

## Terms & Conditions

### OCBC Workplace Banking Credit Card Sign Up Rewards

#### Duration

1. OCBC Bank (Malaysia) Berhad (“OCBC”) presents the “OCBC Workplace Banking Credit Card Sign Up Rewards” (the “Campaign”) which runs from 1 May 2025 to 30 June 2025 (“Campaign Period”).

#### Eligibility

2. The Campaign is open exclusively to Customers who apply for a new OCBC Credit Card at the Customers’ workplace through the OCBC Workplace Banking programme. The OCBC Workplace Banking programme (“Programme”) is a worksite banking solution that offers exclusive benefits for banking products and services applied through the Customer’s workplace.

(referred to as “Eligible Customers”)

3. Each Customer 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 Customer agrees to be bound by the terms and conditions of this Campaign, which shall prevail only on matters relating to this Campaign.

#### Campaign Criteria and Rewards

4. For Eligible Customers to be qualified to receive the Rewards, the Eligible Customers must meet the campaign criteria as stated below (“Campaign Criteria”):

(a) New Principal Cardmembers:

| Campaign Criteria  | Reward   |
|--|--|
| Apply for any OCBC Credit Card through the Customer’s workplace within the Campaign Period with submission of the complete application documents (“OCBC Credit Card Application”)          | <ol style="list-style-type: none"> <li>1. 1 unit of Disney+ Hotstar Premium Annual Plan subscription code (“Code”) at no additional cost per Eligible Customer; and</li> <li>2. Annual fee waiver for the first 3 years upon card approval.</li> </ol> |
| Activating their OCBC Credit Card and performing at least five (5) retail transactions and a minimum cumulative spending of RM500 with their newly approved and activated OCBC Credit Card | <ol style="list-style-type: none"> <li>1. One (1) unit of RM100 Cash Back per Principal Cardmember.</li> </ol>   |

|   |  |
|---|--|
| within 60 days of the OCBC Credit Card's approval |  |
|---|--|

(b) Existing Principal Cardmember:

| Campaign Criteria  | Reward   |
|--|--|
| Apply for any OCBC Credit Card through the Customer's workplace within the Campaign Period with submission of the complete application documents ("OCBC Credit Card Application")  | <ol style="list-style-type: none"> <li>1 unit of Disney+ Hotstar Premium Annual Plan subscription code ("Code") at no additional cost per Eligible Customer; and</li> <li>Annual fee waiver for the first 3 years upon card approval.</li> </ol> |
| Activating their OCBC Credit Card and performing at least five (5) retail transactions and a minimum cumulative spending of RM300 with their newly approved and activated OCBC Credit Card within 60 days of the OCBC Credit Card's approval | One (1) unit of RM50 Cash Back for each OCBC Credit Card that fulfils the number of retail transactions and the minimum spending requirement, capped at a total of two (2) units of RM50 Cash Back per Cardmember                                |

5. For clarity:

- New Principal Cardmember must not have any Principal OCBC Credit Card in the 12 months preceding the date of application under this Campaign; this includes Cardmembers who are requesting additional cards or for their cards to be upgraded/replaced/reinstated.
- OCBC reserves the right at its absolute discretion to approve or reject any OCBC Credit Card Application, without having to furnish the reason for such decision.
- An individual who meets the Campaign Criteria after Campaign Period or who apply for OCBC Credit Card outside of the Programme will not be entitled to the Reward.
- Table (A) below sets out the list of transactions which form part of retail transactions and transactions which do not:

TABLE (A)

| (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  |

6. The details of the Rewards are as below :
- The total number of Code(s) is capped at 100 units throughout the entire Campaign Period.
  - The Code(s) will be allocated to Eligible Customers based on a first-come-first-served basis. Once the total Code(s) available has been fully allocated, no further and/or additional Code(s) will be allocated to the Eligible Customer.
  - The tracking of the eligibility is based on the dates and time (Malaysian Time) as captured on OCBC's records during the Campaign Period.

### **Campaign Fulfilment**

7. The Code(s) and the instructions on how to redeem will be issued to Eligible Customers at point of credit card application with submission of the complete application documents. Eligible Customers must redeem the Code(s) by 31 July 2025 ("Expiry Date"). If for any reason(s) whatsoever, the Eligible Customer fails to redeem the Code(s) before the Expiry Date, the Code(s) shall expire automatically, and no further redemption shall be allowed. The Eligible Customer will not be entitled to replace the expired Code(s).
8. The details of the Code(s) are as follows :-
- The Code(s) can be used by (i) Eligible Customers who do not have an active Disney+ Hotstar subscription between 1 May 2025 to 30 June 2025; or (ii) Eligible Customers who are already subscribed to Disney+ Hotstar between 1 May 2025 to 30 June 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 subscription and their 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. The Code(s) shall not apply in conjunction with any other Codes, privileges or promotions unless otherwise stated;
- (b) The Code(s) is neither transferable to any third party nor exchangeable for cash, credit, cheque or kind whether in part or in full;
  - (c) The Code(s) shall expire on 31 July 2025;
  - (d) There shall be no refund on any unused portion of the Code(s);
  - (e) The Code(s) is applicable for one-time use only;
  - (f) The Code(s) is subject to the acceptance of the Disney+ Hotstar Terms of Use ([hotstar.com/terms-of-use](https://hotstar.com/terms-of-use)), (<https://privacy.thewaltdisneycompany.com/en/current-privacy-policy/>), and Supplemental Privacy Policy for Malaysia (<https://privacy.thewaltdisneycompany.com/en/current-privacy-policy/supplemental-privacy-policy-for-malaysia/>.<https://www.disneyplus.com/en-gb/legal/>).
  - (g) If there shall be any issues pertaining to the redemption of the Code(s), the Eligible Customer should contact Disney+ Hotstar directly via their customer service at [disneyplus.my@hotstar.com](mailto:disneyplus.my@hotstar.com)
  - (h) The Code(s) is issued by The Walt Disney Company (Southeast Asia) Pte. Limited (“**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(s). 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(s). The Eligible Customer shall communicate with Disney directly in relation to any issues arising from or pertaining to the Code.
  - (i) OCBC 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.
9. For the Cash Back Reward, the Cash Back will be credited directly into the Eligible Cardmember’s OCBC Credit Card statement within 120 calendar days of meeting the criteria of the Campaign by the Eligible Cardmembers.
10. Eligible Customers must ensure that their email address and/or mobile number provided is current and updated with OCBC.
11. OCBC reserves the right to forfeit the Code(s) and/or Cash Back if there has been any reversal of any retail transaction that has caused the Campaign Criteria to not be fulfilled, or if the Eligible Customer terminates their newly approved OCBC Credit Card before the Code(s) is awarded, or in the event of any non-compliance or breach of these terms and conditions by the Eligible Customer.

12. At the time of awarding the Cash Back, the Eligible Customers 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.

### **Liability & Responsibility**

13. The Eligible Customer shall assume full responsibility for any liability, loss, damage, claim or accidents resulting from this Campaign or use of the Rewards. OCBC shall not be held liable for any of these.

### **General Terms & Conditions**

14. All Customer(s)/Cardmember(s) acknowledges and agrees to access the 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.
15. 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 delays which may result in late submission and/or approval after the Campaign Period.
16. The Eligible Customer information will be processed by OCBC for purposes of determining the Eligible Customer's eligibility for the Campaign. By participating, the Eligible Cardmember shall be deemed to have agreed to OCBC processing the Eligible Customer's information for purposes of the Campaign.
17. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by OCBC. 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.
18. 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.
19. 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 and/or posted. 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.

20. 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.
21. Disney and its parents, affiliates and subsidiaries are not responsible for the promotion, administration or execution of this Campaign.
22. These Terms and Conditions shall be governed by the laws of Malaysia, and all Eligible Customers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.