

## TERMS & CONDITIONS GOVERNING “CLIENT REFERRAL PROGRAMME FOR OCBC PREMIER PRIVATE CLIENT”

### 1. THE PROGRAMME

1.1 OCBC Bank (Malaysia) Berhad (“**OCBC Bank**”) presents Client Referral Programme for OCBC Premier Private Client subject to the terms and conditions herein.

### 2. PROGRAMME PERIOD

2.1 The Programme commences on **1 Jan 2026** and ends on **30 June 2026** both dates inclusive (“**Programme Period**”).

### 3. ELIGIBILITY

3.1 The Programme is open to all existing customers who hold a valid savings or current account with either OCBC Bank or OCBC Al-Amin Bank Berhad (“OCBC Al-Amin”) (hereinafter referred to individually as the “**Bank**” and collectively as the “**Banks**”), save and except for the following individuals who are not eligible to participate: Individuals whose accounts with either Bank have been suspended or terminated; or who have breached any agreement with either Bank. Customers who meet the above criteria and are not disqualified shall be referred to as “**Eligible Introducers**”.

3.2 To participate in this Programme, the Eligible Introducer is required to introduce or refer individuals who are not existing customers of either Bank at the time Referral Form (defined below) is submitted. The Eligible Introducer may refer any number of such individuals (“**Referred Clients**”) to the Banks. For the avoidance of doubt, an Eligible Introducer may not refer himself/herself for this Programme.

### 4. PROGRAMME MECHANICS

4.1 During the Programme Period, an Eligible Introducer must complete the following steps to refer Referred Clients to the Banks:

- (a) STEP 1: Inform each Referred Client about the Programme and obtain their consent to share their name, email address and telephone number (“**Referred Data**”) with the Banks for the purpose of facilitating the Eligible Introducer’s participation in the Programme, in accordance with clause 4.2 below;
- (b) STEP 2: Complete and sign the referral form prescribed by the Banks for the Programme (“**Referral Form**”) and submit the completed Referral Form to the Banks via the dedicated mailbox at [pb.referral@ocbc.com](mailto:pb.referral@ocbc.com).

4.2 When obtaining the Referred Client’s consent under STEP 1, the Eligible Introducer must:

- (a) Inform the Referred Client of the purpose for submitting the Referred Data to the Banks, specifically:
  - i. For participation in this Programme;
  - ii. for the Banks to contact the Referred Client regarding the Banks’ Premier Private Client products and services; and
  - iii. that, upon the Referred Client becoming a Successful Referral under clause 4.5 below, this status will be disclosed to the Eligible Introducer.
- (b) inform the Referred Client that the collection, use and disclosure of the Referred Data by the Banks will be carried out in accordance with OCBC Bank’s Privacy Policy, which is available at [www.ocbc.com.my](http://www.ocbc.com.my) (“**Privacy Policy**”) and accessible to the Referred Client;
- (c) obtain the Referred Client’s express consent for the Eligible Introducer to submit the Referred Data to the Banks for the purposes stated above; and
- (d) maintain strict confidentiality of the Referred Data and ensure it is not disclosed to any party other than the Banks.



4.3 The Eligible Introducer shall indemnify and keep the Banks fully indemnified against all claims, liabilities, losses, damages, costs, expenses, fees and charges whatsoever and howsoever arising out of or in connection with any breach of clauses 4.1 and/or 4.2 by the Eligible Introducer.

4.4 By completing and submitting the Referral Form to the Bank, the Eligible Introducer is deemed to have accepted these Programme Terms and Conditions and consented to the Banks processing the Eligible Introducer's personal data for the purposes of this Programme. This includes, but is not limited to, disclosing to the Referred Client the identity and other relevant information of the Eligible Introducer who made the referral.

4.5 A referral will be considered successful ("Successful Referral") only if the Referred Client satisfies all of the following criteria:

- (a) Is at least eighteen (18) years of age and is not an OCBC Premier Banking or OCBC Premier Private Client at the time the Referrer submits the Referral Form to the Bank pursuant to clause 4.1 above;
- (b) Applies for and successfully becomes a client of OCBC Premier Private Client, maintaining such status for a minimum period of three (3) months;
- (c) Opens both a current or savings account and a Wealth Account with either OCBC Bank or OCBC Al-Amin, and deposits the minimum amount required to meet the OCBC Premier Private Client membership criteria within two (2) months from the date of the account opening; and
- (d) Acknowledges and signs the Referred Client Consent Form, identifying the Eligible Introducer as the individual who introduced the Referred Client to the Banks under the Programme.

For the avoidance of doubt, all applications are subject to the Banks' assessment at their sole and absolute discretion. The Banks reserve the right to approve or reject any application without providing any explanation or notification to the Eligible Introducer. The minimum deposit amount or investment purchase required to meet the membership criteria for OCBC Premier Private Client shall be determined by the Banks at their sole discretion and may be revised from time to time.

If any of the criteria set out in clause 4.5 are not fulfilled to the Banks' sole satisfaction, the referral shall not be deemed successful, and no reward shall be granted, notwithstanding that the Referred Client has been accepted and continues to hold OCBC Premier Private Client status after providing consent under Clause 4.5(d).

## 5. REWARD

5.1 Subject to the fulfilment of all Terms and Conditions set out herein, the Eligible Introducer shall be entitled to receive a sum of Ringgit Malaysia three thousand (RM3,000.00) only as reward ("Reward") for each Successful Referral.

5.2 In the event that the same Successful Referral's Referred Data is submitted by multiple Eligible Introducers, the Reward will be given only to the Eligible Introducer whose details are specified in the signed Consent Form completed by the Successful Referral.

5.3 *The Reward will be paid to the Eligible Introducer within six (6) months after the month in which the Referred Client is confirmed as a Successful Referral, as determined by the Bank at its sole discretion.* The Reward will be credited to the Eligible Introducer's active personal savings or current account/-i maintained with the Bank, and the transaction will appear in the statement of account under the description "Client Referral Programme".

5.4 If the Eligible Introducer does not maintain any personal accounts as required under Clause 5.3 with the Bank, the Reward will be credited to his/her joint account maintained with the Bank.

5.5 The Reward is neither transferable nor exchangeable, unless otherwise agreed in writing by the Bank.



5.6 If the Bank subsequently discovers that an Eligible Introducer is in fact not eligible to participate in the Programme or any of the applicable conditions are not fulfilled, the Bank may at its discretion forfeit the Reward or reclaim it, if already awarded, by debiting the account of the Eligible Introducer. No person shall be entitled to any payment or compensation from the Bank should any Reward be forfeited or reclaimed.

5.7 The Bank will disclose to the Eligible Introducer only the total Reward amount payable for all Successful Referral(s). The amount, together with its calculation shall be deemed final, conclusive, and binding on the Eligible Introducer.

## **6. GENERAL**

6.1 The Bank shall have sole and absolute discretion over all matters relating to this Programme. This includes, but is not limited to determining whether a customer qualifies as an Eligible Introducer, deciding whether to accept or reject any Referred Client's application for OCBC Premier Private Client under such conditions as the Bank may impose, verifying whether a Referred Client has submitted a Consent Form and determining whether an Eligible Introducer is entitled to receive the Reward. All decisions made by the Bank shall be final, conclusive and binding on all parties. The Bank is not required to provide any reason for its decisions, and no appeal or correspondence will be entertained. The Bank shall not be obliged to give any explanation or engage in any correspondence regarding any matter concerning this Programme.

6.2 By participating in this Programme, the Eligible Introducer is deemed to have accepted these Terms and Conditions.

6.3 The Bank reserves the right, at its absolute discretion, to terminate or suspend this Programme, or to amend, add to and/or delete these Terms and Conditions at any time, with prior notice.

6.4 In the event of any inconsistency between these Terms and Conditions and any application form, brochure, marketing or promotional material relating to the Programme, these Terms and Conditions shall prevail.

6.5 These Terms and Conditions shall be governed by the laws of Malaysia, and the Eligible Introducer irrevocably submit to the non-exclusive jurisdiction of the courts of Malaysia.

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OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W)

