

## TERMS & CONDITIONS

### SPEND TO WIN WITH OCBC CARDS CAMPAIGN

#### CAMPAIGN PERIOD

1. The “Spend To Win With OCBC Cards Campaign” (“Campaign”) is organised 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 July 2023 to 30 September 2023, 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	6-18
B	CALL FOR CASH/BALANCE TRANSFER/EASY PAYMENT PLAN	19-21

3. This Campaign is open to OCBC Bank customers who hold one or more currently valid OCBC Cards (defined in Clause 5 below) (“OCBC Cardmembers”).

For the avoidance of doubt, the following persons are **NOT** eligible to participate in this Campaign:

- a) A holder of any OCBC Bank Credit Card and/or Debit/-i Card (“OCBC Card(s)”) who is 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) permanent and/or contract employees of **Usage and Merchant Partnerships unit from Consumer Lifestyle Financing Department**, including the employees’ respective immediate family members, i.e., parents, spouses, children and siblings.
4. For the avoidance of doubt, permanent and/or contract employees of OCBC Bank (other than Usage and Merchant Partnerships from the Consumer Lifestyle Financing Department) including their respective immediate family members, i.e., parents, spouses, children and siblings are eligible to participate in in this Campaign and stand to win the Weekly and Monthly Prizes only.
  5. 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; or
    - c) Debit Card-i issued by OCBC Al-Amin Bank Berhad.

For clarity, cards that are not issued by OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank 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**

6. 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 **ICE** and sending the same to **62662** during the Campaign Period; or
  - b) by registering online at **www.ocbc.com.my/ICE** (“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.
7. If an OCBC Cardmember has multiple OCBC Card accounts, the OCBC Cardmember is only required to register once.
8. Upon successful registration, OCBC Cardmembers will receive a confirmation from OCBC Bank via SMS and/or as shown on the Campaign Website.
9. 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 register for the Campaign after having read and agreed with the terms and conditions herein and have consented to participate in this Campaign.
10. Upon successful registration per Clauses 6 to 8 above, OCBC Cardmembers must fulfill the Qualifying Criteria as described in Table (1) below (collectively referred to as “Eligible Transactions”) charged to OCBC Cards, 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 21 to 55 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 on foreign currencies via in-store and/or online (“FX Spending”)	10x
Every New-To-Card Principal card approved (“NTC”)	50x

**Table (1)**

11. Foreign currencies refer to foreign denominated currencies except Ringgit Malaysia (“RM”) while local currency refers to Ringgit Malaysia (“RM”).
12. For avoidance of doubt, Principal “New-To-Card” covers the following:
  - a) The Cardmember must not have any Principal OCBC Credit Card in the 12 months preceding from the date of application under this campaign; this includes cardholders who are requesting additional cards or for their cards to be upgraded/replaced/reinstated.
  - b) Each Principal “New-to-Card” customer can only earn a maximum of 50x 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 Bank 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 Bank 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 10 to 13 above, Eligible Transactions performed within the Campaign Period using:

- a) an OCBC Cardmember's Credit Card(s) and his/her supplementary Credit Card(s); and
- b) an OCBC Cardmember's Debit Card/-i (there is no "supplementary Debit Card/-i"),

will earn entries but all entries are deemed to be earned by the "OCBC Cardmember" only as defined and provided in Clauses 3 to 5 above.

15. The entries earned through OCBC Cardmember's principal and supplementary Credit Card(s) and his/her Debit Card/-i will be consolidated as illustrated in the Appendix 1.
16. 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.
17. 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.
18. 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**

19. 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").
20. 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 23 to 37 herein):

Qualifying Criteria	No of Entries
Apply for a minimum of RM8,500 CFC per month and obtain approval within the Campaign Period	20x
Apply for a minimum of RM5,000 BT per month and obtain approval within the Campaign Period	20x
Apply for a minimum of RM2,300 EPP per application and obtain approval within the Campaign Period	20x

**Table (2)**

21. Any early settlement or cancelation of CFC or BT Successful Enrolment during the Campaign Period will not be eligible 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**

22. 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 10 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 23 to 37 herein.

**A) Weekly Prizes**

23. Subject always to the Weekly Prize Winners selection terms and conditions below, each Weekly Prize Winner will win the Weekly Prize of a RM500 Cashback. OCBC Bank is giving out a maximum of RM32,500 cashback throughout the Campaign Period, details of which are in Clause 24 of the table below.
24. 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	1 – 9 Jul 2023	5	RM500 Cashback	RM2,500 Cashback
2	10 – 16 Jul 2023	5	RM500 Cashback	RM2,500 Cashback
3	17 – 23 Jul 2023	5	RM500 Cashback	RM2,500 Cashback
4	24 – 30 Jul 2023	5	RM500 Cashback	RM2,500 Cashback
5	31 Jul – 6 Aug 2023	5	RM500 Cashback	RM2,500 Cashback
6	7 – 13 Aug 2023	5	RM500 Cashback	RM2,500 Cashback
7	14 – 20 Aug 2023	5	RM500 Cashback	RM2,500 Cashback
8	21 – 27 Aug 2023	5	RM500 Cashback	RM2,500 Cashback
9	28 Aug – 3 Sept 2023	5	RM500 Cashback	RM2,500 Cashback
10	4 – 10 Sept 2023	5	RM500 Cashback	RM2,500 Cashback

11	11 – 17 Sept 2023	5	RM500 Cashback	RM2,500 Cashback
12	18 – 24 Sept 2023	5	RM500 Cashback	RM2,500 Cashback
13	25 – 30 Sept 2023	5	RM500 Cashback	RM2,500 Cashback
<b>Total</b>		<b>65</b>		<b>RM32,500 Cashback</b>

25. The top five (5) OCBC Cardmembers who perform the highest FX Spending in a week will be eligible to win one (1) of the five (5) Weekly Prizes given out each Participating Week based on date of FX Spending performed as long as the OCBC Cardmembers successfully have registered within the Campaign Period.
26. An OCBC Cardmember is eligible to win one (1) Weekly Prize each Participating Week, up to a maximum of thirteen (13) Weekly Prizes throughout the Campaign Period.

#### **A) 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 a RM1,000 Valiram cash voucher. OCBC Bank is giving out a maximum of forty-five (45) RM1,000 Valiram cash voucher throughout the Campaign Period, details of which are in Clause 28 of the table below.
28. Details of the Participating Month, Participant Month Period, Monthly Prize Per Winner and Number of Monthly Prize Winners are as follows:

<b>Participating Month</b>	<b>Participating Month Period</b>	<b>Monthly Prize Per Winner</b>	<b>Number Of Monthly Prize Winners</b>
July	1 – 31 July 2023	RM1,000 Valiram cash voucher	15
August	1 – 31 August 2023	RM1,000 Valiram cash voucher	15
September	1 – 30 September 2023	RM1,000 Valiram cash voucher	15

29. Details of the Monthly Prizes are as follows:
- a) Each Monthly Prize comprises of a RM1,000 worth of cash voucher issued by Envico Enterprises Sdn Bhd (“Valiram Group”). The following details are pertinent:
    - i. The Monthly Prize is not exchangeable for cash;
    - ii. The Monthly Prize is valid for 6 months from the date of issuance and there will be no replacement of any cash voucher that have lapsed or expired
    - iii. There shall be no refund on the unused portion of the cash voucher;
    - iv. The cash voucher is applicable for one-time use only and may be combined only with other cash vouchers won from this Campaign;
    - v. The differential amount for purchase(s) in excess of the value stated on the cash voucher shall be paid for by the person utilizing the cash voucher;
    - vi. The cash voucher can be used at any Valiram owned brands unless otherwise stated;
    - vii. The Monthly Prize Winners should contact the Valiram Group customer service hotline at 03-2380 9888 to report any issues pertaining to the Monthly Prize;
    - viii. The Monthly Prize is issued by Valiram Group. 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 Valiram Group and the Monthly Prize. 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 Monthly Prize. The Monthly Prize Winners shall communicate with the Valiram Group directly in relation to any issue arising from or pertaining to the Monthly Prize. OCBC shall not at any time be responsible or held liable for any damage, defect or deficiency in the Monthly Prize, 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 Monthly Prize by any person.

- ix. Any dispute in connection with the Monthly Prize shall be referred to Valiram Group and OCBC Bank disclaims all liabilities and obligations for the Monthly Prize.

- 30. OCBC Cardmembers and Eligible Participants are eligible to earn and accumulate entries (as defined in Clauses 10 and 20 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 Successful Enrolment as long as OCBC Cardmembers and Eligible Participants successfully register and/or successfully enroll for CFC and/or BT and/or EPP within the Campaign Period.

Refer to the examples below.

OCBC Cardmember / Eligible Participant	Eligible Transaction Performed Date	OCBC Cardmembers Registration Date	CFC/BT Successful Enrolment	Participating Months Eligible For Monthly Prizes	Entries Accumulation Period
OCBC Cardmember / Eligible Participant A	2 Jul 2023	1 Jul 2023	8 Jul 2023	July	1 – 31 July 2023
	15 Aug 2023			August	1 – 31 August 2023
	28 Sept 2023			September	1 – 30 September 2023
OCBC Cardmember B	2 Jul 2023	30 Sept 2023	N/A	July	1 – 31 July 2023
	15 Aug 2023			August	1 – 31 August 2023
	28 Sept 2023			September	1 – 30 September 2023
Eligible Participant c	N/A	30 Sept 2023	8 Jul 2023	July	1 – 31 July 2023

- 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.

**B) 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 for two (2) persons to Iceland. OCBC Bank is giving out a

maximum of one (1) Grand Prize throughout the Campaign Period, details of which are in Clauses 34 to 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 for 2 persons to Iceland worth RM30,000	1 July – 30 September	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 6Days 4Nights Iceland Package for 2 Adults based on twin sharing basis (“Package”), subject to Sedunia Travel Services’ terms and conditions.
- b) The Package is inclusive of:
  - i. Return economy class ticket (Kuala Lumpur – Reykjavik – Kuala Lumpur)
  - ii. 4 nights accommodation with breakfast
  - iii. 2-way private airport transfer from Reykjavik Airport to hotel
  - iv. Day trip to Reykjavik which consists of a Goldren Circle full-day tour with Kerid Crater
  - v. Blue Lagoon entrance ticket with towel, drink and mud mask
  - vi. 4-hours Northern Lights tour (subject to weather)

All items not expressly included above as part of the Package, shall be borne by and paid for by the Grand Prize Winner.
- c) The redemption, bookings and/or arrangements of the Package and/or travel-related services are to be made through Sedunia Travel Services 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 1 December 2023 until 31 December 2024. Failure to redeem the Package within the said 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 the Package are to be made minimum two (2) weeks or fourteen (14) days in advance for standard period. Three (3) weeks or twenty one (21) days 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.
- h) For the avoidance of doubt, if the price of the travel-related services redeemed by the Grand Prize Winner is more than Ringgit Malaysia Thirty Thousand (RM 30,000), the additional amount shall be borne solely by the Grand Prize Winner.
- i) The Package is not transferable or redeemable in cash and there is no refund value.
- j) This Package cannot be used, booked and/or redeemed in conjunction with any special promotion, unless otherwise stated.
- k) 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, any forms of movement controls imposed by any government and/or authority whether arising from lockdown for control of disease or any

other reasons, declaration of war in the country in which the holiday destination is located and/or terrorist attacks in the city in which the holiday destination is located) which makes the usage, booking and/or redemption of this Package illegal and/or impossible to proceed. The Grand Prize Winner may cancel the redemption without liability upon providing written notice to Sedunia Travel Services within (15) days of such occurrence.

- l) 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.
- m) 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.
- n) 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.
- o) 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.

36. OCBC Cardmembers and Eligible Participants are eligible to earn and accumulate entries (as defined in Clauses 10 and 20 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.

Please refer to the example below:

<b>OCBC Cardmember</b>	<b>Eligible Transaction Performed Date</b>	<b>Customer OCBC Cardmember Registration Date</b>	<b>CFC/BT Successful Enrolment</b>	<b>Entries Accumulation Period</b>
OCBC Cardmember / Eligible Participant A	2 Jul 2023	1 Jul 2023	5 Aug 2023	1 Jul – 30 Sept 2023
OCBC Cardmember B	2 Jul 2023	30 Sept 2023	N/A	1 Jul – 30 Sept 2023
Eligible Participant C	N/A	30 Sept 2023	5 Aug 2023	1 Jul – 30 Sept 2023



37. An OCBC Cardmember and Eligible Participant is eligible to win a maximum of thirteen (13) Weekly Prizes, one (1) Monthly Prize and one (1) Grand Prize throughout the Campaign Period.

### **Winners Selection**

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

#### **a) Weekly Prize Winners Selection**

39. Subject to the terms and conditions herein, the top five (5) highest spenders on FX spending for each Participating Week will be declared the Weekly Prize Winners (“Weekly Winners”).

40. The RM500 Cashback Weekly Prize will be credited into the respective Weekly Prize Winners’:

- a) OCBC Bank credit card account (for Weekly Prize Winners who hold a OCBC Bank Credit Card only or both OCBC Bank Credit and Debit Card/-i; or
- b) OCBC Bank savings or current account (for Weekly Prize Winners who hold a OCBC Bank Debit Card/-i only).

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

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

#### **b) Monthly Prize Winners Selection**

42. Subject to the terms and conditions herein, OCBC Bank’s automated system will randomly select fifteen (15) 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.

43. 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.

44. 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 Valiram Group for the fulfilment of the Monthly Prizes. Valiram Group 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 Valiram Group 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.
45. 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**

46. 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.
47. 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.
48. 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.

49. 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**

50. 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 Valiram Group 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.
51. 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 Website.
52. 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.
53. 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.
54. 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.

55. 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**

56. The Bank may, after giving prior notice of twenty-one (21) days and the reason for the change in Terms and Conditions or termination of the Campaign, by posting a general notice in any of the Bank's branches and website and the notice will take effect from the date set out in the notice.
57. The OCBC Bank Cardmember's Agreement/ OCBC Bank Debit Cardmember's Agreement shall continue to apply to usage of OCBC Bank credit cards and debit card/-i. 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.
58. The OCBC Call-For-Cash Terms and Conditions / OCBC Balance Transfer Terms and Conditions / OCBC 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 Call-For-Cash Terms and Conditions / OCBC 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.
59. 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.