

## TERMS & CONDITIONS

### 2 SPEND AND 2 SAVE WITH OCBC CAMPAIGN

#### CAMPAIGN PERIOD

1. The “2 Spend And 2 Save With OCBC 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 June 2022 to 31 August 2022, both dates inclusive (“Campaign Period”).
2. This Campaign mechanics are categorized to three categories as follows:

	Category	Clauses
A	SPENDING	3-18
B	SAVING	19-25
C	SPENDING AND SAVING	26-27

#### A. SPENDING

3. The SPENDING category of the campaign is opened 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 SPENDING Category:

- 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 and Wealth Management Deposit unit of OCBC Bank**, 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 and Wealth Management Deposit unit of OCBC Bank) 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 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 which 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.

6. To participate in this SPENDING category of this Campaign and to be eligible for the Prizes, 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 **SP** and sending the same to **62662** during the Campaign Period; or
  - b) by registering online at **www.ocbc.com.my/SP** ("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/Eligible Participants/New Accountholders 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 perform "Retail Spending", "Everyday Spending" and/or "Travel Spending" as described in Table (1) below (collectively referred to as "Eligible Transactions") charged to OCBC Cards, except for excluded spending set in clause 13, to earn entries during the Campaign Period for a chance to win the Prizes (as defined in Clauses 28 to 62 herein):

Qualifying Criteria	No of Entries
Every RM50 retail spending in a single receipt via in-store and/or online ("Retail Spending")	1x
Every RM50 retail spending in a single receipt on dining, grocery, shopping, and petrol transactions ("Everyday Spending") <sup>#</sup>	5x
Every RM50 or its equivalent retail spending in a single receipt on travel via foreign currencies and/or local currency ("Travel Spending") <sup>#</sup>	10x

**Table (1)**

<sup>#</sup>For clarity, clause 11 below sets out in greater details, as to what constitutes each of "Everyday Spending" on dining, grocery, shopping and petrol and "Travel Spending" on travel.

11. Everyday Spending and Travel Spending are only applicable to the following Merchant Category Codes ("Eligible MCC") respectively :

Category	Eligible MCC
Dining	5462, 5811, 5812, 5814
Grocery	5411, 5422, 5441, 5451, 5499, 5912, 9751,
Shopping	5310, 5311, 5331, 5399, 5947, 5948, 5949, 5950, 5964, 5965, 5966, 5967, 5969, 5970, 5971, 5973, 5992, 5993, 5999, 5094, 5300, 5309, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5699, 5931, 5941, 5942, 5943, 5944, 5945, 5977, 7278
Petrol	5172, 5541, 5542, 9752

Travel	3000 – 3299, 3301, 3351 – 3441, 3501 – 3999, 4411, 4511, 4582, 4722, 5962, 7011, 7012, 7032, 7033, 7512, 7991
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For clarity, any spending using OCBC Card within the Campaign Period with any merchant outside the above Eligible MCC will be treated as “Retail Spending” to earn 1x Entry for every RM50 in a single receipt.

12. Foreign currencies refers to foreign denominated currencies except Ringgit Malaysia (“RM”) while local currency refers to Ringgit Malaysia (“RM”).
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’s 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;
  - 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 12 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. SAVING

19. The SAVING category of this Campaign is open to Malaysian residents, Permanent residents in Malaysia and/or Non-residents (except individuals from countries not acceptable to OCBC Bank) and who **do not** have any 360 Account/-i and/or Booster Account/-i (separately or collectively referred to as "Account(s)") with OCBC Bank prior to 1 June 2022 ("Eligible Participants").
20. Eligible Participants are required to open 360 Account/-i and/or Booster Account /-i during the Campaign Period at any OCBC Bank branch nationwide (collectively referred to as "New Accountholders") to enjoy the promotional rate stated in clause 22 to clause 25. The Promotion is not available through internet banking or Mobile Banking.
21. For the avoidance of doubt, registration (as stated in Clauses 6 and 8 above) is **NOT** required in order to be eligible for the promotional rate.
22. New OCBC Booster Account and/or Booster Account-i ("BA/-i") opened during the Campaign Period will be entitled to the tiered promotional rate as set out in Table (2) for 3 months based on day-end account balance.

BA/-i Account Balances	BA/-i Board Rates <sup>1</sup>	BA/-i Promotional Rates <sup>2</sup> and EIR/EPR <sup>3</sup>
Below RM30,000	0.05%p.a.	<b>0.25%p.a.</b>
RM30,000 and above	1.75%p.a.	<b>1.95%p.a.</b>

**Table (2)**

<sup>1</sup> The board rates are as at 18 May 2022 and fluctuate from time to time. To find out the latest board rates, please visit OCBC Malaysia Website.

<sup>2</sup> The promotional rate(s) stated above are correct at time of publishing. Please obtain the latest rate(s) from any OCBC Al-Amin branch or from OCBC website.

<sup>3</sup> Refers to Effective Interest/ Profit Rate. As an example, if you maintain an account balance of RM30,000, the Effective Interest Rate for a 3-month period is 1.95% p.a.

23. New OCBC 360 Account and 360 Account-i ("360 Account/-i") opened during the Campaign Period will be eligible for a promotional effective interest/profit rate of up to 2.35%p.a. for 3 months on the first RM100,000 average daily balance when fulfilling criteria related to deposits, bill payments and spending.

	360 Account/-i Board Rates <sup>1</sup>	360 Account/-i Promotional Rates <sup>2</sup>
Base rate <sup>3</sup>	0.05%p.a.	<b>0.25%p.a.</b> <sup>2</sup>
Deposit Bonus <sup>4</sup>	0.75%p.a.	0.75%p.a.
Pay Bonus <sup>4</sup>	0.75%p.a.	0.75%p.a.
Spend Bonus <sup>4</sup>	0.75%p.a.	0.75%p.a.
Effective Interest/ Profit rate <sup>5</sup>	<b>2.30%p.a.</b>	<b>2.50%p.a.</b>

**Table (3)**

<sup>1</sup> The board rates are as at 18 May 2022 and fluctuate from time to time. To find out the latest board rates, please visit OCBC Malaysia Website.

<sup>2</sup> The promotional rate(s) stated above are correct at time of publishing. Please obtain the latest

rate(s) from any OCBC Bank branch or from OCBC Bank Malaysia website.

<sup>3</sup> On entire balance accrued daily and credited into 360 Account/-i at the end of the month, rounded up to 2 decimal places.

<sup>4</sup> OCBC 360 Account/-i prevailing Bonus Rate applies. The requirements to fulfil each Bonus Pillars are independent from each other. Please refer to 360 Account/-i T&C for more information on how to achieve the bonus interest.

<sup>5</sup> Assuming an average daily account balance of up to RM100,000 is maintained for 3 months in the OCBC 360 Account/-i and all three Bonus Pillars of the OCBC 360 Account/-i are fulfilled.

24. The Accounts and Services Main Terms and Conditions and the respective Terms and Conditions governing 360 Account/- i and Booster Account /-i, both available at OCBC Bank website, shall continue to apply to the respective Accounts. In the event of inconsistencies between the Accounts terms and conditions and these Campaign terms and conditions, these Campaign terms and conditions prevail insofar as they relate to this Campaign.
25. The promotional rate will apply for 3 months from the date the respective new account is opened. Thereafter, 360 Account/-i and Booster Account/-i of New Accountholders will be eligible for the prevailing board rates based on New Accountholders' account balances. Please refer to the Table (4) below for illustration:

360 Account/-i and Booster Account/-i Account Opening Date	360 Account/-i and Booster Account/-i Promotional Rate Expiry Date	360 Account/-i and Booster Account/-i Board Rate Start Date
15 June 2022	14 Sept 2022	15 Sept 2022
31 July 2022	30 Oct 2022	31 Oct 2022
12 Aug 2022	11 Nov 2022	12 Nov 2022

**Table (4)**

### C. SPENDING AND SAVING

26. OCBC Cardmembers who participate in both the SPENDING and SAVING categories and fulfil the qualifying criteria below during the campaign period can earn the corresponding number of entries set up in Table (5) below.

Qualifying Criteria	No. Of Entries
Every RM50 Retail Spending in a single receipt <b>AND</b> fulfilling Saving Criteria*	2x
Every RM50 Everyday Spending in a single receipt <b>AND</b> fulfilling Saving Criteria*	10x
Every RM50 or its equivalent Travel Spending in a single receipt <b>AND</b> fulfilling Saving Criteria*	20x

**Table (5)**

\*The Saving Criteria refers to New Accountholders that deposit and maintain the following balance throughout the Campaign Period:

- a) a minimum account balance of RM5,000 in the newly opened OCBC 360 Account/-i; or
- b) a minimum account balance of RM30,000 in the newly opened OCBC Booster Account/-i

27. If an OCBC Cardmembers who newly opens a 360 Account/-i or Booster Account/-i does not maintain the minimum of RM5,000 and RM30,000 account balances respectively at the end of the Campaign Period or if the Account is closed, suspended, terminated, and/or has breached any agreement with OCBC Bank before the cut-off date and/or Campaign Period, the OCBC Cardmembers will be treated as failing to fulfil the Saving Criteria and will not be eligible for the higher entries set out in Table (5) above. Refer to Appendix 1 on the example of entries earned.

#### **Prizes for fulfilling the Qualifying Criteria on SPENDING and/or SPENDING AND SAVING**

28. OCBC Cardmembers are eligible to earn and accumulate entries when they fulfill the SPENDING and/or SPENDING AND SAVING Qualifying Criteria as stated in Clauses 10 and 27 herein, starting from the first (1<sup>st</sup>) day of the Campaign Period based on date of Eligible Transaction(s) performed as long as OCBC Cardmembers successfully register within the Campaign Period. The accumulated entries will entitle OCBC Cardmembers to be in the running to win Weekly Prizes, Monthly Prizes and Grand Prizes ("Prizes"). Details of the Prizes are as defined in Clauses 29 to 44 herein.

##### **a) Weekly Prizes**

29. 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. OCBC Bank is giving out a maximum of RM36,000 cashback throughout the Campaign Period, details of which are in Clause 27 of the table below.
30. Details of the Participating Week, Participating Week Period, Number of Weekly Prize Winners, Weekly Prize Per Winner and Total Weekly Prizes are as follows:

<b>Participating Week</b>	<b>Participating Week Period</b>	<b>No. Of Weekly Prize Winners</b>	<b>Weekly Prize Per Winner</b>	<b>Total Weekly Prizes</b>
1	1 – 12 Jun 2022	30	RM100 Cashback	RM3,000 Cashback
2	13 – 19 Jun 2022	30	RM100 Cashback	RM3,000 Cashback
3	20 – 26 Jun 2022	30	RM100 Cashback	RM3,000 Cashback
4	27 Jun – 3 Jul 2022	30	RM100 Cashback	RM3,000 Cashback
5	4 – 10 Jul 2022	30	RM100 Cashback	RM3,000 Cashback
6	11 – 17 Jul 2022	30	RM100 Cashback	RM3,000 Cashback
7	18 – 24 Jul 2022	30	RM100 Cashback	RM3,000 Cashback
8	25 – 31 Jul 2022	30	RM100 Cashback	RM3,000 Cashback
9	1 – 7 Aug 2022	30	RM100 Cashback	RM3,000 Cashback
10	8 – 14 Aug 2022	30	RM100 Cashback	RM3,000 Cashback
11	15 – 21 Aug 2022	30	RM100 Cashback	RM3,000 Cashback
12	22 – 31 Aug 2022	30	RM100 Cashback	RM3,000 Cashback
<b>Total</b>		<b>360</b>		<b>RM36,000 Cashback</b>

31. OCBC Cardmembers are eligible to earn and accumulate entries (as defined in Clauses 10 and 27 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 thirty (30) Weekly Prizes given out each Participating Week based on date of Eligible Transaction(s) performed as long as OCBC Cardmembers successfully register within the Campaign Period.

Refer to the example below:

OCBC Cardmember	Eligible Transaction Performed Date	OCBC Cardmember Registration Date	New Account(s) Open Date	Participating Week Eligible For Weekly Prizes	Entries Accumulation Period
OCBC Cardmember A	2 Jun 2022	1 Jun 2022	5 July 2022	Participating Week 1	1 Jun – 12 Jun 2022
OCBC Cardmember B	2 Jun 2022	31 Aug 2022	N/A	Participating Week 1	1 Jun – 12 Jun 2022

32. 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.

33. An OCBC Cardmember is 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**

34. Subject always to the Monthly Prize Winners selection terms and conditions below, each Monthly Prize Winner will win the Monthly Prize of a Samsung S22 Ultra. OCBC Bank is giving out a maximum of nine (9) Samsung Galaxy S22 Ultra 5G throughout the Campaign Period, details of which are in Clause 36 of the table below

35. 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
June	1 – 30 June 2022	Samsung Galaxy S22 Ultra 5G (12GB + 512GB)	3
July	1 – 31 July 2022	Samsung Galaxy S22 Ultra 5G (12GB + 512GB)	3
August	1 – 31 August 2022	Samsung Galaxy S22 Ultra 5G (12GB + 512GB)	3

36. Details of the Monthly Prizes are as follows:

- a) Each Monthly Prize comprises of a Samsung Galaxy S22 Ultra 5G (12GB + 512GB) which will be fulfilled by Tri-E Marketing Sdn Bhd ("Tri-E"). The following details are pertinent:
  - i. The Monthly Prize is not exchangeable for cash;
  - ii. The Monthly Prize Winners should contact the Tri-E customer service hotline at 03-8076 1313 to report any issues pertaining to the condition of the Monthly Prize upon receipt;
  - iii. The Monthly Prize 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 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 Manufacturer(s) and/or Tri-E 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 of 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.

- iv. Any dispute in connection with the Monthly Prize shall be referred to the Manufacturer(s) and/or Tri-E and OCBC Bank disclaims all liabilities and obligations for the Monthly Prize.

37. OCBC Cardmembers are eligible to earn and accumulate entries (as defined in Clauses 10 and 27 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 as long as OCBC Cardmembers successfully register within the Campaign Period.

Refer to the examples below.

OCBC Cardmember	Eligible Transaction Performed Date	OCBC Cardmembers Registration Date	New-To-Product Account Open Date	Participating Months Eligible For Monthly Prizes	Entries Accumulation Period
OCBC Cardmember A	2 Jun 2022	1 Jun 2022	5 July 2022	June	1 – 30 Jun 2022
	15 Jul 2022			July	1 – 31 Jul 2022
	28 Aug 2022			August	1 – 31 Aug 2022
OCBC Cardmember B	2 Jun 2022	31 Aug 2022	N/A	June	1 – 30 Jun 2022
	15 Jul 2022			July	1 – 31 Jul 2022
	28 Aug 2022			August	1 – 31 Aug 2022

38. 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.

39. An OCBC Cardmember is eligible to win up to a maximum of one (1) Monthly Prize only throughout the Campaign Period.

#### c) Grand Prize

40. 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 Italy. OCBC Bank is giving out a maximum of one (1) Grand Prize throughout the Campaign Period, details of which are in Clauses 41 to 42 below.

41. 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 Italy worth RM30,000	1 June – 31 August 2022	1



42. 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 Rome 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 – Rome – Kuala Lumpur)
  - ii. 4 nights accommodation with breakfast
  - iii. 2-way private airport transfer from Rome International Airport to hotel
  - iv. Half day private tour to Vatican City
  - v. 3-hour sightseeing tour in chauffeured driven convoy tour with vintage car
  - vi. 1 dinner at Michelin rated restaurant (1\*)
  - vii. Admission fees to Coliseum Museum
  - viii. 1 day hop on & hop off ticket at Rome City

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 2022 until 31 December 2023. 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 thirty (30) 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 Travel 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.

43. OCBC Cardmembers are eligible to earn and accumulate entries (as defined in Clauses 10 and 27 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 is made within the Campaign Period.

Please refer to the example below:

OCBC Cardmember	Eligible Transaction Performed Date	Customer OCBC Cardmember Registration Date	New-To-Product Account Open Date	Entries Accumulation Period
OCBC Cardmember A	2 Jun 2022	1 Jun 2022	5 July 2022	1 Jun – 31 Aug 2022
OCBC Cardmember B	2 Jun 2022	31 Aug 2022	N/A	1 Jun – 31 Aug 2022

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

### Winners Selection

45. OCBC Cardmembers shall be randomly selected by an automated selection system based on the entries earned by OCBC Cardmembers during the Campaign Period for the following prizes:

#### a) Weekly Prize Winners Selection

46. Subject to the terms and conditions herein, OCBC Banks's automated system will randomly select three hundred sixty (360) Potential Weekly Prize Winners for the twelve (12) Participating Weeks based on the total entries earned during each Participating Week to win the Weekly Prizes. 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.

47. The RM100 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.

48. 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**

49. 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.

50. 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' 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. OCBC Bank reserves the right to record these telephone conversations for purposes including but not limited to proof of fulfillment.

51. 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.

52. 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**

53. 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.
54. 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' 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. OCBC Bank reserves the right to record these telephone conversations for purposes including but not limited to proof of fulfillment.
55. 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.

56. 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**

57. 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.
58. By registering and participating in this Campaign, OCBC Cardmembers 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 fulfillment purposes.
  - b) Read and agreed that their data may be processed in accordance with OCBC Bank's Privacy Policy on OCBC Website.
59. 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.
60. 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.
61. 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.
62. 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**

63. In the event of regulatory requirement and/or monetary policy changes by Bank Negara Malaysia, Association of Banks in Malaysia, and any other relevant governing bodies, interest rates shall be

revised accordingly, and the revised rates will take effect on the date stipulated in the notice/announcement. Notification of such change shall be made via announcements posted at branch or OCBC Bank's website or any other manner deemed suitable by OCBC Bank.

64. An New Accountholder's deposit is protected by PIDM up to RM250,000 for each depositor.
65. The OCBC Bank's Accounts and Services – Main Terms and Conditions and Product Information Sheet, both available at OCBC Bank website, apply to this Promotion.
66. If these Terms and Conditions conflict with OCBC Bank's Accounts and Services – Main Terms and Conditions and any brochure or marketing materials, these Terms and Conditions shall apply.
67. OCBC Bank has the right to reasonably change these Terms and Conditions, or to reasonably stop this Promotion, after giving prior notice for the change in Terms and Conditions or termination of the Promotion by posting a general notice in any of OCBC Bank's branches or website.
68. 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.
69. 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.
70. 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.

## Appendix 1

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 table below:

Customer	Date Eligible Transaction Performed	Account Balance	OCBC Card	Eligible Transactions	Spend Amount (RM or its equivalent)	No. Of Entries	Total Entries
OCBC Cardmember	01-Jun-22	N/A	Principal Credit Card	Retail Spending	49	0	1
			Supplementary Credit Card	Retail Spending	50	1	
OCBC Cardmember	15-Jul-22	N/A	Principal Credit Card	Retail Spending	50	1	6
			Supplementary Credit Card	Everyday Spending	50	5	
OCBC Cardmember	01-Jul-22	N/A	Principal Credit Card	Retail Spending	99	1	31
				Everyday Spending	100	10	
			Debit Card/-i	Travel Spending	101	20	
OCBC Cardmember AND New Accountholder	15-Jul-22	RM50 account balance maintained as at 31 July 2022	Principal Credit Card	Retail Spending	50	2	702
			Supplementary Credit Card	Everyday Spending	100	20	
			Debit Card/-i	Travel Spending	150	60	
	01-Aug-22	RM5,000 # account balance maintained as at 31 Aug 2022	Principal Credit Card	Retail Spending	500	20	
			Supplementary Credit Card	Everyday Spending	1,000	200	
			Debit Card/-i	Travel Spending	1,000	400	
OCBC Cardmember AND New Accountholder	15-Jul-22	RM5,000 account balance maintained as at 31 July 2022	Principal Credit Card	Retail Spending	50	1	351
			Supplementary Credit Card	Everyday Spending	100	10	
			Debit Card/-i	Travel Spending	150	30	
	01-Aug-22	RM50* account balance maintain	Principal Credit Card	Retail Spending	500	10	
			Supplementary Credit Card	Everyday Spending	1000	100	

		ed as at 31 Aug 2022	Debit Card/-i	Travel Spending	1000	200	
OCBC Cardmember <b>AND</b> New Accountholder	15-Jul-22	RM50 account balance maintain ed as at 31 July 2022	Principal Credit Card	Retail Spending	50	2	702
			Supplementary Credit Card	Everyday Spending	100	20	
			Debit Card/-i	Travel Spending	150	60	
	01-Aug-22	RM30,00 0# account balance maintain ed as at 31 Aug 2022	Principal Credit Card	Retail Spending	500	20	
			Supplementary Credit Card	Everyday Spending	1,000	200	
			Debit Card/-i	Travel Spending	1,000	400	
OCBC Cardmember <b>AND</b> New Accountholder	15-Jul-22	RM30,00 0 account balance maintain ed as at 31 July 2022	Principal Credit Card	Retail Spending	50	1	351
			Supplementary Credit Card	Everyday Spending	100	10	
			Debit Card/-i	Travel Spending	150	30	
	01-Aug-22	RM200* account balance maintain ed as at 31 Aug 2022	Principal Credit Card	Retail Spending	500	10	
			Supplementary Credit Card	Everyday Spending	1000	100	
			Debit Card/-i	Travel Spending	1000	200	

# Account balances that are maintained at minimum of RM5,000 for 360 Account/-i and/or RM30,000 for Booster Account/-i by end of the Campaign Period will entitle New Accountholders to higher entries.

\* Account balances that are not maintained at minimum of RM5,000 for 360 Account/-i and/or RM30,000 for Booster Account/-i by end of the Campaign Period will **not** entitle New Accountholders to higher entries.