



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

TERMS & CONDITIONS

“UNLOCK THE MAGIC, WIN THE GOLD” CAMPAIGN

CAMPAIGN PERIOD

- 1) The “**UNLOCK THE MAGIC, WIN THE GOLD**” (“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 December 2025 to 31 March 2026, both dates inclusive (“Campaign Period”).

ELIGIBILITY

- 2) The Campaign is open to individuals who are **new to OCBC Bank** and have **never held any retail account or product** with OCBC Bank prior to **1 December 2025**.
- 3) To participate in this Campaign, the individual must fulfill all of the following conditions:
 - i) Successfully open an **OCBC 360 Account/-i** (“Participating Account”) as the primary account holder via the **OCBC Malaysia Mobile Banking App** or at any **OCBC Branch** during the Campaign Period;
 - ii) Deposit a minimum of RM5,000 in Fresh Funds into the Participating Account within the account opening month; and
 - iii) Maintain a minimum balance of RM5,000 in the Participating Account at the end of each month for three (3) consecutive months from the account opening date.Individuals who satisfy all the above conditions shall be referred to as the “Eligible Customers”.
- 4) Additional Conditions:
 - a) All account opening applications are subject to OCBC Bank’s approval and discretion.
 - b) All permanent employees of OCBC Bank during the Campaign Period are **NOT eligible** to participate in this Campaign.

CAMPAIGN MECHANISM

- 5) Eligible Customers who meet all conditions stated in Clause 3 will earn entry(ies) to participate in the Campaign. The number of entry(ies) awarded will depend on the qualifying criteria specified in Table (A) below:



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Table (A)

Tier	Qualifying Criteria	Number of Entry(ies)
A	- Open an OCBC 360 Account/-i; - Deposit a minimum of RM5,000 in “Fresh Funds” within the account opening month; and - Maintain a minimum balance of RM5,000 in the Participating Account at the end of each month for three (3) consecutive months from the account opening date.	1 entry
B	- Open an OCBC 360 Account/-i; - Deposit a minimum of RM10,000 in “Fresh Funds” within the account opening month; and - Maintain a minimum balance of RM10,000 in the Participating Account at the end of each month for three (3) consecutive months from the account opening date.	5 entries

Note:

“Fresh funds” refer to money that **does not originate from:**

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

Fresh funds must be **new deposits** transferred from another bank or financial institution into the Eligible Customer’s Participating Account.

- To qualify for the entry(ies), the customer must maintain the required balance for three (3) consecutive months, starting from the month in which your account is successfully opened.
- The three-month period begins in the same month your account is opened, and the required balance must be maintained on the specific dates listed in Table (B) below.

Table (B)

Account Opening Month	Required Balance Maintenance Dates
December 2025	31 Dec 2025, 31 Jan 2026, 28 Feb 2026
January 2026	31 Jan 2026, 28 Feb 2026, 31 Mar 2026
February 2026	28 Feb 2026, 31 Mar 2026, 30 Apr 2026
March 2026	31 Mar 2026, 30 Apr 2026, 31 May 2026

- Eligible Customers who meet all the Qualifying Criteria listed in Table (A) will earn entry(ies) according to the tier specified therein. These entry(ies) provide the Eligible Customer with an opportunity to win the prize specified in Table (C) below (“Prize”):

Table (C)

Prize	Winners per Month	Total winners (Campaign Period)
Limited edition 0.25g gold coin	200	800

**Accredited By London Bullion Market Association (LBMA)*

- If an Eligible Customer submits an application to open a Participating Account via the **OCBC Malaysia Mobile Banking App** during a Participating Month, but the account is only successfully opened in the



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subsequent Participating Month, the **three (3) consecutive months** required for balance maintenance will commence from the month in which the account is successfully opened.

For avoidance of doubt, “Participating Month” refers to the calendar month within the Campaign Period during which the Participating Account is successfully opened.

10) Table (D) below illustrates how account opening dates and maintaining the Minimum Balance affect eligibility:

Table (D)

Scenario	Channel	Description	Eligibility	Entries earned	Rational
A	Branch	- Customer opened OCBC 360 Account on 16 Mar 2026 via OCBC Branch, and - Maintained RM5,000 on 31 Mar 2026, RM7,000 on 30 Apr 2026 and RM6,000 on 31 May 2026.	Yes	1	Customer met all the Qualifying Criteria Tier A stated in clause 5
B	Digital	- Customer applied for OCBC 360 Account on 20 Dec 2025 via OCBC Malaysia Mobile Banking App, successfully opened and funded on 3 Jan 2026. - Maintained RM15,000 on 31 Jan 2026, RM10,000 on 28 Feb 2026 and RM11,000 on 31 Mar 2026.	Yes	5	Customer met all the Qualifying Criteria Tier B stated in clause 5
C	Digital	- Customer applied for OCBC 360 Account on 20 Dec 2025 via OCBC Malaysia Mobile Banking App, successfully opened and funded on 3 Jan 2026, and - Maintained RM15,000 on 31 Jan 2026, RM10,000 on 28 Feb 2026 and RM1,000 on 31 Mar 2026.	No	0	Customer failed to maintain the minimum RM5,000 balance in the third month, 31 Mar 2026.

11) OCBC Bank reserves the right to substitute the Prize with an alternative product and/or service of similar value. The estimated value of the Prize is based on the 999.9 gold price as of 1 December 2025. In the event of such substitution, these Terms & Conditions shall remain applicable. Any changes will be communicated through announcements at OCBC Bank branches and published on OCBC Bank’s website.

PRIZE

12) The Prize is subject to the following conditions:

- The Prize is manufactured, produced and distributed by DeGem Berhad (“DeGem”);
- The Prize cannot be transferred, exchanged, or redeemed for cash, vouchers, or any other alternatives of similar value under any circumstances.
- 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.

WINNERS SELECTION

- 13) All entries earned by Eligible Customers will be categorised according to their respective Participating Month. Winners will then be selected based on the timeline outlined in **Table E** below (“Selection Timeline”), using the pooled entries from each Participating Month.

Table (E) – Selection Timeline

Participating Month	Entries Accumulation Period	Winners selection
December	1 Dec 2025- 31 Dec 2025	By Jun 2026
January	1 Jan 2026 – 31 Jan 2026	
February	1 Feb 2026 – 28 Feb 2026	
March	1 Mar 2026 – 31 Mar 2026	

- 14) Winners will be shortlisted using an automated **Randomizer Program**, based on the number of entries earned in each Participating Month (“**Shortlisted Winner**”). By participating in this Campaign, customers acknowledge and consent to the use of the Randomizer Program and agree to accept its outcome as final and binding.
- 15) Once shortlisted, the following steps will apply:
- a. An 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 expiry of the Selection Timeline.
 - 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 14 above. For the



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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 a **Prize Winner**.
- i. OCBC Bank will notify the **Prize Winner** via SMS or call.

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. Prizes 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.

17) At the time of Prize fulfilment, the Prize Winner's accounts must:

- a. Be active and valid;
- b. Be in good credit standing, and
- c. Not be in breach of any of these Terms & Conditions.

GENERAL 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. For the avoidance of doubt, an Eligible Customer will not be entitled to receive a Prize under this Campaign if the customer has already been rewarded in any other campaign organised by OCBC Bank.

19) Your deposit is protected by PIDM up to RM250,000 for each depositor.



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- 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 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.