

Terms and Conditions for OCBC’s 90th Anniversary Campaign (“Promotion”) by OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W) (“OCBC Bank”) and OCBC Al-Amin Bank Berhad (200801017151 / 818444-T) (“OCBC Al-Amin”) (both banks are referred together as the “Bank”)

When is the Promotional Period?	31 October 2022 until 31 January 2023 (both dates inclusive) (“Campaign Period”). The Bank may also change the Promotional Period by notice posted 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?	<p>A) OCBC Credit and Debit Card Spending</p> <ol style="list-style-type: none"> 1. The OCBC Credit and Debit Card Spending category of the Promotion is open to OCBC Bank customers who hold one or more currently valid OCBC Cards (defined in Clause 3 below) (“OCBC Cardmembers”). <p>For the avoidance of doubt, the following persons are NOT eligible to participate in this SPENDING Category:</p> <ol style="list-style-type: none"> 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 the Usage and Merchant Partnerships unit from Consumer Lifestyle Financing Department of OCBC Bank, including the employees’ respective immediate family members, i.e. parents, spouses, children and siblings. <ol style="list-style-type: none"> 2. 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 of OCBC Bank) including their respective immediate family members, i.e., parents, spouses, children and siblings are eligible to participate in in this Campaign. 3. An “OCBC Card” in this Campaign means: <ol style="list-style-type: none"> 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. <p>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.</p> 4. 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 consented to participate in this Campaign after having read and agreed with the terms and conditions herein.

What is the Promotion about?

5. OCBC Cardmembers must perform “Retail 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 8, to earn entries during the Campaign Period for a chance to win the Prizes:

Qualifying Criteria	No of Entries
Every RM90 retail spending in a single receipt via in-store and/or online (“Retail Spending”)	9x
Every RM90 or its equivalent retail spending in a single receipt on travel via foreign currencies and/or local currency (“Travel Spending”) [#]	19x

Table (1)

[#]For clarity, clause 6 below sets out in greater details, as to what constitutes “Travel Spending” on travel.

6. Travel Spending is only applicable to the following Merchant Category Codes (“Eligible MCC”) respectively

Category	Eligible MCC
Travel Spending	3000 – 3299, 3301, 3351 – 3441, 3501 – 3999, 4411, 4511, 4582, 4722, 5962, 7011, 7012, 7032, 7033, 7512, 7991

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 9x Entry for every RM90 spent in a single receipt.

7. Foreign currencies refer to foreign denominated currencies except Ringgit Malaysia (“RM”) while local currency refers to Ringgit Malaysia (“RM”).
8. 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:
- Existing recurring Easy Payment Plan and/or Interest Payment Plan (for OCBC Bank Credit Cards);
 - 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;
 - Payment of annual OCBC Bank Card membership fees;
 - Interest and principal payments;
 - Sales and Services Tax or any other taxes;
 - Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees;
 - 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.

9. Subject to fulfilment of the qualifying criteria in Clauses 5 to 6 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 1 to 3 above.

10. 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.

11. 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.

12. 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, OCBC Credit Card Call for Cash (CFC) and/or Balance Transfer (BT)

13. The Call for Cash (CFC) and/or Balance Transfer (BT) is open to all eligible OCBC credit cardholders with a minimum of RM10,000 CFC or BT successful enrolment during the Promotion period to be entitled for 29x entries per month.

14. Any early settlement or cancelation of CFC or BT successful enrolment by the end of the campaign period will not be eligible for any entries for the Promotion .