

Terms and Conditions for OCBC 90th Anniversary Lucky Draw Promotion (“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”)

1. When does the Promotion take place?	31 October 2022 to 31 January 2023 (both dates inclusive). The Bank may also change the Promotional Period by posting a notice at the Bank’s branches and website.
2. Which branches of the Bank participate in the Promotion?	All branches of OCBC Bank in Malaysia.
3. Who is eligible for this Promotion?	<p>This Promotion is open to those who fulfil the following:</p> <ol style="list-style-type: none"> 1. Must be 18 years of age and above. 2. A Malaysian resident, or a permanent resident of Malaysia, or non-residents (except individuals from countries not acceptable to the Bank), 3. Customers who accepted the following loans/financing during the Promotion Period: <ol style="list-style-type: none"> i. Home Loan/Financing-i or Term Loan/Financing-i ii. Solar Panel Financing iii. Wealth Financing 4. OCBC Cardmembers: <ol style="list-style-type: none"> i. Credit Card (primary and supplementary) issued by OCBC Bank (Malaysia) Berhad; ii. Debit Card issued by OCBC Bank (Malaysia) Berhad; or iii. Debit Card-i issued by OCBC Al-Amin Berhad 5. Customers do not have any OCBC 360 Account/-i prior to 10 November 2022 and open 360 Account/-i during the Promotional Period (“New OCBC 360 Account/-i holders”). 6. Customers do not have any OCBC Booster Account/-i (“BA/-i”) prior to 10 Nov 2022 and open BA/- i during Promotional Period (“New Eligible Accountholders”). 7. Customers do not have any OCBC Premier Booster Account/-i (“PBA/-i”) prior to 10 Nov 2022 and open PBA/- i during Promotional Period (“New Eligible Accountholders”).

4. What is the Promotion about? Customers as stated under Clause 3 can earn entries for the Prizes as stated under Table (1) if they fulfil the criteria as stated under Table (2) with the Bank during the Promotion Period:

Table (1)

Prize Category	Items	No. of Winners
Grand Prize ¹	9 units of Apple products bundled as 1 grand prize: 1 unit of iMac 24inch 256GB 1 unit of Macbook Pro 14inch 512GB 1 unit of iPad Pro Wifi + Cellular 512GB 2 units of iPhone 14 Pro Max 512GB 2 units of Watch Series 8 GPS + Cellular 41mm 2 units of AirPods Pro 2 nd Gen	1
Monthly Prizes ¹ (November 2022, December 2022 and January 2023)	9 units of iPhone 14 Pro Max 512GB 9 units of Watch Series 8 GPS + Cellular 41mm 9 units of AirPods Pro 2 nd Gen	27

¹The Bank reserves the right to substitute any Prizes with other products and/or services, in which case all terms and conditions herein governing the Prizes shall apply to the substituted Prizes. Any change in the Prize will be notified by posting a notice at branches and OCBC website.

Each customer is eligible to win one (1) monthly prize only.

Prizes are not transferable or exchangeable in any other manner except agreed in writing by OCBC Bank and/or OCBC Al-Amin.

Table (2)

Qualifying Criteria	No. of entries
Open OCBC 360 Account/-i, fulfil saving criteria and maintain minimum RM10,000 account balance at the end of campaign period	29
Open OCBC Booster Account/-i, fulfil saving criteria and maintain minimum RM30,000 account balance at the end of campaign period	39
Open OCBC Premier Booster Account/-i, fulfil saving criteria and maintain minimum RM200,000 account balance at the end of campaign period	59
Every RM90 retail spending using OCBC Cards in a single receipt via in-store and/or online channels	9
Every RM90 or its equivalent retail spending using OCBC Cards in a single receipt on travel via foreign currencies and/or local currency	19
Purchase a Regular Premium (RP), Single Premium (SP) or Regular Contribution insurance/takaful product with a minimum of RM5,000 annualised first year premium/contribution. Refer to Appendix 1 for the list of eligible insurance/takaful products.	39
Call for Cash (CFC) and/or Balance Transfer with a minimum of RM10,000 CFC or BT successful enrolment	29
Each successful hospitalisation allowance approval	39
Successful application for Home Loan/Financing-the or Term Loan/Financing-i or successful application for refinancing or additional lines (Top Up loan/financing secured by existing collateral from The Bank)	59
Successful application for refinancing or additional lines (Top Up loan/financing from existing collateral from The Bank) for Solar Panel installation	90
Successful application for Revolving Credit or Overdraft Facilities in Foreign currency	90

5.How are the winners selected?

Shortlisted Customer Selection

Customers of OCBC Bank and OCBC Al-Amin who have successfully fulfilled the criteria mentioned above will be pooled together for the selection process for Prizes as stated in Table (3) below:

Table (3)

	Promotion Period	Cut-off Date
Grand Prize	10 November 2022 – 31 January 2023	31 January 2023
Monthly Prize (November 2022)	10 November – 30 November 2022	30 November 2022
Monthly Prize (December 2022)	1 December – 31 December 2022	31 December 2022
Monthly Prize (January 2023)	1 January – 31 January 2023	31 January 2023

Eligible Participants are eligible to win one (1) monthly prize only.

The entries will then go through a Randomiser Programme where the shortlisted customers will be chosen randomly. Participation in this Promotion means acceptance of the usage of the Randomiser Programme and the results it generates.

Shortlisted Customer Notification

Shortlisted Customers will be contacted by the Bank's sales representatives via their mobile number registered with the Bank. Shortlisted Customers will be required to answer a question related to the Bank to be qualified as the Winner and to redeem the Prize.

If the Shortlisted Customer fail to answer the question and/or uncontactable, the Shortlisted Customer will be immediately disqualified. In the event the initial Shortlisted Customer is disqualified, the Bank reserves the right to select the next Shortlisted Customer through the Randomiser Programme.

By participating in the promotion, customers are deemed to have:

- i. Voluntarily provided their personal data to the Bank and consented for the Bank to process their personal data for the acknowledgement of the abovementioned Prizes.
- ii. Agreed to allow their personal data to be processed and publicised by the Bank as per the Bank's Privacy Policy, through marketing channels as the Bank deems fit (including publication of the Winner's details).
- iii. Read and agreed that their data may be processed in accordance with the Bank's Privacy Policy on www.ocbc.com.my

6.How will winners receive the prizes?

The prize will be delivered to the Winner's registered address with the Bank by the appointed Vendor within ninety (90) days after the Promotion Period.

7.Other Terms & Conditions

1. Participation in this Promotion is taken as the applicant's acceptance of these Terms and Conditions

2. The Bank may, 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.
3. The decision of the Bank on all matters related to the Promotion shall be final, subject to there being no manifest error.
4. The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.

Appendix 1: Eligible Insurance/Takaful products

Regular Premium (RP)	Regular Contribution (RC)	Single Premium (SP)
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	Supreme-I Empower-I Legacy-I Family Gift-I	Max Optimum

The eligible insurance/takaful products can be extended to any new launch insurance/takaful product during the Promotion Period.