

## TERMS & CONDITIONS

### OCBC SPEND & WIN MID-YEAR 2024 CAMPAIGN

#### CAMPAIGN PERIOD

1. The OCBC “Spend & Win Mid-Year 2024” Campaign (“Campaign”) is organised by OCBC Bank (Malaysia) Berhad (referred as “OCBC Bank”) and is subject to these terms and conditions. The Campaign runs from 15 May 2024 to 14 August 2024, both dates inclusive (“Campaign Period”).
2. This Campaign falls into two (2) categories as follows:

	<b>Category</b>	<b>Clauses</b>
A	SPENDING/CREDIT CARD ACQUISITION	5-17
B	CALL FOR CASH/BALANCE TRANSFER/EASY PAYMENT PLAN	18-20

3. This Campaign is open to OCBC Bank customers who hold one (1) or more currently valid OCBC Bank Cards (defined in Clause 4 below) (“OCBC Cardmembers”).

For the avoidance of doubt, the following OCBC Cardmembers are **NOT** 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, subject to OCBC Bank’s 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 but all entries earned by such OCBC Bank employees will only be eligible for the Weekly Prize winner selection, and are **NOT** eligible to be placed in the running for and will not win the Monthly Prizes and Grand Prize.
4. An “**OCBC Card**” in this Campaign means:
    - a) Credit Card (primary and supplementary) issued by OCBC Bank (Malaysia) Berhad;
    - b) Debit Card issued by OCBC Bank (Malaysia) Berhad;

For clarity, cards that are not issued by OCBC Bank (Malaysia) Berhad shall not be eligible for participation in this Campaign, even if the cards bear the OCBC Bank brand name.

**A. SPENDING/CREDIT CARD ACQUISITION**

5. To participate in this Campaign, OCBC Cardmembers are required to register their participation with OCBC Bank during the Campaign Period via any one (1) of the following methods:
  - a) by responding to OCBC Bank’s short message service (“SMS”) sent to their mobile number and/or by sending an SMS by typing **KYO** and sending the same to **62662** during the Campaign Period; or
  - b) by registering online at **www.ocbc.com.my/KYO** (“Campaign Website”); or
  - c) OCBC Cardmembers who are notified by OCBC Bank either via SMS and/or electronic direct mailer (“EDM”) that they have been auto enrolled for the Campaign by OCBC Bank.
6. If an OCBC Cardmember has multiple OCBC Card accounts, the OCBC Cardmember is only required to register once.
7. Upon successful registration, OCBC Cardmembers will receive a confirmation from OCBC Bank via SMS and/or as shown on the Campaign Website during the registration of the same.
8. These Campaign terms and conditions are posted on OCBC Bank’s website and made available on the Campaign Website. The OCBC Cardmembers acknowledge that they have registered for the Campaign after reading and agreeing with the terms and conditions stated herein and have consented to participate in this Campaign.
9. Upon successful registration as per Clauses 5 to 7 above, OCBC Cardmembers must fulfil the Qualifying Criteria as described in Table (1) below charged to OCBC Cards (collectively referred to as “Eligible Transactions”), except for the excluded spending set in clauses 12 and 13, to earn entries during the Campaign Period, for a chance to win the Prizes (as defined in Clauses 22 to 37 herein):

<b>Qualifying Criteria</b>	<b>No of Entries</b>
Every RM50 retail spending in a single receipt via in-store and/or online (“Retail Spending”*)	1x
Every RM50 or its equivalent retail spending in a single receipt via in-store and/or online on the following: a) Groceries, Dining, Shopping and/or Travel categories (via local and/or foreign currency) (“Category Spending” *)# b) Foreign currency(ies) (“Overseas Spending” *)  Category Spending and/or Overseas Spending shall herein collectively be referred to as (“Bonus Spending”)	10x
Every New-To-Card Principal card approved (“NTC”)	100x

**Table (1)**

\*For avoidance of doubt, a spending will only come with either “Retail Spending”, “Category Spending” or “Overseas Spending”, without overlap. Accordingly, the OCBC Cardmember will only be given the entries for ONE among “Retail Spending”, “Category Spending” or “Overseas Spending”.

#Clause 10 below sets out in greater details, as to what constitutes Category Spending.

10. Groceries, Dining, Shopping and/or Travel categories are only applicable to the following Merchant Category Codes (“Eligible MCC”) respectively:

Category	Eligible MCC
Groceries	5131, 5411, 5422, 5441, 5451, 5499, 5544, 5662, 5911, 5912, 9751
Dining	2002, 5462, 5811, 5812, 5814
Shopping	1002, 1234, 4812, 5045, 5065, 5094, 5111, 5137, 5139, 5192, 5198, 5262, 5300, 5309 - 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699, 5712, 5722, 5732, 5734, 5735, 5815 - 5818, 5931, 5932, 5941 - 5950, 5954, 5955, 5964 - 5967, 5969 - 5973, 5977, 5991 - 5994, 5997, 5999, 7278, 9950
Travel	3000 – 3999, 4411, 4511, 4582, 4722, 4723, 5962, 7011, 7012, 7512, 7513, 7991, 4733, 6555

11. Foreign currencies refer to foreign denominated currencies except Ringgit Malaysia while local currency refers to Ringgit Malaysia (“RM”) only.

12. For avoidance of doubt, Principal “New-To-Card” covers the following:

- a) The Cardmember must apply for a new OCBC Credit Card and have the new OCBC Credit Card application approved within the Campaign Period or within 14 calendar days after the campaign ends.
- b) The Cardmember shall not be qualified as "New To Card" if the Cardmember has 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, at any time within the 12 months immediately preceding the Campaign Period.
- c) Each Principal “New-to-Card” customer can only earn a maximum of 100x entries irrespective of how many Principal or Supplementary Cards he/she applies for.

13. For the avoidance of doubt, the following are **NOT** Eligible Transactions for the purposes of earning any Entry or winning any Prize under this Campaign:

- a) Existing recurring Easy Payment Plan and/or Interest Payment Plan (for OCBC 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 or Debit Card/-i or their respective supplementary Cardmembers’ Credit Card(s) prior to the Campaign Period;
- c) Payment of annual OCBC Bank Card membership fees;
- d) Interest and principal payments (for OCBC 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 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
- h) Eligible Transactions which are subsequently cancelled, refunded, disputed, unauthorized or fraudulent.

14. Subject to fulfillment of the qualifying criteria in Clauses 8 to 11 above, Eligible Transactions performed within the Campaign Period using: an OCBC Cardmember's Credit Card(s) and/or his/her supplementary Credit Card(s) will earn entries but all entries are deemed to be earned by the "OCBC Cardmember" only as defined and provided in Clauses 3 and 4 above.
15. For clarity, all entries by use of the supplementary credit card will be for the benefit of the principal credit cardholder, the supplementary cardholder will not be eligible to win any Prize.
16. The tracking of the Eligible Transactions is based on the dates and time (Malaysian Time) as captured by OCBC Bank's records during the Campaign Period.
17. 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.

**B. CALL FOR CASH / BALANCE TRANSFER / EASY PAYMENT PLAN**

18. The Call for Cash (CFC) and/or Balance Transfer (BT) and/or Easy Payment Plan (EPP) is open to all eligible OCBC Credit Cardholders ("Eligible Participant").
19. Each Eligible Participant must fulfil the qualifying criteria as set out in Table (2) below ("Successful Enrolment") to earn entries during the Campaign Period and stand to win Prizes (as defined in Clauses 22 to 37 herein):

<b>Qualifying Criteria</b>	<b>No of Entries</b>
Apply for a minimum of RM8,500 CFC per month and obtain approval within the Campaign Period	100x
Apply for a minimum of RM5,200 BT per month and obtain approval within the Campaign Period	100x
Apply for a minimum of RM2,100 EPP per application and obtain approval within the Campaign Period	100x

**Table (2)**

20. Any early settlement or cancelation of CFC or BT Successful Enrolment during the Campaign Period will cause the particular CTC or BT or EPP transaction to be disqualified for any entries for the Campaign.

**Prizes for fulfilling the Qualifying Criteria on SPENDING/CREDIT CARD ACQUISITION and/or CALL FOR CASH/BALANCE TRANSFER/EASY PAYMENT PLAN**

21. OCBC Cardmembers and Eligible Participants are eligible to earn and accumulate entries when they fulfill the SPENDING/CREDIT CARD ACQUISITION and/or CALL FOR CASH/BALANCE TRANSFER/EASY PAYMENT PLAN Qualifying Criteria as stated in Clauses 19 and 20 herein, starting from the first (1<sup>st</sup>) day of the Campaign Period based on date of Eligible Transaction(s) performed and Successful Enrolment as long as OCBC Cardmembers successfully register within the Campaign Period and Eligible Participants successfully enroll for CFC and/or BT and/or EPP. The accumulated entries will entitle OCBC Cardmembers and Eligible Participants to be in the running to win Weekly Prizes, Monthly Prizes and Grand Prizes ("Prizes"). Details of the Prizes are as defined in Clauses 22 to 37 herein.

## A) Weekly Prizes

22. Subject always to the Weekly Prize Winners selection terms and conditions below, each Weekly Prize Winner will win the Weekly Prize of a RM100 Cashback (“Cashback”). OCBC Bank is giving out a maximum of RM12,000 Cashback throughout the Campaign Period, details of which are in Clauses 25 and 26 of the table below.

23. Details of the Participating Week, Participating Week Period, Number of Weekly Prize Winners, Weekly Prize Per Winner and Total Weekly Prizes are as follows:

Participating Week	Participating Week Period	No. Of Weekly Prize Winners	Weekly Prize Per Winner	Total Weekly Prizes
1	15 – 26 May 2024	10	RM100 Cashback	RM1,000 Cashback
2	27 May – 2 June 2024	10	RM100 Cashback	RM1,000 Cashback
3	3 – 9 June 2024	10	RM100 Cashback	RM1,000 Cashback
4	10 – 16 June 2024	10	RM100 Cashback	RM1,000 Cashback
5	17 – 23 June 2024	10	RM100 Cashback	RM1,000 Cashback
6	24 – 30 June 2024	10	RM100 Cashback	RM1,000 Cashback
7	1 – 7 July 2024	10	RM100 Cashback	RM1,000 Cashback
8	8 – 14 July 2024	10	RM100 Cashback	RM1,000 Cashback
9	15 – 21 July 2024	10	RM100 Cashback	RM1,000 Cashback
10	22 – 28 July 2024	10	RM100 Cashback	RM1,000 Cashback
11	29 July – 4 August 2024	10	RM100 Cashback	RM1,000 Cashback
12	5 – 14 August 2024	10	RM100 Cashback	RM1,000 Cashback
<b>Total</b>		<b>120</b>	<b>RM100 Cashback</b>	<b>RM12,000 Cashback</b>

24. Entries earned each Participating Week will not be carried forward to the subsequent Participating Week to stand a chance to win the subsequent Participating Week’s Weekly Prize.

25. OCBC Cardmembers and Eligible Participants are eligible to earn and accumulate entries (as defined in Clauses 9 and 19 herein) starting from the first (1<sup>st</sup>) day of the Campaign Period to be in the running to win one (1) of the ten (10) Weekly Prizes given out each Participating Week based on date of Eligible Transaction(s) performed and/or successfully enrolled for CFC and/or BT and/or EPP as long as OCBC Cardmembers and Eligible Participants successfully register within the Campaign Period. Refer to the examples below.

OCBC Cardmember / Eligible Participant	Eligible Transaction Performed Date	CFC / BT / EPP Successful Enrolment Date	OCBC Cardmembers / Eligible Participant Registration Date	Participating Week Eligible For Weekly Prizes	Entries Accumulation Period
OCBC Cardmember / Eligible Participant A	16 May 2024	19 May 2024	28 May 2024	Participating Week 1	15 – 26 May 2024
	17 May 2024	20 May 2024			
	18 May 2024	21 May 2024			
OCBC Cardmember / Eligible Participant B	15 May 2024	-	15 August 2024	Participating Week 1	15 – 26 May 2024
	-	27 May 2024		Participating Week 2	27 May – 2 June 2024
	16 June 2024	17 June 2024		Participating Week 4	10 – 16 June 2024

26. OCBC Cardmembers and Eligible participants are eligible to win one (1) Weekly Prize each Participating Week, up to a maximum of twelve (12) Weekly Prizes throughout the Campaign Period.

#### B) Monthly Prizes

27. Subject always to the Monthly Prize Winners selection terms and conditions below, each Monthly Prize Winner will win the Monthly Prize of an Apple Watch Series 9 (“Apple Watch”). OCBC Bank is giving out a maximum of nine (9) Apple Watch throughout the Campaign Period, details of which are in Clauses 30 to 31 below.

28. Details of the Participating Month, Participant Month Period, Monthly Prize Per Winner and Number of Monthly Prize Winners are as follows:

Participating Month	Participating Month Period	Monthly Prize Per Winner	Number Of Monthly Prize Winners
May	15 May – 14 June 2024	1 unit of Apple Watch Series 9	3
June	15 June – 14 July 2024	1 unit of Apple Watch Series 9	3
July	15 July – 14 August 2024	1 unit of Apple Watch Series 9	3
<b>Total</b>			<b>9</b>

29. Details of the Apple Watch Series 9 (“Apple Watch”) are as follows:

- a) The Apple Watch comprises of an Apple Watch Series 9 distributed by Tri-E Marketing Sdn Bhd (“Tri-E”).
- b) The following details are pertinent:
  - (i) The Apple Watch is not exchangeable for cash;

- (ii) The winner should contact Tri-E at 03-8076 1313 to report any issues pertaining to the condition of the Apple Watch upon receipt;
- (iii) Fulfillment of Apple Watch is subject to color availability;
- (iv) The Apple Watch is manufactured/produced by third party(ies) (“Manufacturer(s)”). 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 the Manufacturer(s) and the Apple Watch. 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 Apple Watch. The Apple Watch winners shall communicate with Tri-E directly in relation to any issue (including report faulty, broken, dented parcel) arising from or pertaining to the Apple Watch. OCBC Bank shall not at any time be responsible or held liable for any damage, defect or deficiency in the Apple Watch, 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 Apple Watch by any person. Any issue including report faulty, broken, dented parcel shall communicate with Tri-E within 48 hours upon parcel received; and
- (v) Any dispute in connection with the Apple Watch shall be referred to Tri-E and OCBC Bank disclaims all liabilities and obligations for the Apple Watch.

30. OCBC Cardmembers and Eligible Participants are eligible to earn and accumulate entries (as defined in Clauses 9 and 19 herein) starting from the first (1<sup>st</sup>) day of the Campaign Period to be in the running to win one (1) of the three (3) Monthly Prizes given out each Participating Month based on date of Eligible Transaction(s) performed and/or successfully enrolled for CFC and/or BT and/or EPP as long as OCBC Cardmembers and Eligible Participants successfully register within the Campaign Period. Refer to the examples below.

OCBC Cardmember / Eligible Participant	Eligible Transaction Performed Date	CFC / BT / EPP Successful Enrolment Date	OCBC Cardmembers / Eligible Participant Registration Date	Participating Month Eligible For Monthly Prizes	Entries Accumulation Period
OCBC Cardmember / Eligible Participant A	15, 16, 17 and 18 May 2024	19, 20 and 21 May 2024	14 June 2024	May	15 May – 14 June 2024
OCBC Cardmember / Eligible Participant B	15 May 2024	14 June 2024	14 August 2024	May	15 May – 14 June 2024
	15, 19, 24, 29 June 2023 5, 10 and 14 July 2024	-		June	15 June – 14 July 2024

	-	15 and 29 July 2024		July	15 July – 14 August 2024
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31. Entries earned each Participating Month will not be carried forward to the subsequent Participating Month to stand a chance to win the subsequent Participating Month’s Monthly Prize.
32. An OCBC Cardmember and Eligible Participant is eligible to win up to a maximum of one (1) Monthly Prize only throughout the Campaign Period.

**C) Grand Prize**

33. Subject always to the Grand Prize Winner selection terms and conditions below, the Grand Prize Winner will win the Grand Prize of a trip to Kyoto Japan for two (2) persons. OCBC Bank is giving out a maximum of one (1) Grand Prize throughout the Campaign Period, details of which are in Clauses 36 and 37 below.
34. Details of the Grand Prize, Entries Accumulation Period and Number of Grand Prize Winner throughout the Campaign Period are as follows:

Grand Prize	Entries Accumulation Period	No. Of Grand Prize Winner
Trip to Kyoto for 2	15 May 2024 – 14 August 2024	1

35. Details of the Grand Prize are as follows:
- a) The Grand Prize is provided by Sedunia Travel Services Sdn Bhd (“Sedunia Travel Services”) and consists of a 5 Days 4 Nights Kyoto Free & Easy trip for two (2) based on twin sharing basis (“Package”), subject to Sedunia Travel Services’ terms and conditions.
  - b) The Package for 2 Adults Inclusive of:
    - (i) Return economy class international air-ticket Kuala Lumpur – Osaka – Kuala Lumpur by Malaysia Airlines (MH) or other equivalent airlines
    - (ii) 4 nights’ accommodation with daily breakfast stay at proposed hotel (IBIS STYLES KYOTO STATION or similar) (Based on Double Sharing Standard Room, Low season)
    - (iii) Return ways private airport transfer (maximum 2 Pax with 2 Luggage)

For the avoidance of doubt, any items that are not stated on clause 35(b) shall be borne solely by the Grand Prize Winner.
  - c) The redemption, bookings and/or arrangements of the travel-related services are to be made through Sedunia Travel Services Sdn Bhd via telephone at +603-21488818 or +603-21443733 or email to [events@sedunia.com.my](mailto:events@sedunia.com.my).
  - d) The redemption and/or travel period(s) for the Package is from 16 November 2024 until 30 November 2025. Failure to redeem the Package within the specified period will result in the Package being forfeited and/or become invalid and/or unusable for redemption.
  - e) Bookings of the travel-related services and/or redemptions of Package are to be made minimum three (3) months in advance for standard period. Six (6) months advance booking and/or redemption period will be required during the peak season and/or school holiday.



- f) All services are subject to availability and OCBC Bank has no control over the arrangements which include but not limited to airline tickets, hotel accommodations, and/or tour packages and the said arrangements may be subject to change. OCBC Bank accepts no responsibility for any change and/or cancellation of any of the said arrangements.
  - g) Once the Package has been redeemed, any changes and/or cancellations will be subject to cancellation penalty and/or agent amendment fee which shall be borne by the Grand Prize Winner.
  - h) The Package is not transferable or redeemable in cash and there is no refund value.
  - i) This Package cannot be used, booked and/or redeemed in conjunction with any special promotion.
  - j) Neither Sedunia Travel Services nor OCBC Bank shall be responsible for any failure in using, booking and/or redeeming this Package if circumstances are beyond any party's reasonable control (Including, but not limited to acts of God, governmental authority, declared war in country in which the holiday destination is located) or terrorist attacks in the city in which the holiday destination is located make illegal or impossible for us to proceed for the Package redemption.
  - k) If the usage, booking and/or redemption of the Package is properly cancelled by the Grand Prize Winner due to valid impossibility occurrence(s) as described above, then upon written request, Sedunia Travel Services agree to refund to the Grand Prize Winner all prepaid deposits or advance payments, if any, paid by the Grand Prize Winner to Sedunia Travel Services without penalty, less any expenses Sedunia Travel Services may have incurred in preparation for the usage, booking, and/or redemption of the Package. Otherwise, the Grand Prize Winner's cancellation is grounded on voluntary cancellation and foregoing the Grand Prize and neither OCBC Bank nor Sedunia Trave Services shall be liable for any loss, damage, claim, liability, cost, expense whatever sustained by anyone including the Grand Prize Winner.
  - l) The Package used, booked and/or redeemed by the Grand Prize Winner will be governed by Sedunia Travel Services' terms and conditions at the time of redemption.
  - m) Any dispute in connection with the Package or services used, booked and/or redeemed shall be referred to Sedunia Travel Services and OCBC Bank disclaims all liabilities and obligations for the services used, booked and/or redeemed.
  - n) 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 Sedunia Travel Services and any packages and services provided by Sedunia Travel Services. In particular, OCBC Bank gives no warranty or endorsements, express or implied, written or oral, including but not limited to, any warranty of satisfactory quality of any packages and services (including the Grand Prize) by Sedunia Travel Services. All disputes arising from the Grand Prize Package shall be referred to Sedunia Travel Services directly.
36. OCBC Cardmembers and Eligible Participants are eligible to earn and accumulate entries (as defined in Clauses 9 and 19 herein) starting from the first (1<sup>st</sup>) day of the Campaign Period to be in the running to win the Grand Prize regardless of the registration date provided that the registration and successful enrolment of CFC and/or BT and/or EPP is made within the Campaign Period. Refer to the examples below:

OCBC Cardmember	Eligible Transaction Performed Date	CFC / BT / EPP Successful Enrolment Date	Customer OCBC Cardmember Registration Date	Entries Accumulation Period
OCBC Cardmember / Eligible Participant A	15 May 2024	14 August 2024	15 May 2024	15 May 2024 – 14 August 2024
OCBC Cardmember / Eligible Participant B	15 May 2024	26 May 2024	15 June 2024	15 May 2024 – 14 August 2024
OCBC Cardmember / Eligible Participant C	15 May 2024	14 August 2024	14 August 2024	15 May 2024 – 14 August 2024

37. An Eligible Participant is eligible to win a maximum of twelve (12) Weekly Prizes, one (1) Monthly Prize and one (1) Grand Prize throughout the Campaign Period.

**D) BONUS REWARD**

38. OCBC Cardholders are eligible for additional Bonus Reward as stated under clauses 39 to 43 herein.

39. OCBC Cardholders are eligible for the Bonus Reward as stated below:

- a) Customers will only be entitled to one (1) time waiver of Late Payment Charges and Finance Charges that incurred during the campaign period if they have consistently made minimum 100% payment of their credit card's outstanding statement balance in full for the past 12 months prior to the campaign period

Details of the Bonus Reward are as defined in Clauses 40 to 43 herein.

40. OCBC Cardholders who fulfill all the eligibility criteria stated under Clause 39 will enjoy Bonus Reward of 100% waiver on Late Payment Charge and Finance Charges incurred to the OCBC Cardholders Credit Card's outstanding statement balance during the Campaign Period. Refer to the example under Clause 41 below.

41. Details of the eligibility of Bonus Rewards are as follows:

OCBC Cardmember	Month(s) with 100% payment of Credit Card's outstanding statement balance	Month(s) that Charges incurred to the Credit Card's outstanding statement balance	Bonus Reward Eligibility
OCBC Cardmember A	April 2023 – April 2024 (13 months' statement cycle)	May 2024	Eligible May 2024

OCBC Cardmember B	April 2023 – March 2024 (12 months' statement cycle)	June 2024	Not eligible
OCBC Cardmember C	May 2023 – April 2024 (12 months' statement cycle)	June and July 2024	Eligible June 2024
OCBC Cardmember D	August 2023 – June 2024 (11 months' statement cycle)	June and August 2024	Not Eligible

42. OCBC Cardmembers are eligible to get a maximum of one (1) time Bonus Rewards throughout the Campaign Period.
43. The Bonus Reward will be fulfilled and credited into the respective eligible OCBC Cardmembers' Credit Card account(s) which has incurred the Late Payment Charge and/or Finance Charges within twelve (12) weeks after the end of the Campaign Period.

### Winners Selection

44. The winners for the following prizes will be selected as follows:

#### a) Weekly Prize Winners Selection

45. Subject to the terms and conditions herein, OCBC Bank's automated system will randomly select one hundred twenty (120) Potential Weekly Prize Winners ("Potential Weekly Prize Winners") for the total twelve (12) Participating Weeks based on the total entries earned during each Participating Week to win the RM100 Cashback ("Cashback"). A SMS notification will be sent once to each Potential Weekly Prize Winner within twelve (12) weeks after the end of the Campaign Period and he/she will be required to answer one (1) question by replying to the said SMS with the correct answer within the deadline. The deadline (i.e. date and time) to answer the question shall be specified in the SMS. Potential Weekly Prize Winners who reply to the SMS with the correct answer within the deadline will be declared as the Weekly Prize Winners. In the event a Potential Weekly Prize Winner does not answer correctly or did not reply within the given deadline, he/she will be disqualified and will not be entitled to win the respective Weekly Prize and the said Weekly Prize will be forfeited.
46. The RM100 Cashback Weekly Prize will be credited into the respective Weekly Prize Winners':
- OCBC Bank credit card account (for Weekly Prize Winners who hold a OCBC Bank Credit Card only or both OCBC Bank Credit); or
  - OCBC Bank savings or current account (for Weekly Prize Winners who hold a OCBC Bank Debit Card only).

within twelve (12) weeks after the end of the Campaign Period.

47. If Weekly Prize Winners do not receive the RM100 Cashback after the Weekly Prize Winners receive the Fulfillment SMS from OCBC Bank, it is the Weekly Prize Winners' sole responsibility to notify OCBC Bank within 30 days from the date the Fulfillment SMS was sent to the Weekly Prize Winner. Any notice from the Weekly Prize Winners received by OCBC Bank after the said period will not be entertained.

48. At the time of awarding the RM100 Cashback, the Weekly Prize Winners' 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.
49. The Weekly Prizes are non-transferable to any other party or parties and is not exchangeable for other items or vouchers in part or in full.

**b) Monthly Prize Winners Selection**

50. Subject to the terms and conditions herein, OCBC Bank's automated system will randomly select nine (9) Potential Monthly Prize Winners based on the total entries earned each Participating Month to win the Monthly Prizes ("Potential Monthly Prize Winners"). The Potential Monthly Prize Winners shall be contacted via SMS at their mobile number maintained in OCBC Bank's records within twelve (12) weeks after the end of the Campaign Period. The SMS will notify the Potential Monthly Prize Winners that he/she has been shortlisted as a Potential Monthly Prize Winner for this Campaign and that he/she will be contacted by OCBC Bank via telephone at their mobile number within the next two (2) working days to answer one (1) question correctly before being declared as the respective Monthly Prize Winner. If the first attempt to contact the Potential Monthly Prize Winner by telephone fails for whatever reasons, such as no answer and/or reply, telephone number not in service, no connection or any other reasons, another two (2) attempts will be made to call the said Potential Monthly Prize Winner. Where the third (3rd) attempt is unsuccessful, such Potential Monthly Prize Winner will be disqualified and will not be entitled to win the Monthly Prize. A new Potential Monthly Prize Winner will then be drawn again to replace the said disqualified Potential Monthly Prize Winner.
51. OCBC Bank has the sole discretion to fix the appointed working day (Monday-Friday) and time (9am-6pm) to make the telephone calls to the Potential Monthly Prize Winners. OCBC Bank shall not be held responsible for calls made to the Potential Monthly Prize Winners which are (i) not completed or disconnected due to any reasons whatsoever; (ii) not answered or not proceeded with due to the unavailability of the Potential Monthly Prize Winners at the appointed date and time and/or due to any other whatsoever reasons. It shall be the OCBC Cardmembers' and Eligible Participants' responsibility to ensure that their phone numbers provided are current and updated with OCBC Bank in the event of any changes being made to the same by the OCBC Cardmembers and/or Eligible Participant. OCBC Bank reserves the right to record these telephone conversations for purposes including but not limited to proof of fulfilment.
52. The Monthly Prize Winners will be contacted by OCBC Bank via email and will be required to reply the email to confirm that they agree and authorise OCBC Bank to disclose their details (including but not limited to name, NRIC number, telephone number and mailing address) to Tri-E for the fulfilment of the Monthly Prizes. Tri-E may then contact the Monthly Prize Winners regarding the delivery and/or redemption of the Monthly Prize. The Monthly Prize Winners are responsible to make the necessary arrangements with Tri-E to collect their Monthly Prize. OCBC Bank will not bear any delivery and/or transportation and/or other cost that the Monthly Winners may incur in the course of collecting and/or using the Monthly Prize. If a Monthly Prize Winner does not reply OCBC Bank's email within the time limit specified therein, the Monthly Prize Winner shall forthwith be disqualified and will not be eligible to receive the Monthly Prize. OCBC Bank will then select another Monthly Prize Winner through the same process above.

53. The Monthly Prizes are non-transferable to any other party or parties and is not exchangeable for cash or different prizes or reward of similar value or any other alternatives in any circumstances.

**c) Grand Prize Winner Selection**

54. Subject to the terms and conditions herein, OCBC Bank's automated system will randomly select one (1) Potential Grand Prize Winner based on the total entries earned throughout the Campaign Period ("Potential Grand Prize Winner"). The Potential Grand Prize Winner shall be contacted via SMS at their mobile number maintained in OCBC Bank's records within twelve (12) weeks after the end of the Campaign Period. The SMS will notify the Potential Grand Prize Winner that he/she has been shortlisted as a Potential Grand Prize Winner for this Campaign and that he/she will be contacted by OCBC Bank via telephone at their mobile number within the next two (2) working days to answer one (1) question correctly before being declared as the Grand Prize Winner. If the first attempt to contact the Potential Grand Prize Winner by telephone fails for whatever reasons, such as no answer and/or reply, telephone number not in service, no connection or any other reasons, another two (2) attempts will be made to call the said Potential Grand Prize Winner. Where the third (3<sup>rd</sup>) attempt is unsuccessful, such Potential Grand Prize Winner will be disqualified and will not be entitled to win the Grand Prize. A new Potential Grand Prize Winner will then be drawn again to replace the said disqualified Potential Grand Prize Winner.

55. OCBC Bank has the sole discretion to fix the appointed working day (Monday-Friday) and time (9am-6pm) to make the telephone calls to the Potential Grand Prize Winner. OCBC Bank shall not be held responsible for calls made to the Potential Grand Prize Winner which are (i) not completed or disconnected due to any reasons whatsoever; (ii) not answered or not proceeded with due to the unavailability of the Potential Grand Prize Winner at the appointed date and time and/or due to any other whatsoever reasons. It shall be the OCBC Cardmembers' and/or Eligible Participants' responsibility to ensure that their phone numbers provided are current and updated with OCBC Bank in the event of any changes being made to the same by the OCBC Cardmembers and/or Eligible Participant. OCBC Bank reserves the right to record these telephone conversations for purposes including but not limited to proof of fulfilment.

56. The Grand Prize Winner will be contacted by OCBC Bank via email and will be required to reply the email to confirm that he/she agree and authorise OCBC Bank to disclose their details (including but not limited to name, NRIC number, telephone number and mailing address) to Sedunia Travel Services for the fulfilment of the Grand Prize. Sedunia Travel Services 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 Sedunia Travel Services to redeem their Grand Prize. OCBC Bank will not bear any fulfilment and/or transportation and/or other cost that the Grand Winner may incur in the course of redeeming and/or using the Grand Prize. If the Grand Winner does not reply OCBC Bank's email within the time limit specified therein, the Grand Prize Winner shall forthwith be disqualified and will not be eligible to receive the Grand Prize. OCBC Bank will then select another Grand Prize Winner through the same process above.

57. The Grand Prize is non-transferable to any other party or parties and is not exchangeable for cash or different prizes or reward of similar value or any other alternatives in any circumstances.

**Prize Fulfillment**

58. All 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. The fulfilment and/or

notification and/or delivery of the Prizes will be based on each Winner(s)' telephone number and mailing address in Malaysia maintained with OCBC Bank. The fulfilment of the Prizes is only valid for mailing addresses that are based within Malaysia, and will not be valid for mailing address that is based outside Malaysia. Winners with mailing address that are based outside Malaysia will need to provide a mailing address that is based in Malaysia, or collect and/or redeem the Prizes from an OCBC Bank branch and/or directly from Tri-E and Sedunia Travel Services (herein collectively referred to as "Vendors"). For Winners who do not have a mailing address in Malaysia, the Winners who are entitled to the Prizes must contact OCBC Bank Contact Centre at telephone number 03-8317 5000 to notify OCBC Bank of either the collection and/or redemption of the Prizes from an OCBC Bank branch or directly from the Vendors or the delivery of the Prizes to a given mailing address in Malaysia. OCBC Bank shall not be responsible to the 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 Prizes in the event the Winners' telephone number and/or mailing address in OCBC Bank's record is not current or correct.

59. By registering and participating in this Campaign, OCBC Cardmembers and Eligible Participants are deemed to have:
  - a) Given their consent to and allow OCBC Bank to publish information including but not limited to name and city of residence of the Winners for reasons including but not limited to advertising, winner announcement and/or prize fulfilment purposes.
  - b) Read and agreed that their data may be processed in accordance with OCBC Bank's Privacy Policy on OCBC Bank Website.
60. The Prizes shall be fulfilled by OCBC Bank and/or the Vendors to the Winners within twelve (12) weeks after the end of the Campaign Period.
61. The Monthly Prize Winners and/or Grand Prize Winner may be required to attend a prize-giving ceremony and/or other publicity programs as and when required at their own costs and expenses. If the Monthly Prize Winners and/or Grand Prize Winner does not agree to attend such ceremony and/or other publicity programs without valid reason(s) or does not reply the email as stated under Clauses 52 and 56 to confirm that they agree and authorize OCBC Bank to disclose their details (including but not limited to name, NRIC number, telephone number and address) during such ceremony and/or other publicity programs, OCBC Bank reserves the right to forfeit the Grand Prize of such Grand Prize Winner.
62. At the time of awarding the Prizes, the Winners' 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.
63. OCBC Bank reserves the right to forfeit the Prizes if there is a reversal of an Eligible Transaction for which an entry was given and leading to the Winner winning the Prize or termination of the Winner's Card and/or account prior to the Prize being fulfilled to the Winner, or any non-compliance or breach of these terms and conditions by the Winner.
64. 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.

## General Terms & Conditions

65. OCBC Bank may, after giving prior notice of twenty-one (21) days, change any of these Campaign Terms and Conditions or terminate the Campaign, by posting a general notice in any of OCBC Bank's branches and website and the notice will take effect from the date set out in the notice.
66. The OCBC Bank Cardmember's Agreement/ OCBC Bank Debit Card/-i Cardmember's Agreement shall continue to apply to usage of OCBC Bank credit cards and debit card/-i 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.
67. 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 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 / Easy Payment Plan Terms and Conditions these terms and conditions shall prevail only insofar as they apply to the Campaign.
68. These terms and conditions shall be governed by the laws of Malaysia and OCBC Cardmembers and New Accountholders shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.