

Terms and Conditions for OCBC’s 90th Anniversary Loan & Financing 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?	<p>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.</p> <p>Note: Letter Offer to be accepted on or before 31 January 2023.</p>												
Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia.												
Who is eligible for this Promotion?	<p>Customers who accepted the following loan/financing during the Promotional Period:</p> <ol style="list-style-type: none"> 1) <u>Home Loan/Financing-i or Term Loan /Financing-i</u> Customers who apply for financing for house purchase or refinancing or apply for additional lines (Top Up loan/financing secured by existing collateral from The Bank) 2) <u>Solar Panel Financing</u> Customers who refinance or apply for additional lines (Top-Up loan/financing from existing collateral from OCBC) for Solar Panel installation 3) <u>Wealth Financing</u> Customers who apply for Revolving Credit or Overdraft Facilities in Foreign currency <p><u>Important Notes:</u></p> <ul style="list-style-type: none"> • Individuals, i.e., Malaysian Citizens/ Residents who are age 18 and above are eligible to apply for OCBC Loans / Financing • All applications for OCBC Loans /Financing are subject to the Bank’s assessment and approval, and also the applicants’ fulfilment of and compliance with all the terms and conditions. 												
What is the Promotion about?	<p>Applicants are entitled to earn entries for a lucky draw as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #92d050;"> <th>Categories</th> <th># of Entries</th> </tr> </thead> <tbody> <tr> <td>Home Loan/ Financing-i or Term Loan /Financing-i</td> <td>x 59</td> </tr> <tr> <td>Solar Panel Financing</td> <td></td> </tr> <tr> <td><i>Top up loan/financing</i></td> <td>x 90</td> </tr> <tr> <td><i>Refinancing</i></td> <td>x 90</td> </tr> <tr> <td>Wealth Financing</td> <td>x 59</td> </tr> </tbody> </table> <p>Note: In the event of Joint Borrowers/Customers applications, entries earned will belong to Applicant 1 as stated in application form.</p>	Categories	# of Entries	Home Loan/ Financing-i or Term Loan /Financing-i	x 59	Solar Panel Financing		<i>Top up loan/financing</i>	x 90	<i>Refinancing</i>	x 90	Wealth Financing	x 59
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Other Terms & Conditions	<ul style="list-style-type: none"> • Participation in this Promotion is taken as the applicant’s acceptance of these Terms and Conditions • The Bank may reasonably, after giving prior notice and the reason, terminate or suspend this Promotion or change the Promotional Period or vary these Terms and Conditions, by posting a general notice in any of the Bank’s branches and on its website, and the notice will take effect from the date set out in the notice. 												

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| | <ul style="list-style-type: none">• The decision of the Bank on all matters related to the Promotion shall be final, subject to there being no manifest error.• The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion. |
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