

**Terms and Conditions for OCBC FX Online Utilisation Campaign [“the Promotion”]
by OCBC Bank [Malaysia] Berhad [199401009721 /295400-W]
[“the Bank”]**

When is the Promotion Period?	4 June 2024 until 31 December 2024, both dates inclusive [“Promotion Period”] or when the reward giveaway reaches a total capped amount of RM470,000, whichever is earlier. The Bank may also change the Promotion Period by posting a notice at the Bank’s branches and website.																												
Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia.																												
Who is eligible for this Promotion?	All companies [excluding Financial Institutions] that: <ul style="list-style-type: none"> • Have an active OCBC Account. • Are registered to use OCBC Velocity [Business Internet Banking]. • Are enabled to use the “Book FX Contract” [FX Online] on OCBC Velocity • Have underlying FX requirements which are permissible according to Bank Negara Malaysia’s Foreign Exchange Policy 																												
What is the Promotion about?	<p>You will need to fulfil the criteria stated below during the Promotion Period to receive the corresponding Milestone Reward:</p> <ol style="list-style-type: none"> 1. Book FX Contracts via FX Online 2. Achieving the minimum thresholds to be eligible for each Milestone Reward as stated below: <table border="1"> <thead> <tr> <th>Milestone</th><th>Minimum Total Number of FX Contracts booked</th><th>Minimum Total FX Volume booked</th><th>Milestone Reward</th><th>Assessment period</th></tr> </thead> <tbody> <tr> <td>1</td><td>5</td><td>USD 50,000</td><td>RM 50.00</td><td>1 January 2024 – 31 December 2024</td></tr> <tr> <td>2</td><td>15</td><td>USD 100,000</td><td>RM 100.00</td><td>4 June 2024 – 31 December 2024</td></tr> <tr> <td>3</td><td>25</td><td>USD 200,000</td><td>RM 150.00</td><td>4 June 2024 – 31 December 2024</td></tr> <tr> <td>4</td><td>40</td><td>USD 500,000</td><td>RM 300.00</td><td>4 June 2024 – 31 December 2024</td></tr> </tbody> </table> <p>For avoidance of doubt, each company may be eligible for more than 1 milestone reward throughout the campaign period, but can only receive the reward once per milestone. The total payout per company for this campaign is capped at RM 600.</p> <p>The assessment of Total FX Volume booked shall be based on the Bank’s internal calculation and shall be final and binding. The Bank reserves the right to exclude cancelled FX contracts from the assessment of achievement of the Milestone thresholds.</p> <p>Please refer to <i>Appendix 1</i> for example scenarios and detailed illustration of campaign mechanics.</p>				Milestone	Minimum Total Number of FX Contracts booked	Minimum Total FX Volume booked	Milestone Reward	Assessment period	1	5	USD 50,000	RM 50.00	1 January 2024 – 31 December 2024	2	15	USD 100,000	RM 100.00	4 June 2024 – 31 December 2024	3	25	USD 200,000	RM 150.00	4 June 2024 – 31 December 2024	4	40	USD 500,000	RM 300.00	4 June 2024 – 31 December 2024
Milestone	Minimum Total Number of FX Contracts booked	Minimum Total FX Volume booked	Milestone Reward	Assessment period																									
1	5	USD 50,000	RM 50.00	1 January 2024 – 31 December 2024																									
2	15	USD 100,000	RM 100.00	4 June 2024 – 31 December 2024																									
3	25	USD 200,000	RM 150.00	4 June 2024 – 31 December 2024																									
4	40	USD 500,000	RM 300.00	4 June 2024 – 31 December 2024																									

	<p>By participating in this promotion, you have:</p> <ol style="list-style-type: none"> Voluntarily provided your personal data to the Bank and consented for the Bank to process your personal data for the acknowledgement of the above-mentioned Milestone Reward Read and agreed that your data may be processed in accordance with the Bank's Privacy Policy on www.ocbc.com.my
How will eligible participant receive the Milestone Reward?	<p>You will receive the Milestone Reward in the form of Starbucks e-gift cards (to be determined at the sole discretion of the Bank), within 90 days from the date of meeting each milestone. Other reward of equivalent value will be substituted should the proposed reward be unavailable.</p> <p>You can receive the Milestone Reward for each Milestone once only throughout the Promotion Period.</p>
Can the Milestone Reward be exchangeable?	<p>The Reward is not exchangeable for any substitute item except when agreed in writing by the Bank.</p>
Other Terms & Conditions	<p>The Terms and Conditions of the Promotion must be read in conjunction with the Accounts and Services – Main Terms and Conditions and Product Information Sheet whichever applicable.</p> <p>All the existing Accounts and Services – Main Terms and Conditions as well as the terms and conditions governing the respective products/packages/programs referred to in these Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to the Promotion. If there are any terms you do not understand, please approach our staff.</p> <p>The Bank reserves the right to vary or add to these Terms and Conditions or to suspend or terminate the Promotion with prior notice. Notice of such variation of the Terms and Conditions or suspension or termination of the Promotion is deemed given by posting a general notice in any of the Bank's branches and website respectively and the notice will take effect from the date set out in the notice.</p> <p>The 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 the Bank.</p> <p>The terms and conditions herein shall be governed by Malaysian laws and the Eligible Customer submits to the non-exclusive jurisdiction of Malaysian courts.</p>

Appendix 1: Illustration of campaign mechanics:

Scenario 1 – Customer unable to complete all milestones; customer utilizes 1 Jan – 3 Jun performance to complete Milestone 1 during 4 – 30 Jun.

Month	Customer Performance		Campaign Qualifier				Campaign Rewards [RM]	Remarks
	Total FX Contract[s] Booked	Total FX Volume Booked [USD]	Milestone 1 [min. 5 contracts & USD50k volume]	Milestone 2 [min. 15 contracts & USD100k volume]	Milestone 3 [min. 25 contracts & USD200k volume]	Milestone 4 [min. 40 contracts & USD500k volume]		
Performance Observation Period for Milestone			Cumulative performance since 1 Jan	Cumulative performance since 4 Jun				
Prior to Campaign Period								
1 Jan – 3 Jun	2	\$ 20,000.00	N/A	N/A	N/A	N/A	-	Both criteria not met for Milestone 1
During Campaign Period [cumulative from 4 Jun - 31 Dec]								
4 – 30 Jun	3	\$ 30,000.00	√	N/A	N/A	N/A	RM 50.00	Milestone 1 achieved
Jul	16	\$ 100,000.00	Paid	√	N/A	N/A	RM 100.00	Milestone 2 achieved
Aug	20	\$ 150,000.00	Paid	Paid	N/A	N/A	-	Both criteria not met for Milestone 3
Sep	30	\$ 250,000.00	Paid	Paid	√	N/A	RM 150.00	Milestone 3 achieved
Oct	35	\$ 300,000.00	Paid	Paid	Paid	N/A	-	Both criteria not met for Milestone 4
Nov	40	\$ 350,000.00	Paid	Paid	Paid	N/A	-	Volume criteria not met for Milestone 4
Dec	45	\$ 400,000.00	Paid	Paid	Paid	N/A	-	Volume criteria not met for Milestone 4

Scenario 2 – Customer completes 3 milestones in one month; 1 Jan – 3 Jun performance helps to achieve Milestone 1 during 4 – 30 Jun, but does not help achieve Milestone 2

Month	Customer Performance		Campaign Qualifier				Campaign Rewards [RM]	Remarks
	Total FX Contract[s] Booked	Total FX Volume Booked [USD]	Milestone 1 [min. 5 contracts & USD50k volume]	Milestone 2 [min. 15 contracts & USD100k volume]	Milestone 3 [min. 25 contracts & USD200k volume]	Milestone 4 [min. 40 contracts & USD500k volume]		
Performance Observation Period for Milestone			Cumulative performance since 1 Jan	Cumulative performance since 4 Jun				
Prior to Campaign Period								
1 Jan – 3 Jun	3	\$ 50,000.00	N/A	N/A	N/A	N/A	RM -	Contracts criteria not met for Milestone 1
During Campaign Period [cumulative from 4 Jun- 31 Dec]								
4 – 30 Jun	20	\$ 60,000.00	√	N/A	N/A	N/A	RM 50.00	Milestone 1 achieved
Jul	40	\$ 600,000.00	Paid	√	√	√	RM 550.00	Milestone 2, 3 & 4 achieved
Aug	All Milestones Achieved							
Sep								
Oct								
Nov								
Dec								

Scenario 3 - Customer completes all milestones step by step in different months; Milestone 1 is completed prior to campaign period

Month	Customer Performance		Campaign Qualifier				Campaign Rewards [RM]	Remarks
	Total FX Contract[s] Booked	Total FX Volume Booked [USD]	Milestone 1 [min. 5 contracts & USD50k volume]	Milestone 2 [min. 15 contracts & USD100k volume]	Milestone 3 [min. 25 contracts & USD200k volume]	Milestone 4 [min. 40 contracts & USD500k volume]		
Performance Observation Period for Milestone			Cumulative performance since 1 Jan	Cumulative performance since 4 Jun				
Prior to Campaign Period								
1 Jan – 3 Jun	10	\$ 80,000.00	√	N/A	N/A	N/A	RM 50.00	Milestone 1 achieved prior to campaign start
During Campaign Period [cumulative from 4 Jun - 31 Dec]								
4 – 30 Jun	3	\$ 20,000.00	Paid	N/A	N/A	N/A	-	Both criteria not met for Milestone 2
Jul	15	\$ 100,000.00	Paid	√	N/A	N/A	RM 100.00	Milestone 2 achieved
Aug	30	\$ 150,000.00	Paid	Paid	N/A	N/A	-	Volume criteria not met for Milestone 3
Sep	35	\$ 200,000.00	Paid	Paid	√	N/A	RM 150.00	Milestone 3 achieved
Oct	40	\$ 500,000.00	Paid	Paid	Paid	√	RM 300.00	Milestone 4 achieved
Nov	All Milestones Achieved							
Dec								

Scenario 4 – Customer completes 2 milestones in one month; Milestone 1 is completed prior to campaign period but not Milestone 2

Month	Customer Performance		Campaign Qualifier				Campaign Rewards [RM]	Remarks
	Total FX Contract(s) Booked	Total FX Volume Booked [USD]	Milestone 1 [min. 5 contracts & USD50k volume]	Milestone 2 [min. 15 contracts & USD100k volume]	Milestone 3 [min. 25 contracts & USD200k volume]	Milestone 4 [min. 40 contracts & USD500k volume]		
Performance Observation Period for Milestone			Cumulative performance since 1 Jan	Cumulative performance since 4 Jun				
Prior to Campaign Period								
1 Jan – 3 Jun	30	\$200,000.00	√	N/A	N/A	N/A	RM 50.00	Early achiever only eligible for Milestone 1
During Campaign Period [cumulative from 4 Jun - 31 Dec]								
4 – 30 Jun	5	\$30,000.00	Paid	N/A	N/A	N/A	-	Both criteria not met for Milestone 2
Jul	20	\$100,000.00	Paid	√	N/A	N/A	RM 100.00	Milestone 2 achieved
Aug	24	\$250,000.00	Paid	Paid	N/A	N/A	-	Contracts criteria not met for Milestone 3
Sep	40	\$550,000.00	Paid	Paid	√	√	RM 450.00	Milestone 3 and 4 achieved
Oct	All Milestones Achieved							
Nov								
Dec								