

## **Terms & Conditions – “Welcome Cash Back with OCBC Credit Card – EmB Channel” Campaign**

### **Duration**

1. OCBC Bank (Malaysia) Berhad (“OCBC”) presents the “Welcome Cash Back with OCBC Credit Card – EmB Channel” Campaign (the “Campaign”) which runs from 9<sup>th</sup> September 2025 to 28<sup>th</sup> February 2026 (“Campaign Period”).

### **Eligibility**

2. The Campaign is exclusively for new OCBC Principal Cardmembers who:
  - (a) Are OCBC Emerging Business (“EmB”) Secured Loan clients;
  - (b) Apply for OCBC Credit Card through OCBC EmB sales staff within the Campaign Period and whose card is approved within the Campaign Period;

AND

- (c) must not have any existing OCBC Credit Card in the past 12-month(s) from the date of application under this Campaign inclusive of Cardmembers who are requesting for additional/ upgrade/ replacement/ reinstatement card(s)

(referred to as “Eligible Cardmembers”).

3. 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**

4. For Eligible Cardmembers to be qualified to receive the Welcome Cash Back (“Cash Back”), the Eligible Cardmembers must meet the campaign criteria of activating their OCBC Credit Card and spending minimum RM500 cumulatively on retail transactions within 60 days of the OCBC Credit Card’s approval (collectively referred to as the “Campaign Criteria”).
5. For clarity:
  - a. Table (A) below sets out the list of transactions which form part of retail transactions and transactions which do not:

TABLE (A)

RETAIL SPENDING		NON-RETAIL SPENDING	
(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.
- c. An individual whose OCBC Credit Card application is rejected for whatever reason shall be disqualified from participating in this Campaign.
- d. An individual who activates the OCBC Credit Card and performs the retail transactions after 60 days of card approval will not be entitled to participate in this Campaign.

### **Campaign Rewards**

7. The Eligible Cardmembers who fulfil the Campaign Criteria will receive the Welcome Cash Back stated in Table (B) below (“Reward”):

TABLE (B)

Spend Criteria	Reward
Minimum RM500 cumulatively within 60 card approval	One (1) unit of RM100 Cash Back per Cardmember

8. Conditions for the Reward are as follows:
  - a. New Principal Cardmembers are first-time OCBC Credit Card Cardmembers or those who have not held any OCBC Credit Cards in the last 12 months
  - b. For the avoidance of doubt, Eligible Customers will only be eligible for Reward from one Campaign only in the event if there are any other ongoing campaigns for OCBC Credit Card application within the same Campaign Period.

### **Campaign Fulfilment**

6. The Reward will be credited directly into the Eligible Cardmember's OCBC Credit Card statement within 120 calendar days from the last day of the Campaign Period.
9. At the time of awarding the Reward, the Eligible Cardmember(s) 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.
10. Eligible Cardmembers shall be responsible to ensure that their mobile telephone numbers and/or email address provided to OCBC are current and updated with OCBC. The notification and/or fulfilment of the Reward will be based on each Eligible Cardmember's mobile telephone number and/or email address maintained with OCBC.
11. OCBC reserves the right to forfeit the Reward if there is a reversal of a retail transaction or termination of the Eligible Cardmember's Card prior to the Reward being given to the Eligible Cardmember, or any non-compliance or breach of these terms and conditions by the Eligible Cardmember.

### **General terms & conditions**

12. All participants/ Cardmembers 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.
13. 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.
14. The Eligible Cardmembers information will be processed by OCBC for purposes of determining eligibility in order to be given the Reward. By participating in the Campaign, the Eligible Cardmember shall be deemed to have agreed to OCBC processing the Eligible Cardmember's information for purposes of the Campaign.
15. The Bank's decisions relating to this Campaign are final and binding on all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank. 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.
16. 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.
17. 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. 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.

18. 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.
19. These Terms and Conditions shall be governed by the laws of Malaysia, and all Eligible Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.