the date of notification. Failure to do so will result in **forfeiture of the Prize** at OCBC Bank's sole discretion.
  - e. OCBC Bank reserves the right to:
    - Substitute the Prize with an item of **equivalent value** without prior notice.
    - Request additional documentation to verify the Prize Winner's eligibility.
    - Terminate, amend, or suspend the fulfilment process due to unforeseen circumstances (including but not limited to force majeure events).
  - f. OCBC Bank will not be responsible for any loss (including loss of opportunity or consequential loss) arising from any failure to fulfill Prize delivery.
  - g. OCBC Bank reserves the right to record telephone conversations for purposes related to Prize fulfillment.

## GENERAL TERMS AND CONDITIONS

- 17) At the time of awarding the Early Bird Reward and Prize, the Eligible Customer's OCBC 360 Account/-i must be active and valid as may be determined by OCBC at its sole and absolute discretion, and not in breach of any of these terms and conditions.
- 18) Eligible Customers under this Campaign may also participate in other campaigns and promotions launched by OCBC Bank from time to time, subject to the respective Terms & Conditions of those campaigns.
- 19) Your deposit is protected by PIDM up to RM250,000 for each depositor.
- 20) 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.
- 21) 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



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Cardmember's Agreement/ OCBC Bank Debit Cardmember's Agreement, these terms and conditions shall prevail only insofar as they apply to the Campaign.

- 22) 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.
- 23) 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).
- 24) 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.
- 25) The laws of Malaysia shall apply to the Campaign and the courts of Malaysia may decide on any disputes arising from the Campaign.



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## Appendix 1

- a. Illustrations 1 and 2 below provide examples of how entries may be earned by an Eligible Customer throughout the Campaign Period.

### Illustration 1

#### New account opening during the Campaign Period

Participating Month	Customer Activity	Monthly Average Balance (MAB)	Incremental MAB Calculation	Entries Earned
Apr-26	Customer A opens a new OCBC 360 Account and deposits RM5,000 in fresh funds within the account-opening month and maintains the balance until the end of the month.	RM5,000	Previous month MAB (March 2026) = RM0 Incremental MAB = RM5,000	<b>Open Category</b> <b>10 entries</b> <b>Grow Category</b> <b>6 entries</b> (RM5,000 ÷ RM2,000 = 2 multiples × 3 entries)
May-26	Customer A increases balance with additional deposits	RM8,000	Incremental MAB = RM8,000 – RM5,000 (April's MAB) = RM3,000	<b>3 entries</b> (RM3,000 ÷ RM2,000 = 1 multiple × 3 entries)
Jun-26	No deposits made and withdrawals reduce the balance	RM3,000	No Incremental MAB (MAB decreased)	<b>0 entries</b>
<b>Total Entries Earned Throughout the Campaign Period</b>				<b>19 entries</b>

#### Notes:

- Open Category entries** shall be awarded **once only** upon the successful opening of a new OCBC 360 Account/-i with a minimum deposit of RM5,000 in fresh funds within the account-opening month.
- Grow Category entries** shall be awarded based on the **Incremental Monthly Average Balance (MAB)**, calculated in multiples of RM2,000 in fresh funds, for each Participating Month during the Campaign Period.
- Incremental MAB shall be determined by comparing the current Participating Month's MAB with the **preceding Participating Month's MAB**. For OCBC 360 Account/-i opened during the Campaign Period, the MAB for the preceding month shall be deemed to be **zero (0)**.
- Any Incremental MAB amount **less than RM2,000**, or any instance where the MAB decreases, shall **not** qualify for Grow Category entries.



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## Illustration 2

### Existing OCBC 360 Account/-i accountholders during the Campaign Period

Participating Month	Customer Activity	Monthly Average Balance (MAB)	Incremental MAB Calculation	Entries Earned
Mar-26	Customer B is an existing OCBC 360 Account holder.	RM8,000	-	-
Apr-26	Customer B increases balance with fresh fund deposit in April 2026	RM12,000	Incremental MAB = RM12,000 – RM8,000 (March 2026 MAB) = RM4,000	<b>6 entries</b> (RM4,000 ÷ RM2,000 = 2 multiples × 3 entries)
May-26	Customer B further increases balance with additional deposits	RM16,000	Incremental MAB = RM16,000 – RM12,000 (April 2026 MAB) = RM4,000	<b>6 entries</b> (RM4,000 ÷ RM2,000 = 2 multiples × 3 entries)
Jun-26	No additional deposits made; balance maintained	RM16,000	Incremental MAB = RM16,000 – RM16,000 (May 2026 MAB) = RM0	0 entries
<b>Total Entries Earned Throughout the Campaign Period</b>				<b>12 entries</b>

#### Notes:

1. **Existing OCBC 360 Account/-i accountholders** shall not be eligible for Open Category entries.
2. **Grow Category entries** shall be awarded based on the **Incremental Monthly Average Balance (MAB)**, calculated in multiples of RM2,000 in fresh funds, for each Participating Month during the Campaign Period.
3. **Incremental MAB** shall be determined by comparing the current Participating Month's MAB with the preceding **Participating Month's MAB**.
4. Any Incremental MAB amount **less than RM2,000**, or any instance in which the MAB **does not increase**, shall not qualify for Grow Category entries.