

**Terms and Conditions for OCBC's 90<sup>th</sup> Anniversary Insurance and Takaful 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). 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>The Campaign is open only to individual Malaysia residents, Permanent Residents, and non-residents (subject to country of origin) excluding corporate customers.</p> <p>The Campaign is also open to staff of OCBC Bank, OCBC Al-Amin , e2 Power Sdn Bhd and their immediate families (spouse, children and siblings). Customers whose accounts with OCBC Bank /OCBC Al-Amin have been suspended or terminated or who have breached any other agreements with OCBC Bank/ OCBC Al-Amin are not eligible to participate in the Campaign.</p>

What is the Promotion about? Customers who purchase a Regular Premium (RP), Single Premium (SP), and Regular Contribution(RC) insurance/takaful product as listed in Table (1) below will be eligible for a sign-on gift based on the Annual First Year Premium ("AFYP") or Annual First Year Contribution ("AFYC") amount specified in Table (1) below subject to all the Terms and Conditions of the Campaign as stated herein.

**Table (1):**

When the customer purchases any RP/ SP/RC insurance/Takaful product listed in Table (1) within Campaign Period	1) You can also earn Lucky Draw entry(ies) for the Prizes, if you fulfil the criteria stated ("Eligible Participant") under clause (2) and Table (1) with the Bank during the Campaign Period:					
	<table border="1"> <thead> <tr> <th>Regular Premium (RP)</th> <th>Regular Contribution (RC)</th> <th>Single Premium (SP)</th> </tr> </thead> <tbody> <tr> <td> <b>All Rounder Cancer Protector Max Empower Max Yield Max Step Up Max Multiplier Max Prime Max Vantage No Frills Term (NFT) OCBC One Family Income Care Value Keeper</b> </td> <td> <b>Supreme-I Empower-I Legacy-I Family Gift-I</b> </td> <td> <b>Max Optimum</b> </td> </tr> </tbody> </table> <p>The eligible insurance/takaful products can be extended to any new launch insurance/takaful product during the campaign period.</p>	Regular Premium (RP)	Regular Contribution (RC)	Single Premium (SP)	<b>All Rounder Cancer Protector Max Empower Max Yield Max Step Up Max Multiplier Max Prime Max Vantage No Frills Term (NFT) OCBC One Family Income Care Value Keeper</b>	<b>Supreme-I Empower-I Legacy-I Family Gift-I</b>
Regular Premium (RP)	Regular Contribution (RC)	Single Premium (SP)				
<b>All Rounder Cancer Protector Max Empower Max Yield Max Step Up Max Multiplier Max Prime Max Vantage No Frills Term (NFT) OCBC One Family Income Care Value Keeper</b>	<b>Supreme-I Empower-I Legacy-I Family Gift-I</b>	<b>Max Optimum</b>				

**Entry tickets for lucky draw are subject to the following conditions:**

- OCBC Bank reserves the right to substitute, at any time and at their absolute discretion, the sign-on gifts for this Campaign with prior notice.
- Application for policy(s) must be submitted during the Campaign Period.
- Any RP or SP insurance product purchase that falls under the ROP (Replacement of Policies) category will not be entitled to any entry ticket for lucky draw. Replacement of Policies is defined as replacement of insurance policies 12 months before **or** 12 months after any purchase of new policies.

**Free Look Period:**

Customers are given a “Free-Look Period” of fifteen (15) days to review the suitability of the newly purchased insurance/takaful plan after receipt of the policy(s). If the customer returns the policy(s) to Great Eastern Life Assurance or Great Eastern Takaful during this period, all premiums/ contributions paid will be refunded to the customer and the policy(s) shall be cancelled.

**Other Terms & Conditions**

- All the existing Main Terms and Conditions governing Customer Accounts and Services and terms and conditions governing all insurance products listed shall continue to apply.
- This Campaign is not valid with any other promotion or promotions as specified by OCBC Bank from time to time.
- The selection of the type of insurance products for this Campaign is at OCBC Bank’s absolute discretion.
- OCBC Bank reserves the right to substitute at any time, at its sole discretion, the insurance products available for this Campaign with prior notice.
- Without prejudice to these Terms and Conditions, all participation in this Campaign is on condition that the customers have irrevocably permitted and authorized OCBC Bank to disclose, reveal and divulge information regarding their particulars to the parties involved in organising, promoting and conducting the Campaign for the purposes of the Campaign.
- OCBC Bank may, at its sole discretion, vary or add to these Terms and Conditions; or vary, suspend or terminate the Campaign with prior notice to the customers. Any notices to the customers under these Terms and Conditions in relation to the Campaign may be made by placing a general notice in any OCBC Bank branches or its website or by incorporating the notice into OCBC Bank’s statement sent to the customers periodically. The notice will take effect from the date set out in the notice.
- The Terms and Conditions governing the Campaign shall be governed by and construed in accordance with the laws of the country of Malaysia and all customers who participate in the Campaign shall be deemed to have agreed to submit to the non-exclusive jurisdiction of the courts of Malaysia.